

Request for Proposal for Insurance Services-Property & Casualty Program TOWN OF WILTON, MAINE

INTRODUCTION

Town of Wilton is soliciting proposals for an insurance agent/broker/provider who will handle the placement and servicing of its property and casualty program. This insurance program includes commercial liability, commercial property, commercial auto, commercial umbrella, equipment, directors & officers, employee benefits liability, employment related practices, bonding, and cyber security in conformance with Maine statutes. Town of Wilton is a public body; a political subdivision of the State of Maine.

The issuance of this Request for Proposals ("RFP") constitutes only an invitation to submit proposals to the Town. It is not to be construed as an official and customary request for bids, but as a means by which the Town can facilitate the acquisition of information related to the purchase of services. Any proposal submitted as provided herein constitutes a suggestion to supply information/negotiate and NOT A BID.

The Town reserves the right to determine, in its sole and absolute discretion, whether any aspect of the proposal satisfactorily meets the criteria established in this RFP, the right to seek clarification from any Proposer(s), the right to negotiate with any Proposer(s) whether or not they submitted a proposal, the right to reject any or all proposals with or without cause, and the right to cancel and/or amend, in part or entirely, the RFP.

The RFP does not commit the Town either to award a contract or to pay for any costs incurred in the preparation of a proposal. Submission of a proposal as provided herein shall neither obligate nor entitle a prospective Proposer to enter into an Agreement with the Town.

It is understood that any proposal received and evaluated by the Town can be used as a basis for direct negotiation of the cost and terms between the Town and the firm submitting such a proposal. The Town reserves the right to negotiate pertinent contract terms concurrently with any number of firms as it deems in its best interest, whether or not such firm has submitted a proposal. In submitting this proposal, it is understood by the Proposer that the Town reserves the right to accept any proposal, to reject any and all proposals and to waive any irregularities or informalities that the Town deems is in its best interest.

Evaluation of proposals by staff or by any other group are advisory only; the Town may consider or reject such evaluation(s) for any or all proposals, such evaluations are for the sole benefit of the Town, and as such, they are not binding upon the Town nor may they be relied upon in any way by a Proposer.

If this RFP is withdrawn by the Town for any reason, including but not limited to, the failure of any of those things or events set forth herein to occur, the Town shall have no liability to Proposer for any costs or expenses incurred in connection with this RFP or otherwise.

Accordingly, each proposal should be submitted in the most favorable terms of costs and programmatic considerations and in a complete and understandable form. The Town reserves the right to request additional data, oral discussion, or a presentation in support of the written proposal. The Town is not obligated to respond to any proposal submitted nor is it legally bound in any manner whatsoever by the submission of a proposal.

The Town has broad rights with respect to the procurement and contracting processes as detailed in this proposal. The Town may decide to work with more than one entity.

SCOPE OF SERVICES

Service capabilities and support are key aspects of the relationship with the Town. An entity responding to this request should demonstrate substantial, high-level knowledge, expertise, and success in at least the following areas:

- A.** Evaluation of the existing Town property and casualty insurance program and suggest recommendations for additions or changes to coverages and limits of insurance.
- B.** Marketing the Town property and casualty insurance program and obtaining competitive quotes.
- C.** Presenting a written report to document the quotes received from the various carriers.
- D.** Reviewing the individual policies for accuracy and completeness prior to delivery to Town.
- E.** Advising, reporting, handling all claims and monitoring the claims.
- F.** Performing a semi-annual loss review and presenting a semi-annual loss report.
- G.** Risk management services, including loss prevention, onsite, regional and web based training

SUBMISSION OF PROPOSALS

Each proposer must submit an original and five (5) hard copies of the proposal and a copy in electronic format. The Town must receive proposals no later than 4:00 p.m., Eastern Time (ET), April 18, 2024, at the following address:

Maria Greeley
Town of Wilton
158 Weld Road
Wilton, ME 04294
mgreeley@wiltonmaine.org

RE: INSURANCE AGENT/BROKER PROPOSAL-PROPERTY AND CASUALTY PROGRAM

The Town will not accept proposals submitted by facsimile. The Town is not responsible for delays or losses caused by the U.S. Postal Service or any other carrier or delivery service. The Town reserves the right to accept proposals after the date specified above.

Inquiries concerning any aspect of this RFP should be submitted in writing as listed above. The Town will accept written inquiries by electronic mail.

RULES GOVERNING RFP PROCESS

A. INSTRUCTIONS FOR PREPARING AND SUBMITTING PROPOSALS

Proposal Status - The issuance of this RFP constitutes only an invitation to submit proposals to the Town. It is to be distinguished from a bidding situation and is not to be construed as an official and customary request for bids, but as a means by which the Town can facilitate the acquisition of information related to the purchase of risk services. Any proposal submitted, as provided herein, constitutes a desire to negotiate and recognition that the proposal is not a bid and is not being submitted as part of a bid process.

1. **Economy of Preparation** - Proposals should be prepared as simply and economically as possible while providing straight-forward and concise delineation of the Proposer's capabilities to satisfy the requirements of the RFP. Fancy binding, colored displays, promotional material, etc., are neither necessary nor desired. Technical literature about the Proposer's experience and qualifications may be included. However, the emphasis should be on completeness and clarity of content. In order to expedite the evaluations, it is essential that specifications and instructions contained in this document be followed as closely as possible. **Proposals shall be limited to 15 pages (8 ½ x 11 paper).**
2. **Proposal Signature** - Each proposal shall be signed by a principal of the Proposer firm, or another person, who is fully authorized to act on behalf of the Proposer.
3. **Modification or Withdrawal of Proposal** - Unauthorized conditions, limitations, or provisions attached to a proposal may cause its rejection. No oral, telephonic, e-mail, or facsimile (FAX) proposals or modifications will be considered.

A Proposal may not be modified, withdrawn, or canceled by the Proposer for a period of three (3) months following the time and date designated for receipt of Proposals. Each Proposer so agrees in submitting a Proposal. Any such modification, withdrawal or cancellation shall be submitted in writing to the Contact Person.

Before the time and date designated for receipt of Proposals, no Proposal may be released or physically withdrawn, but any Proposal submitted may be modified, canceled, or withdrawn by written notice to said Contact Person. Contact Between Proposer and the Town - Questions. Such notice shall be in writing over the signature of Proposer. If by fax, the original over the signature of the Proposer shall be mailed and received on or before the date and time set for receipt of Written Questions. Withdrawal or cancellation by Proposer of a Proposal prior to the Proposal opening will nullify the Proposal. However, the original Proposal shall not be physically returned to the Proposer until after the time for receipt of the Proposals.

Withdrawn or canceled Proposals may be resubmitted up to the time designated for the receipt of Proposals, provided that the resubmitted proposal is in conformance with this RFP.

4. Extension of Time - The Town reserves the right to extend the proposal due date. If a Proposer needs an extension of time to prepare the proposal a written request should be forwarded no later than two (2) business days prior to the due date of this RFP. The request should be directed to the address noted. Contact between Proposer and the Town - Questions. The granting of an extension will be based on the number of such requests, and the reason(s) for each request. The Town reserves the right to extend the submission deadline only at the discretion of the Town and not at the mere request of the Proposer(s). In the event of an extension, prospective Proposer(s) will be notified immediately and appropriate addenda will be issued.
5. **Addenda - The Town reserves the right to add, change, or delete any provision or statement in the RFP at any time prior to the proposal due date. If it becomes necessary to revise any part of the RFP, addenda to the RFP will be provided to all Proposers who received a copy of the RFP. It is the responsibility of each prospective Proposer to assure receipt of all addenda.**
6. Right to Withdraw RFP - The Town reserves the right to withdraw, cancel, and/or amend, in part or entirely, this RFP for any reason and at any time with no liability to any prospective Proposer for any costs or expenses incurred in connection with the RFP or otherwise.

PROPOSAL CONDITIONS

1. Public Record - Proposals submitted become a matter of public record.
2. Service Method Variations - It is recognized that each Proposer may have unique or atypical methods of service delivery. It is not the intention of the RFP to disqualify a Proposer due to variations in service delivery that do not affect quality and performance. Any proposal offering professional services of quality and performance equivalent to or better than requested, which provides the necessary service, will receive full consideration for award.
3. Award - The Town reserves the right not to award the services to any Proposer. If the Town decides to award the services, the Town will award the services to the qualified

Proposer(s) whose proposal the Town determines best meets the needs of the Town. The Town reserves the right to award the services to other than to the lowest priced proposal. The Town reserves the right to award the services to a non-Proposer(s).

4. Ownership of Materials Submitted - All material submitted becomes the property of the Town and will not be returned.
5. Proposers' Costs - The Town shall not be responsible for any costs incurred by Proposers in connection with this RFP. Proposers shall bear all costs associated with proposal preparation, submission and attendance at presentation interviews, or any other activity associated with this RFP or otherwise.
6. Use of Proposal Ideas - The Town reserves the right to use any or all Proposer service ideas presented. Selection or rejection of the proposal does not affect this right.
7. Performance Standards - If awarded the services, the Proposer warrants and agrees to use its best efforts to perform all services in accordance with generally accepted professional standards. The prospective Proposer further warrants and agrees that it shall employ whatever resources are necessary to meet the requirements.
8. Licenses and Permits - The Consultant shall be required to obtain any necessary licenses and permits and shall comply with all Federal, State, and local laws, codes and ordinances without cost to the Town.
9. Insurance - The Consultant or anyone providing services herein shall be required to provide certificate of agency professional liability insurance (Errors and Omissions) showing a limit of liability of at least \$1,000,000.

AWARDING THE PROPOSAL

- Award Discretion - While the Town may ultimately decide to award the services with that person or firm with which the Town can make the most satisfactory arrangement for meeting its needs, the Town is not obligated to award any services or respond to proposals submitted, nor is it legally bound in any manner whatsoever by the submission of a proposal.
- Multiple Firms - The Town may retain more than one (1) firm. If a Proposal is limited to certain responsibilities, the Proposal must clearly state the work proposed to be performed, and the items not included in the Proposal.

PROPOSAL RECOMMENDATION

- Selection Committee – The Town of Wilton Selectboard shall have final decision making regarding the award of any services resulting from this RFP. The Chair may designate a Selection Committee to make a recommendation to the Town of Wilton Selectboard.
- Evaluation of Proposals - Evaluation of proposals by the Town of Wilton Selectboard, Selection Committee, staff, or by any other group, individual or entity, are advisory only. Such evaluations are for the sole benefit of the Town of Wilton Selectboard and may not be relied upon by any Proposer.

SELECTION PROCESS

Evaluation Factors - Evaluation factors shall include, but are not limited to, the following:

- Proposer's expertise, experience, and service capabilities.
- Proposer's key staff proposed to be assigned to perform work with the Town
- Proposer's past performance.
- Proposer's access to specialized insurance markets
- Proposer's telephone or in-person interview, if requested.
- Costs to the Town of polices placed.

Criteria Compliance - The Town reserves the right to determine, in its sole and absolute discretion, whether any aspect of a Proposal satisfactorily meets the criteria established in this RFP.

Submission of Alternatives – **Although this RFP requires that the Proposer to submit conventional insurance coverages equal to or in excess of those currently in place: proposers are encouraged to submit alternatives that may be of interest to the Town in addition to the required submission.**

Additional Information Requests - The Town reserves the right to request additional information from Proposers during any phase of the proposal evaluation process. During the evaluation and selection process, the Town may require the presence of Proposer's representatives to make presentations and answer specific questions. Notification of any such requirements will be given as necessary.

Conditions of Award - The Town may elect not to award a contract solely on the basis of this RFP, and will not pay for the information solicited or obtained. The information obtained will be used in determining the alternative that best meets the needs of the Town.

CONTENTS OF PROPOSAL

Proposals must include the following information, preferably in the following order:

QUALIFICATIONS (KNOWLEDGE, EXPERTISE, CAPABILITIES)

- Proposer History - A statement giving a brief history of the Proposer's organization; how it is organized, and how its available resources will be utilized for the Town.
- Proposer Qualifications - Information which highlights Proposer's expertise and experience to provide insurance agent/broker services. Provide examples of similar clients in size and scope with the appropriate references.
- Assignment of Professional Staff - The Proposer must identify the specific staff that will be responsible for the contemplated services.
- Evidence that the Proposer is Insured.

MARKETING AND BUDGET INFORMATION

A one-page summary that includes: Coverage, Insurer, limits, deductible, and premiums for the July 1, 2024 to June 30, 2025 fiscal year. Each proposal should be submitted in the most favorable terms with respect to costs and in a complete and understandable form. If a coverage deviates substantively from that coverage currently in place: there must be a description of the deviation that is clearly marked. Please see related documents for detailed policies that are currently in place.

SCOPE OF SERVICES INFORMATION

Adequately address Items A-G listed on page 2.

ADDITIONAL PROPOSAL CONTENTS

- a. Conflict of interest – Any current relationships of the Proposer or its staff/employees with the Town or other parties having an interest in the project that may be construed as a conflict of interest.
- b. Exception to the General Provisions - Proposer should identify any concern or objection to the General Provisions. The Town reserves the right to require compliance with these provisions and to negotiate final terms, conditions, and requirements with the successful proposer at the Town's discretion.

GENERAL PROVISIONS

- a. Information supplied by the Proposer to the Town is subject to MRSA 1 Chapter 13. Such information shall become public unless it falls within one of the exceptions in the Act. If the proposer believes any non-public information will be supplied in response to this RFP, the Proposer shall take reasonable steps to identify and provide reasonable justification to the Town regarding which data falls within the exceptions. However, the proposer agrees as a condition of submitting a proposal that the Town will not be held liable or accountable for any loss or damage which may result from a breach as may be related to the responses submitted.
- b. The Town will not consider any cost information and references submitted by the Proposer to be non-public, confidential or trade secret material. Simply stating that the document is confidential or making a blanket claim of confidentiality without proper supporting documentation is also not a valid reason to declare the document confidential.