

MARLBORO COUNTY GOVERNMENT REQUEST FOR PROPOSALS

April 13, 2021

Intent and Instructions to Bidders

It is the intent of these specifications and instructions to bidders to solicit proposals from qualified insurance brokers to assist Marlboro County Government in managing its Workers' Compensation insurance program. The request for proposal (RFP) also requests qualified brokers to recommend products the broker considers to be the best products available within the insurance industry for Marlboro County Government. These specifications and instructions to bidders will be used to select a broker.

Please submit two copies of your proposal no later than May 7, 2021 at 12:00pm to:

Marlboro County Government
Finance Office
PO Box 419
Bennettsville, SC 29512
Attn: Wes Park
843-479-5600 X 14
wpark@marlborocounty.sc.gov

INSTRUCTIONS

A. Proposals

Proposals will be evaluated according to completeness, content, and experience with similar projects, ability of the broker and its staff and cost. Award of the business to one broker does not mean that other proposals lacked merit, but that, all factors considered, the selected proposal was deemed most advantageous to Marlboro County Government and its employees.

B. Confidentiality

Any information, data, instruments, documents, studies or reports given to or prepared or assembled for the broker under this agreement shall be kept confidential and not divulged, made available, sold, or used for advertisement to any individual, organization, or company without prior written approval of Marlboro County Government.

C. Addendums

This RFP can only be changed by written addendums. Any oral comments by anyone shall have no effect on these instructions and specifications.

D. Contract Period

The contract period shall begin July 1, 2021 and end on June 30, 2022. Either party may cancel this agreement by providing 60 days written notice prior to the expiration of the contract period.

E. Company Experience

The County has no desire to serve as a test market for new companies. Brokers should submit proposals only from insurance providers who have at least a 10-year history of providing County insurance coverage, and must have an A rating or better.

F. Presentations

The County may require a presentation from up to three brokers. This presentation would encompass an overview of the broker services proposed, policies proposed and a question and answer period at least three (3) days notice will be provided to each offeror if requested. Brokers are cautioned that the county is not required to request clarifications; therefore, all proposals should be complete and reflect the most favorable terms available from the broker.

G. Evaluation Process

The County reserves the right to determine the suitability of proposals on the basis of a proposal's meeting administrative requirements, technical requirements, quality and performance review of the services proposed, and cost.

During the evaluation process, the County may require a bidder's representative to answer questions with regard to the proposal and/or require certain bidders to make a formal presentation.

The following criteria will be used in reviewing and comparing the proposals to select the broker(s) to market the County's insurance program. The weight to be assigned to each criterion appears following each item.

1. Responsiveness of the proposal to the submission requirements set forth in the RFP (10%).
2. The methods, technical ability, capacity, and flexibility of the bidder to perform the contract, including proposed methods to be used in evaluating components of the County's Risk Management program and ability to provide advice and assistance in controlling increasing claim costs on an ongoing basis (15%).
3. Financial viability, client references, demonstrated success in projects with similar requirements and any other contracts with the County (15%).
4. The total cost of the proposal solution. Costs will be evaluated only if a proposal is determined to be otherwise qualified. Costs should be itemized by type to allow the County to implement the solution over the term of the contract (60%).

If a large number of proposals are received, the County reserves the right to review the proposals using a tiered evaluation system. All proposals will be evaluated based on the Submission Requirements and Cost, with the top candidates advancing as a finalist and receiving a full evaluation as outlined above.

H. Award and Execution of Contract

The County has the right to reject any or all proposals and the contract for broker services will be awarded to the broker bringing the most competitive insurance proposal to the County. The County desires to ultimately deal with only one broker for account administration. The County's expectation is that insurance proposals will be received no later than May 7th.

No contract or agreement, express or implied, shall exist or be binding on the county before the execution of a written contract by both parties. If agreement on the terms of such a contract cannot be reached after a period deemed reasonable by the county, in its sole discretion, the county may enter into negotiations and sign a contract with any other bidder who submitted timely, responsive and responsible proposals to this RFP.

If, after the County and the bidder agree to terms and execute a contract, that contract is terminated for any reason, the County may, in its sole discretion, enter into negotiations with another bidder.

Questions regarding the County's award of any business on the basis of proposals submitted in response to the RFP should be addressed in writing to Wes Park, Finance Director, wpark@marlborocounty.sc.gov.

Where written notice is required in this RFP, the notice must be sent by U.S. mail and either facsimile or e-mail.

I. Errors in the RFP

If a bidder discovers any ambiguity, conflict, discrepancy, omission, or other error in the RFP, the bidder should immediately provide the County with written notice of the problem and request that the RFP be clarified or modified. Without disclosing the source of the request, the county may modify the document prior to the date fixed for submission of proposals by issuing an addendum to all potential bidders to whom the RFP was sent.

If prior to the date fixed for submissions, a bidder knows of or should have known of an error in the RFP, but fails to notify the county of the error, the bidder shall bid at its own risk, and, if awarded the contract, shall not be entitled to additional compensation or time by reason of the error or its later correction.

J. Questions Regarding the RFP

Questions regarding the RFP may be addressed in writing to Wes Park, Finance Director, wpark@marlborocounty.sc.gov.

All questions must be submitted no later than five days prior to the date for submission of proposals. Questions and answers regarding the RFP may be shared with all bidders known to be interested in submitting a proposal.

K. Withdrawal and Resubmission/Modification of Proposals

A proposal may be withdrawn at any time prior to the deadline for submitting proposals by notifying the county in writing of its withdrawal. The notice must be signed by the bidder. The bidder may thereafter submit a new or modified proposal provided that it is received at the county no later than the deadline.

Modification offered in any other manner, oral or written, will not be considered. Proposals cannot be changed after the evaluation process begins.

Broker Request for Proposal Questionnaire

MARLBORO COUNTY GOVERNMENT BROKER'S PROFILE

Company: _____

Address: _____

Phone#: _____

Fax#: _____

Email address: _____

Web site: _____

Company Representative: _____

Each is to address each item below and provide response in narrative form by separate attachment. For ease of review, responses should be in the same order as requested.

Section A: What We'll Want to Know About Your Firm:

- 1) State the name of the brokerage firm, address, telephone number, and contact person for the proposal submission. Provide the name of the person(s) with authority to bind the broker.
- 2) Provide a brief history of your firm
- 3) Your philosophy on customer service.

Section B: What We'll Want to Know About Your Services:

- 1) Claims reporting and administration
- 2) Claims management.
- 3) Describe your firm's experience with other County Governments (ex: the number of other Counties you insure, the relationship you have with company you have the highest County premium volume with, and current County written premium).
- 4) Daily Administration

Section C: References:

- 1) Provide contact names and telephone numbers of at least 4 other County sector clients in the Carolinas with whom you have a working relationship with:

Section D: Strategic Planning:

- 1) What resources do you have available to assist the County in managing our insurance risk and outline a benefits strategy consistent with current and future business plans?
- 2) How will you assist with the management of insurance, including monthly supervision and or preparation of claims activity reports form carriers; executive summary reports; underwriting analysis for annual reviews; annual financial projections for budgeting purposes analysis.

Section E: Bid Specifications:

Based on 244 employees – 190 full-time and 54 part-time.

Our Federal ID # is 57-600386

Workers Compensation

2019/2020

W/C CODE	Gross	Overtime
5506	\$265,993	\$14,295
7370	\$1,411,971	\$233,535
7590	\$39,859	\$3,158
7704	\$76,167	\$0
7720	\$1,621,685	\$100
8380	\$39,306	\$1,848
8810	\$2,175,740	\$59,385
9015	\$222,553	\$6,313
9102	\$167,290	\$2,138
9410	\$691,844	\$444
Total	\$6,712,408	\$321,216

Employers Liability Limits

\$1,000,000 Each Accident

1,000,000 Disease-Policy Limit

1,000,000 Disease-Each Employee

Premium is subject to audit.