



RFQ 25-015

**Request for Qualifications:
Insurance Broker of Record / Risk Management Consulting Services**

The City of New Port Richey (the “City”), Florida desires to procure proposals from qualified insurance brokerage firms (the “Consultant”) to provide Risk Management Insurance Brokerage and Consulting services for the City.

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REQUEST FOR QUALIFICATIONS

RFQ25-015

Insurance Broker of Record / Risk Management Consulting Services

- **Release of RFQ:** Friday, March 28, 2025
- **Deadline for Submittal:** Friday, May 2, 2025, 12:00 p.m. (EST)

Project Contact

Terri Kearnes, SHRM-SCP, CPM
Assistant Director, Human Resources and City Initiatives
City of New Port Richey
5919 Main Street, New Port Richey, FL 34652
p. (727) 853-1261 | e. kearnest@cityofnewportrichey.org

Project Description

The City of New Port Richey (the “City”), Florida desires to procure proposals from qualified insurance brokerage firms (the “Consultant”) to provide proposals for the City’s consideration in evaluating qualifications to select a firm with whom it may negotiate an agreement for the purpose noted herein. The City is currently a member of (PRM), Public Risk Management as a self-insured fund member, and has the following schedule of coverages:

- Property (Including Property Terrorism & Sabotage/ Active Shooter & Malicious Attack, as well as Boiler Machinery (Separate Policy))
- Crime
- Comprehensive General Liability
- Automobile Liability
- Public Officials Errors & Omissions
- Employee Benefits Liability
- Excess Worker’s Compensation & Employers’ Liability

The purpose of this Request for Qualifications (RFQ) is for the City of New Port Richey to receive responses from qualified firms to collaborate with the City’s Human Resources & Risk Management team. The selected consultant will assist with plan design, identify best practices and trends in benefits, select insurance carriers, and provide ongoing support in areas such as needs assessment, plan management, funding projections, compliance, marketing, annual renewals, and increasing engagement and benefit knowledge. The City’s Insurance In Force information pages with coverage type, limits, deductibles, and self-insured retentions are attached as Appendix A.

Submittal Procedures

Firms shall submit three (3) hard copy submittals, in addition to a thumb drive. Responses must be submitted by 12:00 pm (EST) on Friday, May 2, 2025. Statements of qualifications not submitted by that time will not be accepted. Statements of qualifications shall not be valid unless sealed in a single envelope or box marked:

City of New Port Richey
RFQ 25-015, Insurance Broker of Record / Risk Management Consulting Services
Attention: City Clerk
5919 Main Street

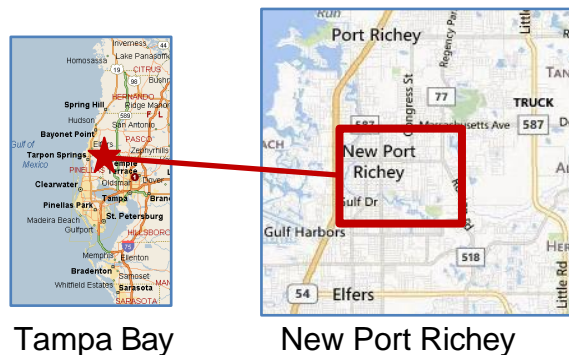
Proposals are due no later than the date and time noted above. Any proposal received after that date and time will not be accepted. Any individual requiring special assistance must notify the Project Contact in writing 48 hours in advance so that arrangements can be made.

Type of Contract

The Consultant contract will be a multi-year contract with a minimum two (2) one-year option to renew, mutually agreeable by both parties. The City may, at its discretion terminate any agreement by notifying the Broker/ Consultant prior to the commencement of work on the plan for a particular fiscal year. The City retains the option to solicit new proposals at any time, if in its best interest. Contract must be completed on or before July 14, 2025 for a no later than September 1, 2025 implementation.

City Background

The City of New Port Richey is 4.6 square miles located on the west coast of central Florida. Situated in the western edge of Pasco County, the City is part of the Tampa Bay area. It is ideally situated along the Gulf of Mexico with an attractive climate. The City was incorporated in 1924 and has grown to nearly 17,500 residents. New Port Richey is a residential community with a strong local government and an attractive historical downtown and Main Street. The City has a broad array of businesses and retail services and is most recognized for its cultural heritage and unique riverfront landscape.



The City has approximately 270 employees which includes full time, part time, and temporary positions. The City maintains the following Departments:

- City Clerk
- City Manager
- Economic Development
- Finance
- Fire
- Human Resources
- Library
- Parks & Recreation
- Police
- Planning & Development
- Public Works: Fleet, Grounds & Facilities Maintenance, Streets & Right of Way, Stormwater, Wastewater and Water
- Technology Solutions

Submittal Requirements

Firms or individuals wishing to act as the Broker of Record/ Risk Management Consultant to the City of New Port Richey pursuant to this request shall apply for consideration. Information should be concise and specific to address each request. All respondents seeking a contract must meet the following requirements and include evidence of each in their submittals:

- Contain a letter of interest;
- Must have completed similar work within the State of Florida, and/ or Pasco/ Pinellas

- County within the last two (2) calendar years;
- Must be licensed and registered in the State of Florida;
- Must have at least five (5) years of experience providing the requested services.
- Provide a brief description of the history and capabilities of the firm including organizational chart and the resumes of the key persons who may be assigned, from time to time;
 - Include the name of the Consultant who will have the main contact with the City. This individual is expected to remain as the point of contact throughout the engagement.
- Information on the Respondent's ability to handle the assigned work with the current staff and the workload already assigned to the key persons;
- Provide a list of all other local governments currently being represented by the Respondent;
- Provide at least three references from these organizations including names, contact persons, and phone numbers;
- Must disclose any past or present financial relationship to any and all insurance companies, Third Party Administrators (TPA), and/or any other providers of services similar to the those that may be provided to City of New Port Richey.
- Describe any conflicts of interest or ethical considerations related to representation or affiliation with any boards, organizations, committees, or clients, including, but not limited to, other municipalities, governmental, and/or quasi-governmental entities;
- Provide a list and explanation of any ethics complaints or lawsuits filed against the Respondent(s), and a list of any other, similar claims against the Respondent(s), in the last five (5) years;
- The location of staffing and firm resources is expected to be made available to serve City of New Port Richey;

Scope of Services

The City is soliciting proposals for the services of a Broker of Record / Risk Management Consultant to strategically analyze, plan, consult, and work closely with the City's Human Resources & Risk Management personnel as a proactive partner in assisting with achieving the most beneficial plan funding designs, identifying best practices and current trends in coverage offerings, selecting insurance carriers and service providers. The Broker of Record / Risk Management Consultant will be required to provide, at a minimum, the following services:

1. Assist the City's Human Resources & Risk Management Division in determining the City's commercial insurance needs.
2. Prepare an annual report informing the City's Human Resources & Risk Management Division regarding insurance market conditions that may affect the City's policies and risk exposure before policy renewal. The report shall include, but not be limited to the following:
 - Trend and development factors
 - Catastrophe modeling
 - Comments on major losses incurred during the past year and how they affect the market
 - Alternative risk financing vehicles to reduce the City's cost of risk control
 - Estimate of expected insurance premiums and other costs for the upcoming fiscal year.
 - Analysis of the City's exposure to loss, adequacy of coverage, and present options for coverage
3. Prepare bid specifications and underwriting data 60 days before expiration, subject to the approval of the City's Human Resources & Risk Management Division to submit to acceptable insurance markets for the purpose of obtaining quotations for insurance coverage.
4. Upon direction from the City, approach all acceptable insurance companies on behalf of the Client and obtain written competitive quotes for insurance coverage. A complete list of the companies

contacted and their responses shall be submitted. Insurance companies must be reputable and financially responsible. The City shall be informed of any changes in the insurers' rating and recommendations of changes, if necessary.

5. Present to the City all insurance coverage proposals obtained 30 days before the expiration of coverage. The proposals shall include a report with a comprehensive analysis by the broker of the proposals obtained with recommendations for selecting one proposal for the particular risk to be covered. Negotiate on behalf of and with direction from the City with all insurance carriers to obtain the best prices, terms, and conditions available.

6. Prepare a working summary (Insurance in Force) for the City of each policy, including key terms, conditions, limits, deductibles/retentions, endorsements, and premiums.

7. Review all insurance binders, policies, and invoices received for policies purchased by the City to assure their accuracy and conformity to specifications. Request any necessary endorsements, changes, or revisions that may be required.

8. Review leases, agreements, and construction contracts to provide recommendations for insurance requirements.

9. Service existing policies by issuing certificates of insurance to provide evidence of coverage, promptly making policy changes, obtaining endorsements, and other related servicing needs.

10. Promptly report any claims to the insurance carrier and monitor the handling and disposition of the claim to ensure the City's policy rights are protected. Assign a claims adjustment firm to handle claims for all layers of coverage. Negotiate prompt settlement of claims with adjusters/underwriters.

11. Assist the City in providing insurance-related documentation with respect to any FEMA-related claims.

12. Maintain accurate claim data on an accident date basis and provide the City with status reports in the form and frequency agreed upon with the City.

13. Assign an Account Executive to this Program who will be responsible for communication with Human Resources & Risk Management staff and who, along with other team members assigned, will be available daily to Human Resources & Risk Management staff for advice and consultation on risk-related issues and concerns.

14. Attend meetings related to this program with Human Resources & Risk Management staff and other City staff, as requested.

15. If required, develop an annual letter to the Division of Emergency Management requesting confirmation that the City's program meets the standard of a reasonable program as prescribed by the Stafford Act.

16. Contract with a Loss Control firm to inspect properties, engineering services, plans review, and thermographic imaging services. Act as liaison between the Loss Control firm and the City.

17. Consult with the City and respective departments to ensure that significant loss control recommendations are addressed.

18. Provide appraisal services, as standard best practice, for all City buildings identified by the City's values statement.

19. Brokers will identify locations to be covered by NFIP policies. Request flood zone determinations. Complete applications for coverage with pertinent information. Provide NFIP quotation to Human Resources & Risk Management staff, submit payment to NFIP carrier, review all NFIP policies for accuracy, and maintain schedules of NFIP policies.

20. Additional services may be requested by the City and the Broker shall have the right to charge the Additional Service fees for such additional services that may be requested. A Work Order as to the additional services and fees shall be created and agreed to by both parties.

RFQ Schedule*

It will be incumbent on each respondent to understand the importance of adhering to the schedule

included herein. Respondents shall assume full responsibility for the timely delivery of submittals. Those received after the deadline stated will not be considered. (Dates are subject to change*)

Schedule	Date
RFQ Release	Friday, March 28, 2025
RFQ Submission Deadline	Friday, May 2, 2025 by 12:00pm (EST)
Interviews and Discussions	Wed., May 21, 2025 – Friday, June 6, 2025
Recommendation to City Council	Tuesday, June 17, 2025

Requirement of Responses

The response must be organized according to the following format. Include a table of contents and tabs to organize the material.

- Cover letter,
- Resumes,
- Organizational Charts,
- References,
- Certifications and affidavits,
- Vendor Qualification forms,
- W-9,
- Financial statements,
- Information on prior contract terminations,
- Information on name changes/ corporate restriction

Evaluation and Selection Process

A City review team will evaluate each firm's submission based upon the criteria stated in this Request for Qualifications and the ability to execute the services. The top firms will be presented to Council to engage in further discussions. The team will then select the firm that the City considers most qualified and make a recommendation to City Council. Upon its approval, the successful Firm will be requested to enter into negotiations to produce a contract for this service. The City reserves the right to negotiate modifications to Statements of Qualifications that it deems acceptable. The City reserves the right to terminate negotiations in the event it deems the progress towards a contract to be insufficient.

Firms will be evaluated in accordance with the weighted criteria listed below.

Criteria	Weight
1 Service Design and Methodology	25%
2 Experience working w. local and state agencies	25%
3 Qualifications of Key Personnel	25%
4 References	15%
5 Location of Firm and Staff Assigned to this Project	10%

Other Provisions:

- Reserves the Right
The City reserves the right to reject any and all submittals, or any part of any submittal, to waive any irregularities or informalities in any submittal, and to accept that submittal which

is deemed to be in the best interest of the City. The City reserves the right to establish additional contracts that may be similar in nature to any contract resulting from this RFQ as best serves the needs of the City.

- Insurance Requirements

The Respondent, if awarded a contract, shall maintain insurance coverage reflecting the minimum amounts and conditions as required by the City. The awarded firm must file certificates of insurance with the City prior to commencement of work evidencing the City as a certificate holder as additionally insured.

- No Collusion

By offering a submission to this RFQ, the responder certifies that no attempt has been made or will be made by the responder to induce any other person or firm to submit or not to submit a submission for the purpose of restricting competition. The only person(s) or principal(s) interested in this submission are named therein and that no person other than those therein mentioned has/have any interest in this submission or in agreement to be entered. Any prospective firm should make an affirmative statement in its proposals to the effect that, to its knowledge, its retention would not result in a conflict of interest with any party.

- No Conflict

The Respondent and subconsultants shall disclose in the submittal all contracts or projects for which they have potential or actual conflicts of interest with this contract. Failure to identify potential or actual conflicts of interest constitutes grounds for rejection of the submittal without further review. If such conflicts are discovered during the term of the Contract, the City of New Port Richey may terminate the Contract for default. The existence of potential or actual conflicts of interest will be used as an evaluation criterion regarding team availability during the evaluation and selection process.

- Application of Drug Free Workplace Act

All Respondents shall represent that they have established drug free workplaces.

- Public Entity Crime

Section 287.133(2)(a), *Florida Statutes*, states "A person or affiliate who has been placed on the convicted vendor list, following a conviction for a public entity crime, may not submit a bid, proposal, or reply on a contract to provide any goods or services to a public entity; may not submit a bid, proposal, or reply on a contract with a public entity for the construction or repair of a public building or public work; may not submit bids, proposals, or replies on leases of real property to a public entity; may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity; and may not transact business with any public entity in excess of the threshold amount, provided in s.287.017 for CATEGORY TWO, for a period of 36 months following the date of being placed on the convicted vendor list." All submittals must be accompanied by an executed form PUR 7068.

- Costs for Submittals

The City Council will not reimburse for any costs associated with the preparation and submittal of any proposal, for any travel and/or per diem costs.

- Submittal Withdrawal

After submittals are opened, corrections or modifications to submittals are not permitted,

but a respondent may be permitted to withdraw an erroneous submittal prior to the award by the City Council, if the following is established:

- That the respondent acted in good faith in submitting the submittal;
- That in preparing the submittal there was an error of such magnitude that enforcement of the submittal would create severe hardship upon the respondent;
- That the error was not the result of gross negligence or willful inattention on the part of the respondent;
- That the error was discovered and communicated to the City within twenty-four (24) hours of submittal opening, along with a request permission to withdraw the submittal;
- The respondent submits documentation and an explanation of how the error was made.

Certification of Information Provided

I certify that the information and responses provided on this submittal are true; accurate and complete. The City of New Port Richey or its representatives may contact any entity or reference listed in this submittal. Each entity or reference may make any information concerning the Respondent available to the City.

Signature

Printed Name

As _____(title)

Dated this _____ day of _____, 20__.

STATE OF _____}

CITY OF _____}

On this _____ day of _____, 20 __, before me the undersigned authority, personally appeared _____, to me known to be the individual described in and who executed the forgoing instrument as _____ (title) of the firm of _____ and acknowledged the execution of same, for and on behalf of _____ and as the act and deed of said firm, for the uses and purposes therein expressed.

WITNESS my hand and official seal the date aforesaid.

(Signature of Notary Public - State of Florida) []

(Print, Type or Stamp Commissioned Name)

Personally known _____
Or produced identification _____

Type of identification produced _____

Appendix A

2024 – 2025 City of New Port Richey (In force) Schedule of Insurance

Appendix A

2024 – 2025 City of New Port Richey (In force) Schedule of Insurance

Flood Insurance: 4730 Main St.	Coverages		Deductibles	
	Building	Contents	Building	Contents
	\$ 500,000.00	\$ 500,000.00	\$ 2,000.00	\$ 2,000.00

Cyber Liability - Per Claim	Each Claim	Annual Aggregate	Pool Annual Aggregate	Deductible
	\$ 1,000,000.00	\$ 1,000,000.00	\$ 10,000,000.00	\$ 35,000.00

Terrorism & Sabotage	Per Occurrence	Pool Annual Aggregate	Deductible
	\$ 25,000,000.00	\$ 25,000,000.00	\$ 10,000.00

Active Shooter & Malicious Attack	Per Occurrence	Pool Annual Aggregate	Deductible
	\$ 2,000,000.00	\$ 2,000,000.00	\$ 10,000.00

Crime	Limits of Liability	Deductibles
Monies & Securities	\$ 500,000.00	\$ 1,000.00
Forgery or Alteration	\$ 500,000.00	\$ 1,000.00
Employee Dishonesty	\$ 500,000.00	\$ 1,000.00

Commercial General Liability	Each Occurrence	Deductible
Each Occurrence	\$ 2,000,000.00	\$ 10,000.00
Personal / Advertising Injury	\$ 2,000,000.00	\$ 10,000.00
Medical	\$ -	

Employee Benefits	Each Occurrence	Deductible
	\$ 2,000,000.00	\$ 10,000.00

Coverage Schedule

This coverage document provides the coverage's as shown below in the Coverage schedule with the corresponding limits and deductibles.

Covered Property

Perils Covered:

All risks of direct physical loss or damage, including flood, earthquake, terrorism & sabotage including equipment breakdown subject to the policy exclusions. Auto Physical Damage included at Actual Cash Value.

Valuation:

\$153,731,076	All Other Perils Loss Limit (Total Insured Values per schedule on file with PRM)
Replacement Cost	Real and Personal Property
Actual Loss Sustained	Time Element (Total Insured Values per schedule on file with PRM)

Maintenance Deductible

\$10,000 Per Occurrence

Named Wind Deductible

5% Of Total Values Per Unit involved in the loss, per any one occurrence.

Named Wind Policy Shared Limit

Any one occurrence as outlined in the Schedule of Limits and Sub-Limits. Sub-Limits do not increase the policy limit of \$100,000,000. Membership schedule on file with Public Risk Management of Florida.

Schedule of Automobile Coverages and Limits

This coverage document provides the coverages as shown below in the coverage schedule with the corresponding limits and deductibles. Each of the coverages apply only to those autos shown as covered auto symbols. The covered auto symbol reference is available below. Auto Physical Damage is provided under Property Section I of the Coverage Document.

Coverages	Covered Autos Symbol	Limit	Deductible
Liability	1,8,9	\$2,000,000	\$10,000
Personal Injury Protection	5	Statutory	\$10,000
Medical Payments		Excluded	\$0
Uninsured Motorist		Excluded	\$0
Underinsured Motorist		Excluded	\$0

(1) Any "Auto"

(2) Owned "Autos" only

(3) Owned Private Passenger "Autos"

(4) Owned "Autos" Other Than Private Passenger

(5) All Owned "Autos" Which Require No-Fault Coverage

(6) Owned "Autos" Subject to Compulsory U.M. Law

(7) "Autos" Specified On Schedule

(8) Hired "Autos"

(9) Non-Owned "Autos"

Limits of Liability		Deductibles	
Public Officials Errors & Omissions –Per Claim		Retro Date:	10/01/1986
\$2,000,000	Each Claim		
\$6,000,000	Aggregate		
\$2,500	EEOC Administrative Hearings	\$10,000	Per Claim
\$250,000	Association Annual Aggregate EEOC Administrative Hearings		
Sexual Harassment -Per Claim		Retro Date:	10/01/1986
\$2,000,000	Each Claim		
\$6,000,000	Aggregate (Part of E&O Aggregate)	\$10,000	Per Claim
Sexual Misconduct -Per Claim		Retro Date:	10/01/1999
\$2,000,000	Each Claim		
\$3,000,000	Aggregate (Part of E&O Aggregate)	\$10,000	Per Claim
Inverse Condemnation – Per Claim		Retro Date:	10/01/2015
\$100,000	Each Claim		
\$100,000	Aggregate		
Bert Harris Act – Per Claim		Retro Date:	10/01/2015
\$300,000	Each Claim		
\$300,000	Aggregate		
Non-Monetary Damages – Per Claim		Retro Date:	10/01/2015
\$100,000	Each Claim		
\$100,000	Aggregate		

Limits of Liability:	
Coverage A – Workers’ Compensation (States):	FL Statutory Limits
Coverage B – Employer’s Liability	
\$2,000,000	Each Accident
\$2,000,000	Disease-Policy Limit
\$2,000,000	Disease-Each Employee
Coverage C – Other States Insurance:	Included

Deductible: \$10,000 Note: Member responsible for Florida State Workers Compensation Assessment Fees

DESCRIPTION	CLASS CODE	ESTIMATED PAYROLL 2024 – 2025
STREET OR ROAD PAVING	5509	\$193,872
WATERWORKS OPERATION & DRIVERS	7520	\$1,163,377
SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	7580	\$765,369
FIREFIGHTERS & DRIVERS	7704	\$1,962,933
POLICE OFFICERS & DRIVERS	7720	\$4,145,041
STORAGE WAREHOUSE NOC	8292	\$0
AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	8380	\$145,135
CLERICAL OFFICE EMPLOYEES	8810	\$3,547,475
BUILDINGS OPERATIONS BY OWNER - ALL OTHER EMPLOYEES	9015	\$482,074
PARK NOC - ALL EMPLOYEES & DRIVERS	9102	\$748,285
MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC	9410	\$749,927
* SUBJECT TO PAYROLL AUDIT	TOTAL PAYROLL	\$13,903,489