

TOWN OF MANSFIELD, CONNECTICUT

REQUEST FOR PROPOSALS

Professional Services Relating to the Insurance and Risk Management Consulting Services

Insurance and Risk Management Consultant

SUBMISSION DEADLINE: November 7, 2018 12:00 PM

SUBMISSION CONTACT & ADDRESS:

Joshua Putman, Assistant Town Manager

Town of Mansfield

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1. Key Dates and Deadlines

RFP Available	October 4, 2018
Written Questions Due	October 17, 2018
Answers to Written Questions	October 24, 2018
Deadline for Proposals	12:00 pm, November 7, 2018

2. Proposal Information, Process and Conditions

2.1 Introduction

The Town of Mansfield is seeking to solicit proposals from qualified firms to provide Insurance and Risk Management Consulting Services. It is the intent of the RFP to identify the party most likely to successfully represent the Town, Board of Education, Region 19 School District, and the Mansfield Downtown Partnership in its desire to minimize rate increases for all Liability-Auto-Property (LAP) and worker's compensation insurances, analyze current plans and recommend future plans.

The Town of Mansfield encompasses approximately 45.1 square miles and has a population of approximately 20,720. The Town is bounded on the east by Chaplin, in the north by Willington and Ashford, on the south by Windham, Lebanon and Columbia and on the west by Coventry. The Town of Mansfield was first settled in 1692 as part of Windham. In October 1702, the Connecticut General Assembly granted a charter of incorporation to the Town of Mansfield which was formed out of Windham.

The Town operates under the provisions of its Charter and the General Statutes of the State of Connecticut. Since 1970, when the Town established the Town Manager/Council form of government, the legislative power of the Town was vested in a nine member council, elected at large for terms of two years and the Town Meeting. The Mayor is elected by majority vote of the Council. The Town Manager, who is the Chief Executive Officer, manages the operations of the Town.

The Town and the immediate region benefit from being the locale of the University of Connecticut. The University is a land grant university that was founded in 1881 as Storrs Agricultural School. With over 4,000 employees, the University is a major employer for the Town and the surrounding region.

The Town of Mansfield provides a full range of services, including fire protection; the construction and maintenance of highways, streets and other infrastructure; education from pre-kindergarten through eighth grade and high school through Regional School District No.19; social services including a youth services bureau and a senior center; public health services through Eastern Highlands Health District; recreational services and adult education including a community center, library services and affordable housing through a Town housing authority.

2.2 Submittal Process for Proposals

The complete RFP response involves two main sections: the Technical Proposal and a Price proposal.

In the Technical Proposal, the Offeror presents its experience and approach in response to the project requirements set out in this RFP. The Technical Proposal will be in large part based on the response to the scope of services in Section 3 and will include all information requested in the RFP except for price and costs.

The price Proposal must be submitted separately from the Technical Proposal. This is critically important. The Evaluator or Evaluation Committee will complete its evaluation of the Technical Proposals prior to reviewing the Price Proposals.

Offerors must submit Proposals by delivery of two (2) separate sealed envelopes, one containing the Technical Proposal and the other containing the Price Proposal. Under no circumstance shall any price information be included with a Technical Proposal. The inclusion of a Price Proposal or other pricing information in the same envelope as a Technical Proposal may result in the immediate disqualification of the RFP response.

All proposals must be received no later than 12:00 pm (noon) on November 7, 2018. PLEASE NOTE: Technical or Price Proposals or any parts thereof received by the Official after the time and date stated above will be rejected as unresponsive to the RFP. Delivery of Proposals to any office or location other than the location specified below will not constitute receipt by the Town. It is the sole responsibility of Offerors to ensure that Technical and Price Proposals are received at the proper location, prior to the stated deadline. Offerors should plan accordingly for timely delivery. Faxed or e-mailed proposals will not be accepted.

The Town accepts no financial responsibility for costs incurred by any Offeror in responding to this RFP. All responses and materials related to this RFP will become the property of the Town upon submission.

2.2.1 Technical Proposal

Technical Proposals must not contain any reference to price. The inclusion of pricing data in a Technical Proposal may result in immediate disqualification of the Offeror's Proposal.

The complete original Technical Proposal and four copies must be submitted in a separate sealed envelope and clearly marked as follows:

Town of Mansfield

INSURANCE AND RISK MANAGEMENT CONSULTING SERVICES

TECHNICAL PROPOSAL

Submitted by: (Name of Offeror)

And delivered or mailed to:

Joshua Putman

Assistant Town Manager

Town of Mansfield, Audrey Beck Building

Four South Eagleville Road, Mansfield, CT 06268-2599

All Proposals must be received no later than 12:00 pm (noon) on November 7, 2018.

2.2.2 Price Proposal

The Price Proposal must be submitted separately from the Technical Proposal in a separate sealed envelope.

The pricing should include a fixed, not to exceed total price for the services and deliverables described in the Scope of Services, Section 3, with the hourly rates (if applicable) included for informational purposes only to inform the Town of the level of effort the Contractor expects for the project.

If the Town elects to obtain additional consulting services, at its sole discretion, the selected Offeror shall be available for such additional services directly related to this RFP, at the hourly rates provided in response to this RFP, and pursuant to a contract amendment, additional statement of work, or purchase order, as applicable and as permitted by law.

No additional charges, including travel and other expenses, will be allowed.

Any taxes due will be assumed to be included in the Offeror’s price of services. The Town of Mansfield is exempt from federal excise taxes and from Connecticut Sales and Use taxes.

Fee proposal to provide Insurance/Risk Management Consulting Services is as follows:

Cost/Year One (Award of Contract to June 30, 2019): _____
Cost/Year Two (July 1, 2019 to June 30, 2020): _____
Cost/Year Three (July 1, 2020 to June 30, 2021): _____
Total Cost: _____

The complete original Price Proposal and four copies must be submitted in a separate sealed envelope and clearly marked as follows:

Town of Mansfield
INSURANCE AND RISK MANAGEMENT CONSULTING SERVICES
PRICE PROPOSAL

Submitted by: (Name of Offeror)

And delivered or mailed to :

Joshua Putman
Assistant Town Manager
Town of Mansfield, Audrey Beck Building
Four South Eagleville Road, Mansfield, CT 06268-2599

All Proposals must be received no later than 12:00 pm (noon) on November 7, 2018.

2.3 Proposal Evaluation and Acceptance

Proposals remain sealed until such time as designated for opening.

Technical proposals will be opened in the presence of one or more witnesses at the time and date specified. A register of proposals will be available for public inspection following the opening of the Technical Proposals. However, the contents of the proposals shall remain confidential until the completion of the Town's evaluation, or until the time for acceptance specified in the RFP, whichever is earlier. Thereafter, all proposals will be public record. Do not submit any confidential information as part of your proposal.

An Evaluator or Evaluation Committee appointed by the Town shall be provided with the Technical Proposals in closed session. The Evaluator or Committee will examine each proposal to determine whether it meets all of the proposal submission requirements. Any proposal which fails to include all of the information or documentation specified in the proposal submission requirements is non-responsive and may be rejected.

The Evaluator or Evaluation Committee may contact client references to assess the Offeror's performance and responsibility, and to assess and validate the client's satisfaction with the Offeror's services.

Based upon the results of the evaluation, the Town may in its discretion, identify individual Offerors to participate in onsite presentations and interviews. Such Offerors will be notified in advance in writing of the date and time for presentations and interviews, if any.

The Evaluator or Evaluation Committee will evaluate the Offeror's responses as they relate to the requirements of the RFP. The Evaluator or Committee will evaluate the proposals and make recommendations to the Official.

The Official will open and evaluate the Price Proposals so as to avoid disclosure to the individuals evaluating the technical/non-price proposals until such evaluations are complete.

2.4 Correction, Modification and Withdrawal of Proposals

The Official shall unconditionally accept a proposal without alteration or correction, except as provided in this paragraph. An Offeror may correct, modify or withdraw a proposal by written notice received in the office designated in the RFP prior to the time and date set for submission of proposals. If a mistake in a proposal is clearly evident on the face of the proposed document, the Official shall correct the mistake to reflect the intended correct proposal and so notify the Offeror in writing, and the Offeror may not withdraw the proposal. An Offeror may withdraw a proposal if a mistake is clearly evident on the face of the proposed document, but the intended correct proposal is not similarly evident. After opening the Technical Proposals, an Offeror may not change the price or any other provision of the proposal in a manner prejudicial to the interests of the Town or fair competition. The Official may waive minor informalities or allow the Offeror to correct them.

2.5 Acceptance of the Proposal

The proposal will be firm for one hundred twenty (120) calendar days after the deadline for submission of proposals. The submission of a proposal shall constitute agreement on the part of the Offeror that, if the Offeror is given or mailed a notice of acceptance within one hundred twenty (120) calendar days of the date set for the opening of Technical Proposals, the Offeror will, within thirty (30) calendar days of receipt of such notice or within such additional time as the Official may authorize in writing, deliver to the Official a contract properly executed. If a contract has not been fully executed by the end of said thirty (30) day period, the Town shall have the option of selecting a different proposal from another Offeror.

2.6 Questions Regarding the RFP

The Town will not respond to oral questions regarding this RFP. All questions should be submitted by e-mail to Joshua Putman at PutmanJS@mansfieldct.org. The subject line of an e-mail should be "Insurance and Risk Management Services." Questions must be submitted on or before October 17, 2018.

2.7 Rejection of Proposals

The Town may cancel the RFP, or may reject any or all proposals, if it determines the cancellation or rejection serves the best interests of the Town. The Town reserves the right to waive any minor informality.

2.8 RFP Includes By Reference All Documents Referred to and Included Therein

This RFP hereby expressly incorporates by reference any and all documents referred to herein, including without limitation all contractual terms and conditions applicable to procurement.

2.9 Term of Service Contract

The term of the contract is for three years, with the option to renew for one additional year. The Contract shall be subject to the availability of an appropriation and may be cancelled by the Town without penalty in any year in which appropriation is not made.

2.10 Award of Contract

The Town reserves the right to award the contract to other than the Offeror offering the lowest overall cost. If a Contract is awarded, the Contract will be awarded to that responsive and responsible Offeror whose proposal is deemed most advantageous to the Town taking into consideration the evaluation criteria and proposal price.

3. Scope of Services

The Town of Mansfield is seeking a firm that is highly skilled and fully knowledgeable on the municipal LAP and worker's compensation insurance fields and which will take a proactive approach in advising the Town on all aspects of its coverage.

The Town currently purchases LAP insurance for it and all entities and Worker's Compensation coverage is purchased through CIRMA. The total premiums for the Town, Board of Education and Region 19 are as follows: LAP - \$376,012 and Worker's Compensation \$400,533.

The following coverages are currently in force and are renewed annually:

- General liability
- Personal injury
- Medical payments
- Automobile liability
- Uninsured/Underinsured motorists
- Employee benefits
- Public Officials liability
- School leaders liability
- Excess liability
- Property
- Automobile physical damage
- Equipment breakdown
- Crime
- International travel
- Worker's Compensation

The selected Insurance/Risk Management Consulting Services shall identify the annual cost of their services as provided under the Scope of Services and identify the cost impacts of the various options/alternatives itemized separately; Fees shall be compensated on fixed fee basis. Fees for additional services must be clearly stated. Fees for the initial year (award date through June 20, 2019) shall be on a pro-rated basis.

Specific Services:

- A. Solicit proposals from qualified insurance carriers who are experienced and familiar with working with Connecticut municipalities on an annual or as needed basis.
- B. Develop bid specifications to be submitted to the municipal marketplace for which proposals are sought.
- C. Evaluate submitted proposals by insurance carriers relative to compliance with insurance specifications, cost and ability to perform as required including relative solvency.
- D. Review worker's compensation injuries and make recommendations to control losses.
- E. Provide a detailed report of solicited policy renewal options available to the Town of Mansfield.
- F. Annual review of Workers Compensation prospective funding and underwriting renewal analysis including but not limited to the examination of claims experience, administrative services, legislative updates, network discounts, billing rate tiers resulting in effective and constructive negotiations with vendors.
- G. Assist the Town of Mansfield in determining funding mechanisms for new or newly discovered exposures.
- H. Review current experience, claims, and market trends, and assist in negotiating cost savings & renewal premiums with insurance providers on an as needed basis.
- I. Periodically review the liability and worker's compensation insurance plans, claims, and fees and provide a reasonability analysis in comparison with industry norms.
- J. Ongoing risk/loss exposure identification, with suggestions for appropriate insurance and non-insurance treatment.
- K. Audit all policies, endorsements, rating adjustments, etc.
- L. Recommend proper limits, deductibles and coverage for exposures common to municipalities and specific to the Town of Mansfield; provide unbiased and advantageous alternatives.
- M. Assist the Finance Department in the development of property and casualty and worker's compensation premium estimates to be incorporated into the annual budget, including attendance at leadership and/or public meetings.
- N. Advise the Town of Mansfield on new developments in the field of municipal/education insurance and/or bonding.
- O. Review and comment on carrier management reports/utilization. Meet with Town representatives and BOE as required.
- P. Attendance at safety committee meetings as required.

- Q. Assist the Town by reviewing current loss prevention and reduction services, including but not limited to reviewing existing programs, training, and procedures.
- R. Review of Certificates of Insurance provided by vendors and suppliers to the Town (some of these name "The Town" as an additional insured party); analysis of risk transfer options including indemnity agreements with Town vendors and contractors.
- S. Upon request, provide timely, written interpretation of coverage.
- T. Represent Town in communications with carriers regarding coverage issues.
- U. When requested, assist in ascertaining replacement cost value for property.
- V. Assist in the settlements of disputes between the Town and the Town's insurers.
- W. Review reserves.
- X. To assist Town staff in correcting or rectifying problems with payments / invoices.
- Y. To review and report periodically on the status of all claims that have reserves in excess of \$10,000.00 and/or that have remained open for more than six months.
- Z. To review periodically (twice a year), the annual reserve levels on workers compensation, auto liability and general liability claims, and to aggressively pursue with the insurance carrier the reduction or closure of reserves, where appropriate.
- AA. To require that the workers compensation insurer conducts (or retains an actuarial firm to conduct) an annual actuarial review, including open loss sensitive rating plans from prior years and projections for the current and upcoming policy year that are or will be subject to loss sensitive ratings plans, using a 75% confidence level.
- BB. To attend all standing insurance committee meetings, provide an annual stewardship report and additional periodic reports on loss control, budgetary estimates, loss levels, claim analysis, and any other insurance related topics by the standing insurance committees.
- CC. Present to the Town in a clear and understandable format, a written evaluation of the results from each insurance quotation submitted in addition to a comprehensive financial analysis and recommendation for selection of an insurer for each type of risk.
- DD. Evaluate existing insurance contracts, claims history and make written recommendations concerning any changes, modifications, consolidations or additions to existing coverage necessary to protect the interests of the Town, Board of Education and Region 19.

4. Summary

The Town will evaluate responses based on technical competence, the capacity to perform the work within a reasonable time, past record of performance and demonstrated knowledge. The selected firm must be able to meet all Town, State and Federal affirmative action and equal opportunity practices and guidelines.

The Town does not expressly state or imply any obligation to reimburse responding firms for any expense incurred in preparing submissions in response to this request. The Town reserves the right to reject any or all submissions, to select a firm in a manner that is advantageous to the Town and to waive all formalities in the bidding.