

Request for Proposals



TROUP COUNTY BOARD OF COMMISSIONERS

100 Ridley Avenue

Lagrange Georgia 30240

Property and Liability Insurance Coverage
Broker RFP

Response Deadline: March, 27th 2025

Troup County
Property and Liability Insurance Broker
Request for Proposals (RFP)

The Troup County Board of Commissioners ("County") is interested in seeking competitive proposals ("Proposal") from interested qualified professionals to serve as the County's Property and Liability Insurance Broker ("Proposer").

Interested parties are invited to submit a Proposal based on the attached specifications. The County reserves the right to reject any RFP and the right to waive informalities or irregularities is reserved and at the sole discretion of the County. The County further reserves the right to choose the most advantageous Broker Services/insurance coverage that is in the best interest of the County.

Proposal document information may be obtained from our website at Troupcountyga.gov and at the Troup County Administration Building, 100 Ridley Avenue 3rd Floor, Purchasing Department, Lagrange, Georgia 30240.

All responses must be submitted in a sealed envelope with the words "Property and Liability Insurance Broker" and the name of the Proposer (legal business name) clearly written on the outside.

The Proposal must be signed by a company officer who is legally authorized to enter into a contractual relationship on behalf of the vendor. The envelope must contain the original and one (1) copy and a digital copy of the proposal being submitted.

GENERAL INFORMATION:

Troup County is requesting proposals from qualified individuals and firms with experience in providing the most appropriate Coverage for the most reasonable cost based on the County's particularized risk portfolio.

All proposals submitted in response to the RFP must be valid for a period of 120 days from the proposal submission deadline.

1. All proposals shall be submitted sealed, plainly marked showing the name of the Insurance Broker Service by March 27, 2025 at 10:00 am EST to:

Troup County Board
of Commissioners
100 Ridley Ave
Purchasing Department
Suite 3100
Lagrange, GA 30240

2. Questions and Additional Information will be furnished to all potential proposers. All questions shall be submitted in writing to Ramona Gillham, Purchasing Director preferably by email to rgillham@troupcountyga.gov no later than March, 20, 2025 at 4:00 p.m. EST
3. Proposals and amendments thereto, if received by the COUNTY after the date and time specified for opening, will not be considered. It will be the responsibility of the Proposer to see that its proposal is received by the COUNTY by the specified time and date. There will be no exceptions. Date of postmark will not be considered. Telephone, facsimile, electronic and verbal proposals will not be accepted. Prices or changes shown on the outside of an envelope will not be acceptable.
4. Proposals must be signed by an authorized, responsible officer or employee who has the authority to enter contracts. Obligations assumed by such signature must be fulfilled.
5. The original, unbound proposal which has been signed in BLUE INK shall be considered the official copy of the RFP by the County.
6. The County reserves the right to waive any technicality, informality, or non-material deviations from the stated requirements when such action is determined to be in the best interest of the County, and to evaluate all proposals, to accept portions of any proposal and to accept any proposal that in its opinion may be in the best interest of the COUNTY.

7. The County reserves the right to accept or reject any and all proposals, in whole or part, to waive minor deviations from the requirements if deemed in the best interest of the County, and to negotiate with any or all responsive and responsible proposers. However, failure to meet a material requirement, as determined solely by the County, will result in disqualification.

8. Proposals and submissions and actions of the County upon the same are subject to Georgia Open Meetings law (O.C.G.A. §50-14-1 et seq.) and Georgia Open Records law (O.C.G.A. §50-18-70 et seq. and in particular O.C.G.A. §50-18-72(a)(10) & (34)). You may wish to consult an attorney or obtain legal advice prior to making a submission.

AWARD OF CONTRACT:

A selection committee will review and rate all proposals and will determine and rate proposals are highest rated based on qualifications, experience, and expertise. After the review is completed, the committee may conduct interviews or request clarifications from one or more Proposers and may enter negotiations with one or more of the Proposers. The committee's recommendations for the award will be presented to the Troup County Board of Commissioners, which will make the final decision regarding the contract award. In making its decision, the County reserves the right, in its sole discretion, to waive compliance with any provision or requirement in this request when it determines that such a waiver is in the County's best interest.

RFP REQUIREMENTS (MINIMUM):

Agent/Broker Qualifications:

1. Broker/Agent must have at least 5 years' experience in providing services to public entity clients in Georgia.
2. Broker/Agent must provide at least two client references in Georgia (from Counties, Municipalities, or Local Government Authorities/Instrumentalities), who are able to comment on your firm's relevant experience.

3. Broker/Agent must provide evidence of State of Georgia insurance licensures for all services provided, including license number.
4. Broker/Agent must provide comprehensive insurance placement services, including but not limited to providing confirmation of coverage, reviewing and delivering policies and endorsements, providing timely invoices, issuing certificates and evidence of coverage, reviewing audits, filing claims, and monitoring insurer solvency.
5. Broker/Agent must disclose all fees and/or commissions related to services provided to the County.
6. All Proposals must complete the Company/Broker Questionnaire and Verification on pages 6 through 8 of this RFP.
7. Broker/Agent must provide evidence of insurance satisfactory to the County with the following minimum limits. County must be listed as an additional insured for general liability and cyber liability.
 - General Liability - \$1,000,000 per occurrence
 - Cyber Liability - \$1,000,000 per occurrence
 - Auto Liability - \$1,000,000 per occurrence
 - Professional Liability - \$2,000,000

Broker/Agent Service Requirements:

1. Broker/Agent must detail the Risk Control Services provided and disclose costs.
2. Broker/Agent must detail plans for property appraisals every 5 years and provide cost estimate.
3. Broker/Agent must detail online claims reporting and policy management capabilities available to the County.

Company/Broker Questionnaire and Verification:

Background and Experience:

1. Provide the legal name of your company, describe your organizational structure (i.e. publicly held corporation, partnership, etc.), and how long it has been in business.
2. Briefly describe your company's organization, philosophy, and management including, a brief company history, any professional certifications required by the company or held by your company's brokers, and whether your brokers have a specialization in or the extent of their prior experience working with local governments.
3. How long has your company been providing brokerage services to public entities?
4. How many public sector clients do the company currently provide consultant services to both inside and outside of Troup County?
5. Confirm that your company and its brokers serve independently, and are not employed by any insurance company, third party administrative agency or provider network.
6. Please provide a list of any verifiable public sector references, all of whom can comment on your company's relevant experience. Please include group name, contact name, and telephone number.

Licensing and Compliance:

7. Confirm that you are a licensed broker in the State of Georgia and provide documentation of the same.
8. Has the company or any of its brokers/agents/employees ever been subject to regulatory actions, investigations, or legal proceedings?
9. Does the company provide risk management consulting and loss control services?

Customer Service:

10. Is a dedicated account manager or service team provided?
11. Are 24/7 claim support services offered?
12. What technological tools are used or offered for claims policy management, claim reporting and status?
13. What assistance is offered with policy and coverage renewals and to help prevent lapses in coverage?

Compensation:

14. What is the company compensation structure (commission, fee, or combination)?
15. Does the company provide a full disclosure of all fees and commissions?
16. Does the company provide cost-containment and/or cost reduction services or recommendations?
17. Do you offer alternative risk financing options such as captive insurance, risk retention groups, self-insurance pools, or other alternative risk financing options?

Compliance:

18. Is guidance provided on compliance with insurance-related laws and regulations affecting the County?
19. How does the company ensure that policies comply with Georgia state insurance requirements?
20. How can the company assist with public records or open records request related to County insurance matters?

Additional Services:

21. Does the company provide value-added services (e.g., employee training in risk management, workplace safety, compliance, contract review services for insurance and indemnity clauses).
22. Does the company provide complimentary helplines for human resources, law enforcement, or other legal helplines.
23. Does the company provide support for disaster planning and recovery and business continuity planning.
24. Does the company assist with acquiring individual or blanket bonds for county public officials and staff.
25. Can the company help with grant-funded insurance programs or federally mandated coverages?

Implementation:

26. What is the timeline for transitioning to the company's services?
27. Does your company offer a performance guarantee or service-level agreement?
28. What aspects of your company not covered elsewhere in this Questionnaire would you like the County to know or that sets your company apart from other companies offering the same or similar services?