

# REQUEST FOR QUALIFICATIONS FOR INSURANCE BROKER SERVICES

## General Liability and Injured Worker Supplemental Insurance

PROPOSED INSURED: Kootenai County Fire & Rescue  
1590 E. Seltice Way  
Post Falls, ID 83854

PROPOSAL CONTACT: Jessie A. Morrow – Division Chief of Administration  
Kootenai County Fire & Rescue  
1590 E. Seltice Way  
Post Falls, ID 83854  
Phone: 208-777-8500  
Email: [jessiem@kootenaifire.com](mailto:jessiem@kootenaifire.com)

DATE FOR RECEIPT OF PROPOSAL: To be accepted, proposals must be received in the office of Kootenai County Fire & Rescue, Attn: Jessie Morrow, **NO LATER THAN 12:00 NOON, THURSDAY, JUNE 14, 2018**

PROPOSED CONTRACT PERIOD: One three-year contract with two one-year options for renewal.

PROCEDURE: All communications will be with the designated proposal contact.

SECTION:

- A) Overview
- B) Qualifications
- C) Proposal Stipulations
- D) Proposal Requirements
- E) Questionnaire

**Kootenai County Fire & Rescue reserves the right to accept or reject any or all proposals, and to waive any technicalities or irregularities in any proposal, and to make award to the responses, which in the Fire District's opinion are most advantageous to Kootenai County Fire & Rescue. This request does not constitute a bid.**

**This RFQ is not an authorization to approach insurers or other underwriting sources on behalf of KCFR. We specifically request that no insurance market contact or solicitation be made on behalf of Kootenai County Fire & Rescue at this time and that no insurance market reservations or commitments be made for any purpose as respects any insurance or reinsurance to be provided for KCFR.**

PREPARED BY:  
Kootenai County Fire & Rescue  
1590 E. Seltice Way  
Post Falls, ID 83854

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**SECTION "A"**

**OVERVIEW**

KOOTENAI COUNTY FIRE & RESCUE is requesting qualifications (RFQ) from firms to provide Insurance Brokerage, Consulting and Risk Management Services for the fiscal years 2018-2020 with an option to extend the period up to two additional years. It is the intention of the Fire District to appoint a Broker of Record for a period of three years with 2 one-year renewal options. The successful firm must be a licensed Idaho insurance producer, must have a minimum of ten (15) years' experience representing county governments and/or taxing districts, and must have access to various competitive insurance markets. Experience with Idaho Fire Districts of comparable size to Kootenai County Fire & Rescue is highly desirable.

The successful candidate will provide the Fire District with insurance services including, but not necessarily limited to the following:

1. Procuring and providing property and casualty insurance coverage's and any additional coverage's as may be usual and customary to Fire Districts.
2. Procuring and providing workers compensation and supplemental insurance coverage's and any additional coverage's as may be usual and customary to Fire Districts.
3. Reviewing, marketing, placing and procuring such other insurance coverage's as may be requested by Kootenai County Fire & Rescue, subject to the Fire District's review and approval of the premiums for same.
4. Assisting the Fire District in developing and maintaining the underwriting information necessary to market the insurance coverage's.
5. Assisting the Fire District in developing insurable values for all real and personal property.
6. Providing consulting services relative to cost containment as related to self-insurance programs and other alternative products available to the Fire District.
7. Providing training services relative to risk management, leadership and alternative training deemed to be of value to the Fire District.
8. Monitoring the financial ratings of the carriers and advising the Fire District of any reduction or exhaustion of the aggregate limits in any insurance policy. In the event of any aggregate limit impairment, advising the Fire District of any limit reinstatement options available.
9. Issuing certificates of insurance as required in a timely manner.
10. Attending meetings as requested.
11. Monitoring the claims services provided by the insurers and assisting the Fire District in the preparation of proofs of loss.

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**SECTION "B"**

**QUALIFICATIONS**

1. Broker shall be licensed by, and in good standing with, the State of Idaho. Department of Insurance licenses shall be for all lines of property and casualty insurance.
2. Broker shall be sufficiently experienced in property and casualty insurance and risk management services to provide expert, efficient, effective, and reliable services to the Fire District.
3. Broker shall have extensive and continuous relationships with the insurance markets necessary to provide the Fire District with superior insurance alternatives that meet the Fire District's needs and are favorably priced relative to the risk and the current market.
4. Broker shall provide continuity of services, by assigning a primary broker and a back-up broker who will be:
  - a. Knowledgeable in the principles and practices of risk management, and specifically risk financing for public entities,
  - b. Highly knowledgeable and experience with the Fire Service as a risk,
  - c. Accessible to the Fire District on short notice, and
  - d. Thoroughly knowledgeable and competent in insurance alternatives in order to provide superior services to the Fire District.
5. Broker shall maintain the highest integrity in business relationships and practices, and shall make full and timely disclosure to the Fire District of any conflicts of interest.
6. Broker shall be insured for general liability, vehicle liability, professional errors and omissions, and workers' compensation; Broker shall be responsible for all employer taxes and social security due to the state and federal governments.
7. Broker shall be responsible for all funds handled by Broker on behalf of the Fire District, and shall carry a bond sufficient to cover any losses of this nature.
8. Broker shall not sub-contract work without the prior written permission of the Fire District.
9. Broker shall work with the Fire District to evaluate the current plan of insurance policies and to recommend appropriate or advantageous changes; renewals shall be affected in a timely manner, to meet the Fire District's internal time requirements and also maintain coverage.
10. Broker shall maintain office hours consistent with the Fire District's core business hours (M-F 8:00am – 5:00pm PT). Alternatives to maintaining these core business hours will be considered if they include provisions for responding to requests for contact within one business day.
11. Broker shall be available, via telephone, for emergent / critical situations 24 hours per day, 7 days per week.
12. Broker shall keep written records of marketing efforts and shall make this information available to the Fire District upon request.

13. Brokers' recommendations to purchase insurance shall be made in writing and shall be sufficiently detailed to explain alternatives and support the recommended decision.
14. The Fire District wishes to contract broker services for one 3 year term with 2 one-year optional renewals (at the Fire District's option), for a total contract term of up to 5 years. At the end of the five-year period, or earlier if annual renewal is not executed, the Fire District may use a competitive process to solicit broker services, if in the opinion of the District such services are required at that time.
15. Broker shall provide full disclosure of fees, commissions, and income to be derived from services to the Fire District. Such disclosure shall also include payment terms and expectations of Broker. Brokers are encouraged to suggest alternative methods of compensation and billing that will result in cost savings, particularly if they also maintain or improve broker services.
16. In addition to insurance brokerage services, the Fire District requires:
  - a. Risk management consulting services specific to public entities in Idaho.
  - b. Loss Control services consisting of reviewing underwriter's recommendations and evaluating hazards facing Kootenai County Fire & Rescue, including periodic site visits.
  - c. Broker shall describe qualifications for risk management consulting, loss control, and claims audits and shall indicate costs attributed to each area.

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SECTION "C"

PROPOSAL STIPULATIONS

ALL PARTICIPANTS **MUST** AGREE TO COMPLY WITH THE FOLLOWING:

1. **ALL** questions are to be submitted via email to the attention of the Proposal Contact noted on Page 1 of these specifications.
2. The Fire District reserves the right to modify or cancel this RFQ after issuance.
3. Any proposal received via facsimile will **NOT** be accepted. Proposals must be submitted in hard copy.
4. **One original and SIX** copies of the proposal are required.
5. All information will become public record at the direction of the Board of Commissioners.
6. The Fire District will not be responsible for any expenses incurred by a firm in preparing and submitting proposals.
7. This RFQ and proposal format has been specifically designed for Kootenai County Fire & Rescue and is not for further use or modification by any other agency.
8. Respondents will be prohibited from assigning, transferring, conveying, subletting or otherwise disposing of this RFQ or any resultant agreement or its rights, title or interest therein or its power to execute such agreement to any other person, agent, broker, company or corporation without the previous written approval of the Fire District.
9. The Fire District reserves the right to select the proposal or proposals, which, at the sole discretion of the Fire District, is determined to meet the needs of the Fire District. Each proposal waives any claim against the Fire District should the Fire District fail to select their proposal.
10. Proposals are to be delivered to the Kootenai County Fire & Rescue, Attn: Jessie Morrow by **12 NOON, Thursday, June 14, 2018**. All proposals received after the deadline will **NOT** be considered.

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SECTION "D"

PROPOSAL REQUIREMENTS

ALL SUBMISSIONS SHALL INCLUDE THE FOLLOWING MINIMUM INFORMATION:

1. A complete Kootenai County Fire & Rescue Request for Qualifications Questionnaire.
2. A statement concerning the ability of the firm to perform tasks assigned by the Fire District in a timely fashion.
3. A statement describing your firm's experience with Fire Districts.
4. A statement describing how you will communicate loss control resources that may be available.
5. A statement describing your procedures and time frames for communicating claim status and policy issues.
6. An hourly rate for providing additional risk management consulting and loss control services as may be requested by the Fire District.
7. A copy of your firm's latest annual report or other information which describes your firm's activities and services.
8. A copy of a Certificate of Insurance, issued by an insurance carrier licensed in the State of Idaho, for the firm showing the amount of professional liability insurance and all other insurance coverage's in place as of January 1, 2018.

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**SECTION "E"**

**QUESTIONNAIRE**

Response to all questions is required and should be limited to the specific information requested.

**GENERAL AGENCY INFORMATION**

1. List the firm's name and address from which the Fire District's account will primarily be handled.
2. What is the size of your firm, i.e. number of employees / locations?
3. How long has your organization been in business?
4. Web-site address.
5. Percentage of commercial vs. personal lines of coverage written.
6. Total property and casualty premiums placed annually by your firm.
7. List of top 5 Fire Service oriented commercial insurers with whom you place business.

**GOVERNMENTAL ENTITY EXPERIENCE**

1. How many governmental entity accounts does your firm currently represent? Of these accounts, how many Fire District accounts does your firm currently represent? Please include: Contact individual; phone number; lines of coverage written; years of service to that account for **at least** three (3) of your accounts (preferably Fire District accounts).
2. List same information as in question 1 for accounts outside of Idaho.
3. List all the insurance companies you would anticipate approaching to seek bids to meet the Fire District's general liability insurance needs. Include:
  - Each company's insurance rating.
  - Will the insurance company be accessed directly or via a broker or wholesaler?
  - Does your agency currently have any governmental accounts with the insurance company?
4. Are you members of any organizations or do you participate in any seminars that directly relate to governmental or Fire District entity risk? If yes, please list the organization/seminars, your role, and how long you have participated.
5. Are you members of any organizations or do you participate in any seminars that directly relate to Fire Service management, leadership or administration? If yes, please list the organization/seminars, your role, and how long you have participated.

### **BROKER SERVICES / FEES**

1. List the service team that would be assigned to the Fire District's account. Include their physical location, years of experience and any experience that they have specifically with Fire Department risks.
2. How does your firm track and communicate changes in the status of clients' insurers, such as negative ratings changes or other negative developments?
3. What is your annual fee for the services outlined in these specifications?
4. If this agreement is renewed for consecutive years, will the annual service fee be guaranteed?
5. If selected as the Fire District's Broker what services will you provide the Fire District as part of your Broker fee? What "value added" services do you offer, and what is the additional fee for those services?
6. If selected as an exclusive Broker, how can you assure Kootenai County Fire & Rescue that you have provided the most comprehensive and competitive product for their consideration?