

# REQUEST FOR QUALIFICATIONS FOR INSURANCE BROKER (AGENT) SERVICES

## Group Health 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 (KCFR) 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 KCFR's opinion are most advantageous to our Fire District. 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

Kootenai County Fire & Rescue  
Request for Qualifications for Insurance Brokerage (Agent) Services  
Group Health Insurance

**SECTION "A"**

**OVERVIEW**

KOOTENAI COUNTY FIRE & RESCUE (KCFR) is requesting qualifications (RFQ) from firms to provide professional Insurance Brokerage (Agent) Services in the 2018-2019 Fiscal Year. It is the intention of KCFR to appoint an Agent of Record for a period of one year with possible renewal options. The successful firm must be a licensed Idaho insurance producer, must have a minimum of five (5) years of experience representing medium to large sized groups, and must have access to various competitive insurance markets.

KCFR has historically selected a single broker to provide professional services with respect to all employee benefit plans. Currently, we provide medical, dental, vision, life, HRA and FSA benefits for 73 full-time employees. Upon approval of the selected broker, the broker must be prepared to commence researching medical coverage options for a September 1, 2018 effective date. We do not anticipate a change in Dental, Vision, Life, HRA or FSA plans, at this time.

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

1. Procuring and providing medical, dental, vision, life, FSA and HRA coverage's and any additional coverage's as may be requested by KCFR Administration.
2. Reviewing, marketing, placing and procuring such other insurance coverage's as may be requested by KCFR Administration subject to review and approval of the premiums for same.
3. Assisting KCFR Administration in developing and maintaining the underwriting information necessary to market the insurance coverage's.
4. Assisting KCFR Administration in evaluating employee benefit plan options as may be requested.
5. Providing consulting services relative to cost containment as related to self-insurance programs and other alternative products available to KCFR.
6. Attending meetings as requested.
7. Providing other services related to KCFR's employee benefit plans, including the following:
  - a. Expert analysis and interpretation of insurance policy language and coverage;
  - b. Expert assistance in establishing insurance program structures in coordination with KCFR resources;
  - c. Expert assistance in the settlement of claim issues;
  - d. Expert assistance in promoting the wise utilization of benefits;
  - e. Expert assistance in negotiating with potential carriers for employee benefit insurance coverage;
  - f. Expert assistance in keeping KCFR in compliance with all HIPAA, local, state and federal legislation and regulation;
  - g. Expert financial and actuarial consultation

Kootenai County Fire & Rescue  
Request for Qualifications for Insurance Brokerage (Agent) Services  
Group Health Insurance

**SECTION "B"**

**QUALIFICATIONS**

1. Broker shall be licensed by, and in good standing with, the State of Idaho Department of Insurance licenses.
2. Broker shall be sufficiently experienced in medical, dental, vision, life and disability insurance and risk management services to provide expert, efficient, effective, and reliable services to KCFR.
3. Broker shall have extensive and continuous relationships with the insurance markets necessary to provide KCFR with superior insurance alternatives that meet our needs and are favorably priced relative to the our 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 group insurance benefit underwriting and administration;
  - b. Accessible to KCFR on short notice; and
  - c. Thoroughly knowledgeable and competent in insurance alternatives in order to provide superior services to KCFR.
5. Broker shall maintain the highest integrity in business relationships and practices, and shall make full and timely disclosure to KCFR of any material underwriting errors and/or conflicts of interest.
6. Broker shall be insured for general liability, vehicle liability, professional errors and omissions, and workers' compensation;
7. Broker shall be responsible for all employer taxes and social security due to the state and federal governments.
8. Broker shall be responsible for all funds handled by Broker on behalf of KCFR, and shall carry a bond sufficient to cover any losses of this nature.
9. Broker shall not sub-contract work without the prior written permission of KCFR.
10. Broker shall work with KCFR Administration 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 KCFR's internal time requirements and also maintain coverage.
11. Broker shall maintain office hours consistent with the KCFR'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.
12. Broker shall keep written records of marketing efforts and shall make this information available to KCFR Administration 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. Broker shall provide full disclosure of fees, commissions, and income to be derived from services to KCFR. 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.
15. In addition to insurance brokerage services, KCFR requires their broker to perform the following services as part of :
  - a. Processing of enrollment and change forms;
  - b. Employee training and customer service;

Kootenai County Fire & Rescue  
Request for Qualifications for Insurance Brokerage (Agent) Services  
Group Health Insurance

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 Contacts noted on Page 1 of these specifications.
2. KCFR 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. Information will become public record at the direction of the Board of Fire Commissioners.
6. KCFR 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 firm.
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 KCFR.
9. KCFR reserves the right to select the proposal or proposals, which, at the sole discretion of KCFR, is determined to meet the needs of the Fire District. Each proposal waives any claim against KCFR 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.

Kootenai County Fire & Rescue  
Request for Qualifications for Insurance Brokerage (Agent) Services  
Group Health Insurance

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 KCFR in a timely fashion.
3. A statement describing your firm's experience with groups of 50 or more employees.
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 utilization and related policy issues.
6. An hourly rate for providing additional risk management consulting and loss control services as may be requested by KCFR, if any are expected to be charged in addition to commissions and bonuses paid by insurance companies directly to the broker.
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.

Kootenai County Fire & Rescue  
Request for Qualifications for Insurance Brokerage (Agent) Services  
Group Health Insurance

**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 KCFR's account will 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. Number of groups written which range in size from 50-99.
6. Total group premiums placed annually by your firm.
7. List of top 5 medical 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 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?

**BROKER SERVICES / FEES**

1. List the service team that would be assigned to KCFR's account. Include their physical location, years of experience and any experience they have specifically with Fire Department groups.
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 one or more consecutive years, will the annual service fee be guaranteed?
5. If selected KCFR'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?



Kootenai County Fire & Rescue  
Request for Qualifications for Insurance Brokerage (Agent) Services  
Group Health Insurance

## EMPLOYEE BENEFIT SUMMARY

(ALL RENEW ANNUALLY ON September 1<sup>ST</sup>)

### **MEDICAL INSURANCE**

**Blue Cross of Idaho**  
Balanced Funding

### **DENTAL INSURANCE**

**Delta Dental of Idaho**

### **VISION INSURANCE**

**VSP**

### **LIFE INSURANCE**

**Principal Life Insurance**

### **Section 125 – HRA & FSA Accounts**

**Flexible Spending Account (FSA) – Employee Funded**  
**Health Reimbursement Account (HRA) – Employer Funded**