



**Request for Proposals (RFP)
for Homestead Borough
INSURANCE COVERAGE**

Issue Date: 11 February 2022
Closing Date: 06 May 2022 at 4:00 pm

Insurance Renewal Term: August 1, 2021 – July 31, 2022

**Prepared by Borough of Homestead
Allegheny County
221 E. 7th Avenue
Homestead, PA 15120**



Contents

Request for Proposal	3
Introduction	3
Important Notice	3
Selection Criteria.....	4
Proposal Format Guidelines.....	4
Process for Submitting Proposals	6
Ex Parte Communications	6
Notification of Intent to Respond and Clarification Questions	7
Vendor Presentations	7
Key Dates	7
No Obligation	7
Agreement of Non-Disclosure	7
Terms and Conditions.....	8
Scope of Work – Insurance Broker	8
Coverages to be included	11
APPENDIX.....	12
Exhibit A: Vendor Application Form.....	13
Exhibit B: Ex-Parte Communications Form.....	14
Exhibit C: Disclosure of Government Positions.....	15
Exhibit D: Disqualification Questionnaire.....	16
Exhibit E: Company Profile and References	17
Exhibit F: Staffing Plan.....	19



Request for Proposal

Homestead invites you to respond to this Request for Proposal (RFP). The focus of the RFP is to select a single organization to provide Insurance Brokerage Services to Homestead Borough .

Introduction

Homestead Borough is found within Allegheny County, Pennsylvania in the Mon Valley, seven miles (11 km) southeast of downtown Pittsburgh and is approximately .6 square miles with an estimated total population of 3,165 based on the 2010 census

The Borough employs twenty-seven full-time employees, 7 Council members and 1 Mayor. Operations include the Administration/Finance Departments, Code Enforcement, Public Works, Parking Enforcement, Tax Collection, and the Police Department. Homestead works under the strong Council/weak Mayor form of government, meaning the seven members of the Council set the rules and regulations for the Borough.

The Borough is full service supplying a wide range of services to its residents. These services include police; animal control; building safety regulation and inspection; street lighting; land use planning and zoning; housing and community development; maintenance and improvement of streets and related structures; traffic safety maintenance and improvement and recreational and cultural locations and events.

Important Notice

Homestead Borough has tried to provide all information available. It is the responsibility of each Proposer to review, evaluate, and where necessary, request any clarification prior to submission of a proposal. Proposers are not to contact any Borough personnel or elected officials with any questions or clarifications concerning this Request for Proposal (RFP). The Borough Manager will supply all official communication concerning this RFP. Any Borough response relevant to this RFP, other than through or approved by the Borough Manager is unauthorized and will be considered invalid.

If clarification or interpretation of this solicitation is considered necessary by Borough, a written addendum shall be issued and the information will be posted on the Borough's website at www.homesteadborough.com. Any interpretation of, or correction to, this solicitation will be made only by addendum issued by the Borough Manager's office. It is the responsibility of each Proposer to periodically check the Borough's website to ensure that it has received and reviewed all addenda to this solicitation. The Borough will not be responsible for any other explanations, corrections to, or interpretations of the documents, including any oral information.



Selection Criteria

Homestead will use multiple criteria to select the most appropriate partner. Respondents are encouraged to be as aggressive and creative as possible in their proposals. The following list summarizes the major qualitative areas that will be evaluated, along with their overall weighting.

1. Company Experience and Capabilities	35%
2. Approach and Methodology	25%
3. Staffing	20%
4. Qualifications	20%

Proposal Format Guidelines

Please complete all sections of the RFP. If more material is required for one or more questions, please label attachments clearly and reference them in your response. Your response to this RFP will serve as the basis for the consideration of your potential as a partner. Each Proposal will adhere to the following order and content of sections. Proposal should be straightforward, concise and provide “layman” explanations of technical terms that are used. Emphasis should be concentrated on conforming to the RFP instructions, responding to the RFP requirements, and on supplying a complete and clear description of the offer. Proposals which appear unrealistic in terms of technical commitments, lack of technical competence or are indicative of failure to understand the complexity and risk of this contract may be rejected.

The following Proposal sections are to be included in the Proposer’s response:

Vendor Application Form and Cover Letter: Complete Appendix B, Forms and attach this form to the cover letter. A cover letter, not to exceed three pages in length, should summarize key elements of the Proposal. An individual authorized to bind the Contractor must sign the letter. Indicate the address and telephone number of the contractor’s office located nearest to Homestead, PA, and the office from which the project will be managed.

Background and Project Summary Section: The Background and Project Summary Section should describe your understanding of the Borough, the work to be done, and the objectives to be conducted.

Company Experience and Capabilities:

1. Identify the years of experience your firm and the principals who will be assigned to work with the Borough have in providing services for governmental agencies. Please indicate years of experience both on a firm and an individual basis.
2. Briefly discuss and provide examples that illustrate the firm’s resources, commitment and



demonstrated ability to complete all components of all projects in a timely manner, including but not limited to, attending meetings, advising staff on matters specific to the scope of service, preparing and presenting reports to Borough staff and members of Council, and assisting with due diligence and disclosure processes relevant to the scope of services.

Staffing: Supply a list of individuals(s) who will be working on this project and indicate the functions that each will perform and anticipated hours of service of everyone. Include a resume for each designated individual. Upon award and during the contract period, if the contractor chooses to assign different personnel to the project, the Contractor must submit their names and qualifications including information listed above to the Borough for approval before they begin work.

Qualifications: The information requested in this section should describe the qualifications of the firm or entity, key staff and sub-contractors performing projects within the past five years that are similar in size and scope to prove competence to perform these services. Information shall include:

1. Names of key staff that participated on named projects and their specific responsibilities with respect to this scope of work.
2. A summary of your firm's or entity's demonstrated capability, including length of time that your firm has provided the services being requested in this Request for Proposal.
3. For private Proposers, provide at least five references that received similar services from your firm. The Borough of Homestead reserves the right to contact any of the organizations or individuals listed. Information provided shall include:
 - Client name
 - Project description
 - Project start and end dates
 - Client project manager name, telephone number, and e-mail address.

Disclosures:

1. Describe any administrative proceedings, claims, lawsuits, or other exposures pending against the Proposer.
2. Please disclose all past or current business and personal relationships with any current Homestead elected official, appointed official, Borough employee, or family member of any current Homestead elected official, appointed official, or Borough employee. **Any past or current business relationship may not disqualify the firm from consideration.**

Checklist of Forms to Accompany Proposal: As a convenience to Proposers, following is a list of the forms, included as appendices to this RFP, which should be included with Proposals:

1. Vendor Application Form
2. Company Profile & References
3. Ex Parte Communications Certificate



4. Disclosure of Government Positions
5. Disqualifications Questionnaire
6. Staffing Plan

Process for Submitting Proposals

Content of Proposal: Proposals should include responses all requested information, such as qualifications of the individuals that will be assigned to the Borough and a list of municipal references

Number of Proposals: Submit one (1) original (stamped original) and eight (8) copies of the proposal and accompanying documents plus one electronic copy/flash drive. If a conflict between the original and any hard copy or disk copy, the original shall control.

Submission of Proposal: Complete written proposals must be sent in sealed envelopes marked and received no later than 4:00 P.M. on 06 May 2022 to the address below. Proposals will not be accepted after this deadline. Faxed or emailed proposals will not be accepted. **NO EXCEPTIONS.**

**Vanessa McCarthy-Johnson, Manager
Homestead Borough
221 7th Avenue
Homestead, PA 15120**

Inquiries: Questions about this RFP must be directed in writing via email to info@homesteadborough.com.

Ex Parte Communications

Proposers and Proposers' representatives should not communicate with the Council members about this RFP. In addition, Proposers and Proposers' representatives should not communicate outside the procedures in this RFP with an officer, employee or agent of the Borough, including any member of the evaluation panel, with the exception of the Borough Manager. Proposers and their representatives are not prohibited, however, from making oral statements or presentations in public to one or more representatives of the Borough during a public meeting.

A "Proposer" or "Proposer's representative" includes all the Proposer's employees, officers, directors, consultants and agents, any subcontractors or suppliers listed in the Proposer's

Proposal, and any individual or entity who has been requested by the Proposer to contact the Borough on the Proposer's behalf. Proposers shall include the Ex Parte Communications Form, **Exhibit B** with their Proposals certifying they have not had or directed prohibited communications as described in this section



Notification of Intent to Respond and Clarification Questions

Please indicate your intention to respond, by email, to the above email address by the *Intent to Respond and Questions Due* date outlined in the *Key Dates* table below. In addition, please provide the contact details of the individual responsible for coordinating your RFP response. At the same time, we ask that you submit any clarification questions regarding the RFP. Answers will be provided to all respondents by the *Answers Provided* date.

Vendor Presentations

Our intention is to hold presentations/demonstrations with one or more firms on the *Presentations* dates indicated in the *Key Dates* table below. The presentations will be held at Homestead Borough Building, 221 E. 7th Avenue, Homestead, PA 15120, and we will endeavor to provide the successful firms with as much advance notice as possible.

Key Dates

Event	RFP Re - Issued	Intent to Respond and Questions Due	Answers Provided	Proposals Due	Presentations / Interviews (If held)	Final award / Decision
Date	02/11/2022	04/22/2022	04/29/2022	05/06/2022	06/09/2022	06/16/2022
Time	9:00 a.m.	4:00 p.m.	4:00 p.m.	4:00 p.m.	5:00 p.m.	6:00 p.m.

No Obligation

The submission of a proposal shall not in any manner oblige Homestead Borough to enter a contract or to be responsible for the costs incurred by your organization in responding to this request. Homestead Borough reserves the right to reject all proposals in its sole discretion, and to negotiate the terms of the contract, including the contract amount, with the selected respondent(s) prior to entering a contract. If none of the proposals are deemed acceptable, Homestead Borough reserves the right to seek additional proposals after the proposal date. The successful respondent will be required to comply with all Equal Opportunity laws and regulations as well as other federal, state, and local regulations.

Recommendation for award is contingent upon the successful negotiation of final contract terms. Negotiations shall be confidential and not subject to disclosure to competing Proposers unless an agreement is reached. If contract negotiations cannot be concluded successfully within a period determined by the Borough, the Borough may terminate negotiations and commence negotiations with the next highest scoring Proposer or withdraw the RFP.

Agreement of Non-Disclosure

This document is proprietary and shall not be disclosed to any other party. It is designed, developed and submitted to potential partners of Homestead Borough solely for the benefit of Homestead Borough.



Terms and Conditions

- This Proposal solicitation does not commit Homestead Borough to enter into any agreement or to pay any costs incurred in the preparation of any proposal.
- Selection of a provider will be within the discretion of the Borough, or the pension board as its representative.
- The Borough reserves the right to reject or disqualify any Proposals pursuant to the selection criteria and minimum requirements for a provider.
- It is the responsibility of each provider to carefully examine the requirements before submitting.
- Phone calls will neither be accepted nor returned.

A person who knowingly makes a material misstatement or omission on this disclosure form will be prohibited from entering a contract with Homestead Borough for three years.

Scope of Work – Insurance Broker

1. Assigned Personnel: The BROKER shall designate a Principal to be assigned to this account to function as the primary contact for the BOROUGH. The BOROUGH must approve the principal and any other personnel assigned to perform services for the BOROUGH (hereafter collectively referred to as “assigned personnel”). If for any reason the BOROUGH finds, in its sole discretion, that the service provided by any assigned personnel is unsatisfactory, the BROKER will agree to assign replacement personnel that must also be approved by the BOROUGH. Personnel assigned to the account must have a minimum of five (5) years full time experience as a broker and a minimum of five (5) years’ experience with public agency insured and self-insured insurance program management is preferred. BROKER shall provide proof of professional errors and omissions insurance coverage in an amount not less than \$10,000,000.
2. The BROKER must be currently licensed by the State of Pennsylvania.
3. To address these issues in the most prudent, productive and fiscally responsible manner, a long-term relationship with a well-established broker is imperative. Proposers are not to respond by providing insurance quotations. Contact with carriers for the purpose of preparing proposals is not to be made as you are NOT to approach any markets at this time. Proposals will be limited to presentations of service capabilities as they relate to the Borough’s various exposures to loss.

Audit The BROKER will cooperate with the BOROUGH and make available all files and records available for audits.

Program administration shall include, but not be limited to the following:

1. Function as an independent insurance advisor to the Borough and proactively provide ongoing unbiased professional advice and recommendations that benefit the Borough.



2. Proactively provide ongoing review and analysis of the Borough's insurance programs and identification of risk transfer and risk financing options.
3. Be familiar with the major exposures of the Borough.
4. Be familiar with the coverage provided by all relevant insurance policies and documents issued to the Borough.
5. Assure that insurance policies are placed in a timely manner, without lapses in coverage periods, with reputable and financially responsible insurers.
6. Provide service for the insurance policies placed for the Borough including processing all changes and endorsements and verifying the accuracy of invoices within a reasonable time.
7. Provide early warning of rate and coverage changes or renewal problems through a process to be mutually agreed upon with the Borough.
8. Upon request of the Borough, but at least once a year, provide a comprehensive report that reviews all the Borough's insurance programs.
9. Through a mutually agreed upon process, monitor the Borough's operations and loss exposures and make any appropriate recommendations for coverage changes or new coverage.
10. Be available to answer questions or obtain answers from underwriters for policy coverage questions.
11. Meet with Borough staff and designated representatives as reasonably requested.
12. Provide consultation service and written reports as normally expected of a professional broker to a large client.
13. Provide loss control services and assistance with claims as requested by the Borough.
14. Assist in analyzing loss exposures from existing and new operations, and determine the appropriate risk management alternatives, including types, availability, costs and extent of coverage that should be considered.

Brokerage and consulting services must be provided for annual policy renewals and on an as needed basis. The selected broker must provide a thorough renewal presentation each year at least thirty (30) days before current policy expiration date with policy recommendations to include an analysis of available alternatives in consideration of Borough's exposures.

Brokerage services must also include market research, policy endorsements, certificates of insurance, and coverage consultation on claims filed against the Borough. The Broker will also advise on a continuing basis, and in a timely manner, of all significant matters and developments regarding carrier service issues.

Special Requirements

- A. Period of Agreement** - The selected broker will be appointed as the Borough's Broker(s) of Record for property/casualty and other insurance as required for a period of three (3) years with two (2) additional one-year options, at the Borough's sole discretion. Appointment as Broker of Record creates no right to reappointment or continued service



B. Policy Review - Review policies and other documents in detail within 14 days of receipt of the documents. Check the wording and accuracy of each policy, binder, certificate, endorsement or other document received from insurers. Ensure that the intended coverage is provided, all coverage, terms, conditions and other wording is complete and accurate, and in compliance with financial arrangements and administrative procedures acceptable to the Borough. Obtain revisions needed to achieve compliance with coverage request.

C. Policy Amendments - Process requests for additions or deletions to policies within five (5) business days of receipt. Provide follow-up with insurer that the insurer has managed the request. Advise in writing of any changes to insurance policy(ies) within 14 days.

D. Marketing

1. Monitor expiration dates of policies and provide the Borough with written notification at least 90 days prior to expiration, including a description of information needed to process the renewal.
2. Develop and implement a marketing strategy, including identifying potential markets, for program renewals at least 90 days before policy expiration.
3. Develop underwriting information and assist in gathering and organizing exposure and loss data for renewals of policies placed.
4. Work with carriers to design policies and programs most advantageous to the Borough for coverage of exposures, policy form, exclusions, deductibles, self-insured retentions, coordination with other policies, costs and other pertinent factors.
5. Market renewal coverage for the Borough by obtaining timely and competitive quotations from available and responsible insurers & re-insurers.
6. Provide quotations to the Borough at least thirty (30) days prior to insurance policy expiration unless otherwise approved by the Borough.
7. If requested by the Borough, provide the Borough with copies of declination letters and all premium quotes received with a summary of coverage explaining deficiencies or benefits of the quote compared to the recommended insurance program.
8. Provide quotations for specialized types of insurance, as requested by the Borough.

E. Claims

1. Assist the Borough staff, as necessary, with filing claims.
2. Work with outside claims adjustors, as necessary.
3. Represent the interests of the Borough in policy interpretation and other negotiations with insurance carriers.
4. Assist the Borough with review of claim reserves and represent the Borough to the insurer regarding requested explanation or reduction of reserve amounts. Follow-up with insurer as necessary until resolution of any reserve reduction requests are done or until claim is closed.
5. Supply annual summaries by policy year for each of the last five years indicating total number of losses by type for each line of coverage and showing earned premium, incurred losses and loss ratio.



- F. Certificates of Insurance** - Issue certificates of insurance within three (3) business days following the date of request.
- G. Contract Review** - Review contracts and lease agreements as requested and notify the Borough whether the insurance programs of the Borough are following insurance requirements of contracts and/or agreements.
- H. Legal Compliance** - Follow all State and Federal laws and regulations pertaining to insurance brokers licensed in the Commonwealth of Pennsylvania.

Coverages to be included

	Coverage includes	Deductible	Policy to include
Property Coverage	Valuation – Replacement Cost	\$1,000	Sewer Back-up Ordinance & Law
Boiler and Machinery			
Crime	\$100,000 / \$25,000		Includes volunteers
Inland Marine	Scheduled Equipment & Property Misc. Tools Valuation – Actual Cash Value		
General Liability	\$3,000,00/\$1,000,000 Med Exp - \$5,000 Fire - \$100,000 Employee Benefits Injury - \$1,000,000	\$1,000	Sexual Abuse/Molestation
Employee Benefits Liability	\$3,000,000 / \$1,000,000		
Public Entity Management Liability	\$1,000,000/\$1,000,000	\$5,000	Retroactive date: 08/01/2008
Police Professional	\$2,00,000/\$1,000,000	\$10,000	Include all elected officials
Public Entity Employment Related Practices Liability	\$1,000,000/\$2,000,000	\$5,000 Prior Acts	\$10,000 each claim \$\$50,000 annual aggregate
Automobile	Body / Property \$1,000,000 Uninsured / Underinsured \$35,000 Valuation - Actual Cash Value	Comp \$500 Collision \$500	
Umbrella	\$1,000,000/\$1,000,000		
Cyber Risk	\$25,000 / \$10,000		
Canine Mortality	\$15,000		Novi - 2018
Other as necessary			



Homestead Borough
Insurance Services RFP
RFP no. 22-04
Rev. 03-30-2022

APPENDIX



Exhibit A: Vendor Application Form

TYPE OF APPLICANT: NEW CURRENT VENDOR

Legal Contractual Name of Corporation: _____

Contact Person for Agreement: _____

Corporate Mailing Address: _____

Borough, State and Zip Code: _____

Website: _____ Business Phone: _____ Business Fax: _____

Contact Person for Proposals: _____ Title: _____

Telephone: _____ Fax: _____

E-Mail Address: _____

Is your business: (check one) NON PROFIT CORP FOR PROFIT CORP

Is your business: (check one) CORPORATION LIMITED LIABILITY PARTNERSHIP

INDIVIDUAL SOLE PROPRIETORSHIP PARTNERSHIP UNINCORP ASSOC.

Federal Tax Identification Number: _____

Names & Titles of Corporate Board Members

(Also list Names & Titles of persons with written authorization/resolution to sign contracts)

Name	Title	Phone
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

(Please add other pages if necessary)



Exhibit B: Ex-Parte Communications Form

Please indicate by signing below one of the following two statements. **Only sign one statement.**

I certify that Proposer and Proposer’s representatives have not had any communication with a Borough Councilmember concerning **RFP No. 22-04 INSURANCE BROKER SERVICES** at any time after **January 9, 2022.**

Signature

Title

Printed Name

OR

I certify that Proposer or Proposer’s representatives have communicated after **January 9, 2022,** with a Borough Councilmember concerning **RFP No. 22-04 INSURANCE BROKER SERVICES.** A copy of all such communications is attached to this form for public distribution.

Signature

Title

Printed Name



Exhibit C: Disclosure of Government Positions

Each Proposer shall disclose below whether any owner or employee of Contractor currently hold positions as elected or appointed officials, directors, officers, or employees of a governmental entity or held such positions in the past twelve months.

List below or state "None"

Name	Position	Entity
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

(Please add other pages if necessary)



Exhibit E: Company Profile and References

Company Profile

Company Legal Name:

Company Legal Status (corporation, partnership, sole proprietor etc.):

Active licenses issued by the Pennsylvania State License Board:

Business Address:

Website Address:

Telephone Number: _____ Fax Number: _____

Length of time the firm has been in business: _____

Length of time at current location: _____

Is your firm a sole proprietorship doing business under a different name: _____ Yes _____ No

If yes, please indicate sole proprietor's name and the name you are doing business under: _____

Is your firm incorporated: _____ Yes _____ No If yes, State of Incorporation: _____

Federal Taxpayer ID Number: _____

Regular business hours: _____

Contact person in reference to this solicitation: _____

Telephone Number: _____ Fax Number: _____

Email Address: _____

Contact person for accounts payable: _____

Telephone Number: _____ Fax Number: _____

Email Address: _____



(Continued)

Submit the company names, addresses, telephone numbers, email, contact names, and brief contract descriptions of at least three (3) clients, preferably other municipalities for whom comparable projects have been completed or send letters from your references which include the requested information.

Company Name: _____ Telephone Number: _____
Contact Name: _____ Contract Amount: _____
Email: _____
Address: _____
Brief Contract Description: _____

Company Name: _____ Telephone Number: _____
Contact Name: _____ Contract Amount: _____
Email: _____
Address: _____
Brief Contract Description: _____

Company Name: _____ Telephone Number: _____
Contact Name: _____ Contract Amount: _____
Email: _____
Address: _____
Brief Contract Description: _____



Exhibit F: Staffing Plan

Primary Staff to perform Agreement duties

Name	Classification/Title	Years of Experience

Alternate staff (for use only if primary staff are not available)

Name	Classification/Title	Years of Experience

The Proposer may reserve the right to involve other personnel, as their services are needed. The specific individuals will be assigned based on the need and timing of the service needed. Homestead reserves the right to have any of Contractor personnel removed from supplying services to the Borough under this Agreement. Homestead is not required to provide any reason for the request for removal of any Contractor personnel.