

Request for Proposal

RISK MANAGEMENT SERVICES

LUZERNE COUNTY PENNSYLVANIA
For the Period Beginning 10/1/09 Ending 12/31/10

DUE DATE: Noon, September 29, 2009

Luzerne County Manager/Chief Clerk
Luzerne County Courthouse
200 North River Street
Wilkes-Barre, PA 18711

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REQUEST FOR PROPOSAL
LUZERNE COUNTY, PENNSYLVANIA

I. INTRODUCTION

A. General Information

Notice of Invitation – Luzerne County invites qualified insurance risk management providers (agencies) to submit a proposal to manage the county's insurance risk management program for the period of October 1, 2009 to December 31, 2010. There is no expressed or implied obligation for Luzerne County to reimburse responding firms for any expenses incurred in preparing proposals in response to this request.

1. Proposal Submission. Prospective providers should submit detailed proposals on or before September 29, 2009 by Noon. Proposals should be mailed or delivered to:

Luzerne County Manager/Chief Clerk
Luzerne County Courthouse
200 North River Street
Wilkes-Barre, PA 18711

Proposal cover letters should designate who can answer questions concerning the submitted proposals. An officer empowered to bind the agency submitting the proposal must sign the proposal.

2. Proposal Format. One original and two copies of proposals should be submitted in the format outlined in Section III, "Proposal Document Instructions."

Questions: Call Doug Pape, Luzerne County Manager/Chief Clerk at 570-825-1635 with any questions.

3. Contract Terms. The contract term is from October 1, 2009 to December 31, 2010. All agencies submitting a proposal shall agree to not include a provision into a contract or agreement with Luzerne County requiring Luzerne County to hold harmless or indemnify any person, partnership, association, corporation or other form of entity. By responding to the RFP, the agency is agreeing to the terms, conditions and requirements set forth herein, unless expressly noted in writing in the firm's written submission.
4. Schedule of key dates.
 - a. 9/29/09 Submit sealed proposals by Noon.
 - b. 10/1/09 Contact provider to begin services.
5. The RFP is not to be construed as creating a contractual relationship between Luzerne County and any agency submitting a response to this RFP.
6. Luzerne County shall have no obligation or liability to any agency responding to this RFP. All costs associated with responding to this RFP are borne solely by the respondent.
7. Luzerne County may require follow-up oral interviews with selected respondents and may require the respondents to participate in negotiations.

8. Luzerne County reserves the right to reject any or all responses, to modify the scope with one or more of the respondents, and to waive any/all requirements which Luzerne County deems to be in its or its employees' best interest.
9. By submitting this information the agency represents that it has examined and understands this RFP and has become fully informed of all the requirements of the RFP. All terms and conditions set forth in this document are accepted and must be incorporated in the submission unless explicit exception is made to individual items and accepted by Luzerne County.
10. By submitting a response, the agency represents that it has the ability to meet the requirements outlined herein.
11. After evaluation of the responses, Luzerne County will make its selection based on the response which best meets the needs of Luzerne County, in the sole discretion of Luzerne County. The Request for Proposals is not intended to create a public bidding process, and the proposal with the lowest quoted fees will not necessarily be accepted, nor will any reason for the rejection of any proposal be indicated. Luzerne County reserves the right to privately negotiate with any firm with respect to the requirements outlined in this Request for Proposals.

B. Evaluation and Selection of Proposals

Luzerne County will perform the evaluation of proposals in accordance with the criteria set forth at Appendix A. The following criteria will also be considered in the evaluation:

1. The agency has no conflicts of interest with regard to any other work performed for the County.
2. The agency adheres to the instructions in this request for proposal on preparing and submitting the proposal.
3. The agency's past experience and performance on comparable engagements.

4. The quality of the agency's professional personnel to be assigned to the engagement and the quality of the agency's management support personnel to be available for consultation
5. Other criteria as deemed prudent
6. Luzerne County reserves the right to retain all proposals submitted and use any idea in a proposal regardless of whether that proposal is selected.

C. Subcontracting

Agencies are not permitted to subcontract or assign any part of the work covered under the scope of the agreement, without the express prior written consent of Luzerne County.

D. Minority and Women-owned businesses

Minority-owned firms and women's business enterprises are encouraged to apply.

II. NATURE OF SERVICES REQUIRED

A. Scope of Work

Luzerne County requires the following services to be provided by the successful applicant:

- Review all current policies of insurance, including but not limited to coverage forms, limits, deductibles, premiums and insurance carriers.
- Evaluate adequacy of coverage forms and limits and make recommendations.
- Coordinate coverage between the entities and operations under the control of the County.
- Execute the "Request for Proposals" process, including: 1) the development of a detailed "Request for Proposals" for each policy at

least 90 days prior to expiration based on the review, evaluation and coordination process; 2) Development of a potential list of insurance carriers to approach for quotations for all lines of coverage and assignment of these insurance carriers to a schedule of agents as approved by the County and forwarding "RFP's" to those agents; 3) Receipt, review, and comparison of proposals from agents and provision of a written recommendation to the County in a timely manner.

- After policies awarded: 1) Follow up with the successful agents, obtaining the appropriate documents such as insurance binders, certificate of insurance, evidence of coverage and original policies; 2) Audit policies to confirm they match the RFP's and proposal as submitted; and 3) Submit final written report and policies to the County.
- Review loss experience on all lines of coverage. Evaluate potential areas of improvement.
- Recommend risk control techniques to the County including but not limited to loss control, claims management, risk transfer, safety training, etc. .
- Monitor claims activity, make recommendations as necessary.
- Attend safety meetings as needed and offer suggestions as appropriate.
- Review County contracts for adverse risk transfer, and make recommendations as appropriate.
- Meet with the County quarterly to review any outstanding insurance issues.
- Be available to the County to respond to questions regarding insurance program.

B. Standards to be Followed

Risk Manager is restricted from quoting or writing insurance policies for the County or collecting any referral fee, commission, or other thing of value for or on account of any County business.

1. Purpose

This is an RFP for risk management services for Luzerne County.

2. Invoices

Applicant shall submit a proposed invoicing schedule which shall include invoicing no less frequently than quarterly.

C. Reports to be Issued

See Scope of Work above.

III. PROPOSAL DOCUMENT INSTRUCTIONS

A. General Requirements

Proposals should include the following:

1. Title page, including:

a. The name, address, and phone number of the bidder's contact person

b. The name and address of the agency

2. Table of contents

3. A cover letter, including:

a. A brief statement as to the proposers understanding of the work to be performed, the commitment to perform the work, and a statement as to why the agency believes it to be the best qualified to perform the engagement.

b. A signature of the person authorized to commit the agency.

4. Body of proposal – see below

B. Body of Proposal

The purpose of the proposal is to demonstrate the qualifications, competence, and capacity of the agencies seeking to undertake risk management services for Luzerne County in conformity with the requirements of this request for proposals. As such, the substance of proposals will carry more weight than their form or manner of presentation.

The qualifications proposal should demonstrate the qualifications of the agency and of the particular staff to be assigned to this engagement. It should also specify a transportation approach that will meet the requirements of the request for proposals.

The proposal should address all the points outlined in the request for proposal. The proposal should be prepared simply and economically, providing a straightforward, concise description of the proposer's capabilities to satisfy the requirements of the request for proposal.

1. Insurance

Risk Manager must provide proof of Errors & Omissions insurance with limits not less than \$5,000,000

2. Firm Qualifications and Experience

The proposal should state the size of the agency and location of the office from which the agency conducts business.

The proposal should also discuss how long the agency has been in business and its experience in risk management services.

The proposal should also include organizations for which the agency provides risk management services and three references from those organizations. It should also describe any experiences as a risk management provider that would be pertinent to potentially working for Luzerne County.

3. Cost

The proposal should contain all pricing information relative to performing the duties as described in this request for proposals.

C. Other Expenses

Luzerne County will not be responsible for expenses incurred in preparing and submitting the proposal. Such costs should not be included in the proposal.

IV. SPECIAL PROGRAMS

A. Prerogatives

Luzerne County reserves the following prerogatives.

1. To reject any or all proposals.
2. To terminate the contract following 30 days written notification to the agency.

B. Contract Period

The purchase of professional services contract shall apply to the period of October 1, 2009 to December 31, 2010.

C. Assignability

The contractor cannot transfer any interest or provide for the assignment of the purchase of professional services contract with Luzerne County either in whole or in part, without the expressed written permission and written consent of the County Controller and County Commissioners.

D. Payment

Payment for services rendered based upon receipt of an itemized statement from the agency. The monthly itemized statement shall describe work performed and pertinent costs.

E. Ownership

All proposals and reports become the property of Luzerne County upon submission, for use as deemed appropriate. Work papers must be available for references and reproduction by the Commissioner's, Controller's Office, and Luzerne County, for a period of three years from submission of the reports.

F. Confidentiality

All proposals, for the purpose of bidding, will be kept in strict confidence by the Commissioner's Office and Luzerne County. The invitees and subsequently selected agency may not issue news releases or other public notification regarding this project without prior approval from the Commissioner's Office.

APPENDIX A

After determining that a proposal satisfies the mandatory requirements stated in the request for proposal, the comparative assessment of the relative benefits and deficiencies of the proposal in relationship to published evaluation criteria shall be made by using subjective judgment. The award of a contract resulting from this request for risk management services shall be based on the best proposal received in accordance with the evaluation criteria stated below:

After an initial screening process of the RFP, a technical question-and-answer conference or interview may be conducted, if deemed necessary by Luzerne County to clarify or verify the proposer's proposal and to develop a comprehensive assessment of the service.

Luzerne County reserves the right to consider historic information and fact, whether gained from the proposer's proposal, question-and-answer conferences, references or any other source, in the evaluation process.

The proposer is cautioned that it is the proposer's sole responsibility to submit information related to the evaluation categories and that Luzerne County is under no obligation to solicit such information if it is not included with the proposer's proposal. Failure of the proposer to submit such information may cause an adverse impact on the evaluation of the proposer's proposal.

Luzerne County Request for Proposal Evaluation Form

Instructions (To be Completed by County Personnel After the Proposals are Submitted)

Please fill out the attached Request for Proposal Evaluation Form in cases where two or more providers respond to an RFP request. The form should be used to grade providers in order to award the highest scoring provider with a contract. The form will serve as justification as to why the top provider was chosen over others who responded to the RFP.

Consider the following when grading proposals:

- Does the proposal fulfill the scope of work or specifications outlined in the RFP?
- Does the provider have documented experience completing contracts of a similar size and scope?
- How does this proposal positively or negatively compare to others received for this service?
- Consider the costs of this proposal compared to other proposals received.
- Are there any other fees to consider like travel costs if the provider is out of county?

