

CITY OF HALLSVILLE, MISSOURI
REQUEST FOR PROPOSAL & QUALIFICATIONS
25-05



Insurance Consulting/Brokerage All Lines

SUBMITTAL DEADLINE

August 6, 2025 at 3:00p.m.

Introduction

The City of Hallsville, Missouri, hereinafter referred to as “the City” seeks to engage a vendor as Insurance Broker for all lines of Insurance Coverage. Firms are invited to submit their qualifications for consideration by providing a proposal for this scope of work. The submission of a proposal in response to this RFQ will permit the City to evaluate objectively the capabilities of your firm and pursue an ongoing dialogue of insurance services. This contract will be awarded to one firm which will handle all lines of insurance coverages for the Property & Casualty program and the employee benefits program.

The City of Hallsville is NOT requesting insurance quotes at this time and expressly prohibits prospective brokers from quoting or approaching carriers at this time.

Requests for clarification shall be directed, in writing, to the email address below. Responses to a proposer’s questions(s) will be provided via return email only to the proposer asking the questions(s) and not shared with other respondents.

Contact Name: Kenyetta Ridgway-Sample
Title: City Administrator
Organization’s Name: City of Hallsville
Address: 202 Hwy 124-E · Hallsville, MO · 65255
Email: kridgway@hallsvillemo.org

General Information

The City of Hallsville has a population of approximately 1,600 and operates under the Mayor/City Administrator form of government. The City has approximately 11 full time employees in the following departments: Administration, Police, Streets, and Water. Currently, the City’s Workman’s Compensation Policy expires on April 1, 2026; Property and Liability Policy expires on January 1, 2026; and Employee health insurance expires on December 31, 2025. Currently, the City provides health and life insurance to all fulltime employees.

Scope of Work

The City of Hallsville is seeking a state licensed, experienced firm to assist with the procurement and other administrative aspects of all lines of insurance. The City requires excellence in customer service.

Qualifications:

1. Broker shall be licensed by, and in good standing with, the State of Missouri Department of Insurance; licenses shall be for all lines of insurance requested in this RFQ.
2. Broker shall be sufficiently experienced in property and liability, workman’s compensation, and employee benefits insurance services to provide expert, efficient, effective, and reliable services to the City.
3. Broker shall be knowledgeable of all Missouri and Federal laws regarding insurance including COBRA, HIPAA, GINA, and other plan designs such as MEWAs, HRAs and FSAs.
4. Broker shall have extensive and continuous relationships with the insurance markets necessary to provide the City with superior insurance alternatives that meet the City’s needs and are favorably priced relative to the risk and current market.
5. Broker shall provide continuity of services, by assigning a primary broker and a backup broker who will be:
 - a. Knowledgeable in the principles and practices of risk management and strategic planning, and specifically designing an Employee Benefits Program for attraction and retention of employees and a Property & Casualty Program

- b. Familiar with the City as a risk;
 - c. Accessible to the City on short notice;
 - d. Thoroughly knowledgeable and competent in insurance and risk strategy alternatives in order to provide superior services to the City.
- 6. Broker shall maintain the highest integrity in business relationships and practices and shall make full and timely disclosure to the City of any conflicts of interest. Broker shall become familiar with state statutes regarding gifts and favors for public officials and employees and shall adhere to those standards in the conduct of the City's business.
- 7. Broker shall be insured for general liability, vehicle liability, professional errors and omissions, and workers' compensation.
- 8. Broker shall work with the City to evaluate the current plan of insurance policies and to recommend appropriate or advantageous changes; renewal shall be affected in a timely manner, to meet the City's internal time requirements and also maintain coverage.
- 9. Broker shall maintain office hours consistent with the City's core business hours (Monday – Friday 8:00 am – 5:00 pm). Alternatives to maintaining these core business hours will be considered if they include provisions for responding to requests for contact within one business day.
- 10. Broker shall keep written records of marketing efforts and shall make this information available to the City upon request.
- 11. Brokers' recommendations to purchase insurance shall be made in writing and shall be sufficiently detailed to explain alternatives and support the recommended decision.
- 12. The City wishes to contract broker services for five years (upon yearly appropriations by the Board), with 2 one-year optional renewals (at the City's option) for a total contract term of up to 7 years. At the end of the 7-year period, or earlier if annual renewal is not executed, the City will use a competitive process to solicit broker services if such services are required at that time.

Responsibilities to include but not be limited to:

- 1. Negotiate renewal of Property & Casualty Program and Employee Benefits Program. Seek competitive quotes and provide advice and recommendations for consideration.
- 2. Review policies and endorsements for accuracy and conformance with negotiated coverages.
- 3. Insure the timely issuance of policies and endorsements.
- 4. Analyze and review all proposed carrier settlements, claims history, claims processing and other plan costs and expenses to provide information and recommendations.
- 5. Assist the City in settling and managing claims.
- 6. Provide the City with reasonable preliminary renewal figures during the budget process. Where appropriate, include financial modeling such as employer/employee contribution comparatives.
- 7. Provide insurance industry updates, trends of the market and impacts anticipated on the financial budget of the City as requested or as directed by critical market activity.
- 8. Advise the City on risk management including but not limited to new types of coverage which may be applicable, trends in emerging risks, etc.
- 9. Assist with contract language consulting as needed throughout the year.
- 10. Assist in the resolution of any insurance claim problems individual employees may experience.
- 11. Assist with health plan open enrollment including but not limited to offering a variety of communications such as electronic media, group meetings, etc.
- 12. Provide, on an annual basis, a schedule detailing the coverages placed through the firm.
- 13. Assist the City in designing a comprehensive employee benefits plan that may include medical, dental, vision, life, short and long term disability, and various other benefit products as well as evaluation of self – insured plans.

14. Assist the City in designing a comprehensive Property & Casualty plan that may include loss control and safety program design, asset valuation review, emerging trend updates and various other products/plan design detail.
15. Represent the City in all negotiations with providers on all benefits issued including those related to premiums, benefit levels, plan design and any special terms and conditions.

Timeline

June 2, 2025	City issues RFQ
August 6, 2025	RFQ response deadline
September 8, 2025	Recommendation made to Board of Aldermen
October 13, 2025	Board of Aldermen decision

Submission Requirements

Interested and qualified firms should provide the following information in their Statement of Qualifications:

Overview

1. Describe your organization, its history and size (revenue and number of employees, number of licensed agents, and years in business) as well as location(s), and your organization's business model.
2. Identify up to three specific instances where your business model has shown a benefit to your governmental entity clients.
3. Provide an overview of the account team that would be assigned. For each member of the team, provide highlights outlining qualifications and experience. Provide a summary of roles and distribution of responsibilities.
4. Is your firm privately or publicly held?
5. Describe the professional liability coverage carried by your organization.
6. Provide a list of references with at least 5 clients, their addresses, phone numbers and contact persons with estimated employee size, time period served, and type of insurance brokered.
7. What amount of Errors or Omissions coverage does your organization carry? Please provide a certificate of insurance.
8. How does your organization make sure that any Insurance Company, Fund, Trust, or other alternative option is adequately capitalized to pay claims and protect the City and its Taxpayers from the additional risk of assessment or expenses beyond premiums paid?
9. Are there any judgements, claims or suits pending or outstanding against you? If yes, submit details.
10. List the address from which the City's account will be handled.
11. How many of your employees will be assigned to the City of Hallsville account? Provide a brief biography detailing the roles each person would be assigned and their office location.
12. What other resources or value adds does your firm offer?
13. Outline services that would be implemented in a Long Term Plan if selected as the broker of record. Provide specific examples, and any extra costs associated with such services.

Property and Liability and Workman's Compensation Services

1. What experience does your firm have with other municipalities?
2. List all A-rated or better insurance companies you would approach with the City's

program when asked to market alternatives. Include:

- a. Will they be accessed direct or via a separate broker or wholesaler?
- b. Does your firm currently have any municipal accounts with them?
3. Describe the service team that the City would rely on.
4. Describe your process of assisting the City with claim resolution.
5. Provide an overview of your approach to strategic planning.
6. Describe your capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking, and reporting.
7. What resources do you provide as a standard service to your property/liability and workman's compensation clients?
8. Describe your risk management capabilities.
9. Describe your renewal process.
10. What resources or tools do you offer your clients to demonstrate improvement and effectiveness of the program at reducing risk?

Employee Benefit Services

1. Provide an overview of your approach to strategic planning.
2. What technology resources or knowledge does your company offer clients to streamline or improve their administration? Is there an additional cost?
3. What resources or tools do you offer your clients to benchmark or compare their plans' performance or costs with other organizations of their size and in their geographical area?
4. Please explain the process and timeline that you recommend for new clients.
5. Describe your organization's experience working with governmental entities.
6. What steps do you take to ensure your clients are up-to-date on current laws and legislation that may impact their plans or administration? Are there additional expenses or costs for your compliance services or assistance?
7. Describe the service team the City would rely on.
8. How do you simplify the enrollment process for your clients?
9. When communicating the plan to employees, what methods of communication does your firm utilize (web based, printed, etc.)? Please describe and enclose sample documents. Also, indicate any additional costs associated with these documents (design, printing, mailing, etc.).
10. Does your firm sponsor seminars, webinars, or other venues to communicate benefit trends and compliance issues? If so, are these conducted in an interactive format? Are these government specific? Please indicate any costs associated with these programs.
11. Describe your capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking, and reporting.
12. Describe your process of assisting with claims management resolution.
13. Describe your capabilities in employee communications.
14. Describe your use of technology to support online employee services and education.
15. Describe any additional service options that may be of interest.

Scoring Criteria

The City will be evaluating the Statements of Qualifications based on, but not limited to, the following scoring criteria, scoring each section 1 - 10

- Quality of broker response
- Proposed approach and plan to support the City
- Quality of services; experience of firm and staff
- Comprehensiveness of services offered

- Broker and company references
- Location of company
- Relationship history with the City of Hallsville, if applicable

General Terms

The City of Hallsville will not discriminate in the purchase of goods and services on the basis of race, color, creed, sex, handicap, or national origin. Verbal quotations or quotations received after the closing date will not be accepted. This solicitation does not commit the City to award a contract, pay any costs incurred in preparing a proposal, or to procure or contract for services or supplies. The City reserves the right to accept or reject any or all proposals received, to negotiate with all qualified sources, or to cancel in part or in its entirety the solicitation or to extend the timetable contemplated herein when it is in the City's best interest. The City also may discuss this RFQ with individual firms, request revisions to proposals and negotiate changes to the terms of individual proposals.

Each company that responds to this RFQ will be advised whether or not it has been selected to provide services to the City. Companies will also be notified if additional information or clarification is needed so that each company's proposals can be fairly evaluated.

Please respond as outlined in this request for proposal and observe the following guidelines:

1. Respond to questions as directly as possible along with any supporting information you feel will be pertinent to these questions.
2. Written proposals (1 copies) must be received at our offices no later than 3:00 p.m. on August 6, 2025 – OR – Electronic proposal must be emailed and received by kridgway@hallsvillemo.org no later than the stated deadline above. It is the responsibility of the sender to confirm with the City that the electronic copy was received. Proposals not received prior to the date and time specified will not be considered.
3. Please mark all mailed packages or designate the subject of electronic submissions as applicable with "Insurance Broker / Consulting Services."
4. Our final broker selection will be made based on our evaluation of the criteria outlined in this Request for Qualifications.

Submission of a proposal will be construed to imply agreement in advance to the services outlined in the enclosed materials. Brochures, photos, annual reports, or any other appropriate printed material may be included in your proposal. The proposal package should be kept as brief as possible, however, with the subject areas clearly defined.