



# **POLK COUNTY IOWA**

## **REQUEST FOR PROPOSAL**

### **RFP# 1-2414**

**SPECIFICATIONS, TERMS & CONDITIONS**  
**FOR**  
**INSURANCE PROGRAM BID**

**FOR COMPLETE INFORMATION REGARDING  
THIS PROJECT SEE RFP POSTED AT:**

<http://www.polkcountyiowa.gov/generalservices/bids/current-bids/>

**OR  
CONTACT THE PERSON LISTED BELOW**

**CONTACT PERSON: FRANK A. CATALDO JR. (BOB)  
POLK COUNTY RISK MANAGER  
PHONE NUMBER: 515/286-3210 OFFICE  
OR 515/778-6282 CELL  
E-MAIL ADDRESS: [BOB.CATALDO@POLKCOUNTYIOWA](mailto:BOB.CATALDO@POLKCOUNTYIOWA)**

**COMPLETED BIDS DUE BY**

**5:00 P.M.**

**ON**

**APRIL 25, 2014**

**AT**

**POLK COUNTY RISK MANAGEMENT  
111 COURT AVENUE, SUITE #320  
DES MOINES, IOWA 50309**

**POLK COUNTY, IOWA**

**REQUEST FOR PROPOSAL  
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## **I. STATEMENT OF WORK**

### **A. INTENT**

It is the goal of the Risk Management Department of Polk County, Iowa to contract with an insurance broker/agent who is proactive in securing an insurance program that protects the County's employees and assets through quality insurance companies at the lowest price.

### **B. SCOPE**

It is the responsibility of Polk County Risk Management to oversee the self insurance program that includes workers' compensation, occupational health and safety, property and general liability.

The County currently maintains a self-insured retention level of \$2,000,000 for general liability, \$100,000 for property damage and \$500,000 for worker's compensation. Claims are administered "in house" by Polk County Risk Management. These claims are funded through the County's risk reserves.

The Polk County Risk Manager, along with the Safety and Loss Control Specialist, works hand in hand with the Polk County Attorney's Office in review of all submitted claims. All liability claims and workers compensation settlements must be approved by the Polk County Board of Supervisors and the Polk County Attorney's Office before any payment is made.

### **C. CLAIMS & LOSS HISTORY**

The County has approximately two hundred (200) to three hundred (300) reported liability and property damage claims each year and about one hundred fifty (150) to two hundred (200) reported work comp claims each year with about fifteen (15) to twenty (20) being actually reportable to the State of Iowa.

### **D. BIDDER MINIMUM QUALIFICATIONS**

Bidders must possess all permits, licenses and professional credentials necessary to perform the services specified in this RFP.

All insuring companies contracted by bidder must have a minimum of an A rating. A+ rating is preferred.

**E. BIDDER COMMISSIONS AND FEES**

All insurance policies will be issued as net premium without commissions.  
All bids will be submitted on a fee basis.

**F. BIDDER CONTACT INFORMATION**

Bidder shall include the name of a contact person.  
Contact information shall include name, phone number an e-mail address.

**II. INSTRUCTIONS TO BIDDERS**

**A. COUNTY CONTACTS**

The Polk County Risk Management Committee is managing the competitive process for this bid on behalf of Polk County, Iowa. All contact during the competitive process is to be directed through the Risk Management Department only.

All questions regarding specifications, terms and conditions are to be submitted in writing by February 5, 2014, preferably via e-mail to:

Frank A. Cataldo Jr. (Bob)  
c/o Polk County Risk Management  
111 Court Ave. – Suite #320  
Des Moines, Iowa 50309  
E-Mail: [bob.cataldo@polkcountyiowa.gov](mailto:bob.cataldo@polkcountyiowa.gov)  
FAX: 515/323-5318

**ANSWERS TO QUESTIONS WILL BE SHARED WITH ALL BIDDERS**

**B. CALENDAR OF EVENTS**

- Request Date January 24, 2014
- Letter of Intent to Polk County February 5, 2014
- Written Questions Due by 5:00 P.M. February 20, 2014
- Bids Due by 5:00 P.M. April 25, 2014
- Evaluation Period April 28 – April 30, 2014
- Board Award Date May 6, 2014
- Start Date July 1, 2014

## C. SUBMITTAL OF BIDS

- All bids must be sealed and must be received in the Polk County Risk Management Office by 5:00 P.M. on the due date specified in the Calendar of Events.

### **NOTE:**

**LATE AND/OR UNSEALED BIDS CANNOT BE ACCEPTED. IF HAND DELIVERING BIDS PLEASE ALLOW TIME FOR METERED STREET PARKING OR PARKING IN PUBLIC.**

- Bids will be received only at the address below and by the time indicated in the Calendar of Events. Any bid received after said time and/or date, or at a place other than the stated address, cannot be considered and will be returned to the bidder unopened.
- All bids, whether delivered by an employee of Bidder, U.S. Postal Service, courier or package delivery service, must be received and time stamped at the stated address prior to the time designated. Polk County Risk Management's timestamp shall be considered the official timepiece for the purpose of establishing the actual receipt of bids.
- Bids are to be addressed and delivered as follows:

**POLK COUNTY RISK MANAGEMENT  
111 COURT AVE. – SUITE #320  
DES MOINES, IOWA 50309**

- Bidders are to submit one (1) original plus five (5) copies of their proposal. The original proposal is to be clearly marked and is to be either loose leaf or in a 3-ring binder.
- Bidder's name and return address must also appear on the mailing package.
- No telegraphic, e-mail (electronic) or facsimile bids will be considered.
- Bidder agrees and acknowledges all RFP specifications, terms and conditions and indicates ability to perform by submission of its bid.
- It is understood that submitted bids will be good for at least ninety (90) days.

- Only one bid response will be accepted from any one person, broker, brokerage firm, agent/agency or other entity.
- **NO ONE BIDDER SHALL BE ENTITLED TO “CORNER THE MARKET” IN ORDER TO SECURE INSURANCE COMPANIES FROM BEING ABLE TO QUOTE FOR OTHER BIDDERS.**

**ATTEMPTS TO DO SUCH COULD DISQUALIFY SAID BIDDER FROM OUR BID PROCESS.**

- All bid responses are to be straightforward, clear, concise and specific to the information requested.
- In order for bids to be considered complete, Bidder must provide all information requested.

#### **D. ENTITIES TO BE INSURED**

- Polk County Government, It’s Elected Officials, Employees, Agents and/or Assigns. (Blanket Coverage)
- Polk County Conservation Department and Board included under Blanket Coverage.
- Iowa Events Center.
  - OL&T coverage and included under Property and Excess Liability.
- Polk County Equestrian Center. (Separate Policy)

**PLEASE REVIEW COVERAGE IN POLICIES FOR ACCURATE QUOTE**

#### **E. EVALUATION CRITEREA/SELECTION COMMITTEE**

- Proposals will be evaluated by the Polk County Risk Management Committee.
- The Risk Management Committee will recommend an award to the bidder who, in its opinion, has submitted the proposal that best serves the overall interests of Polk County, Iowa. The award may not necessarily be made to the bidder with the lowest price.

**IT IS MANDATORY THAT ALL COVERAGE BE EQUAL TO OR GREATER THAN THE EXPIRING COVERAGE. THEREFORE, IT IS THE RESPONSIBILITY OF EACH BIDDER TO BE FAMILIAR WITH ALL OF THE SPECIFICATIONS, TERMS AND CONDITIONS OF OUR INSURANCE PROGRAM. BY THE SUBMISSION OF A BID, THE BIDDER CERTIFIES THAT, IF AWARDED THE CONTRACT, THEY WILL MAKE NO CLAIM AGAINST THE COUNTY BASED UPON IGNORANCE OF CONDITIONS OR MISUNDERSTANDING OF THESE SPECIFICATIONS.**

**F. NOTICE OF AWARD**

- Approval by the Polk County Board of Supervisors is required.
- An agent of record letter will be signed over to the winning bidder if necessary.

**G. REJECTION OF BIDS**

- The Polk County Board of Supervisors reserves the right to reject any or all bids in whole or part, to waive irregularities, and to accept proposals, which appear to be in the best interest of Polk County.

**H. TERMINATION**

- The owner may terminate this contract with or without cause by giving (30) days notice.
- Vendor will be paid for services completed.

**I. POLK COUNTY BOARD OF SUPERVISORS POLICY STATEMENT**

- It shall be the purchasing policy of Polk County to allow the Polk County Board of Supervisors the discretion of showing preference in purchasing goods and services from vendors who produce goods or maintain an office in Iowa. Preference may also be given to goods produced in Polk County or vendors maintaining an office in Polk County. Further, it shall be the policy of Polk County to actively solicit and seek out local vendors of goods and services and to encourage said vendors to stock and supply Iowa made products.

**J. SIGNATURE PAGE (MANDATORY)**

**POLK COUNTY BOARD OF SUPERVISORS**

The undersigned, an authorized representative of \_\_\_\_\_ (bidder), does hereby state that the Bidder acknowledges, understands and certifies compliance with the following requirements.

**A. NON-COLLUSION**

This proposal or bid is genuine and not collusive or sham; that said bidder has not colluded, conspired, connived, or agreed, directly or indirectly, with any bidder of person to put in a sham bid or to refrain from bidding, and has not in any manner, directly or indirectly, sought by agreement or collusion, or communication or conference with any person, to fix the bid price of affiant or of any other bidder, and that all statements in said proposal or bid are true.

**B. EQUAL EMPLOYEMENT AND NONDISCRIMINATION**

Bidder and all subcontractors shall comply with the relevant provisions of federal, state and local laws and regulations to insure that no employee or applicant for employment is discriminated against because of race, religion, color, sex, age, national origin or disability.

**C. DEBARMENT**

Bidder shall not have been suspended or debarred from a federal project.

The above statements regarding NONCOLLUSION, EQUAL EMPLOYMENT AND NONDISCRIMINATION are condensed versions of the requirements of this bid or proposal. The complete texts of these requirements are on file and may be examined at the Polk County Administrative OFFICE BUILDING, 111 Court Avenue, Room 365, Des Moines, Iowa.

I further acknowledge receipt of this information

Name (print) \_\_\_\_\_

Authorized Signature \_\_\_\_\_

This Proposal Form must be signed by an authorized person.

Title \_\_\_\_\_ Date \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Email \_\_\_\_\_

### **III. ATTACHMENTS**

#### **Exhibit A. Current Insurance Policies**

1. EXHIBIT A - 1.0 PROPERTY POLICY.PDF
2. EXHIBIT A - 2.0 EXCESS LIABILITY COVERAGE POLICY.PDF
3. EXHIBIT A - 3.0 WORK COMP POLICY.PDF
4. EXHIBIT A - 4.0 CRIME POLICY.PDF
5. EXHIBIT A - 5.0 POLK CO POLLUTION POLICY.PDF
6. EXHIBIT A - 6.0 OL&T IOWA EVENTS CENTER.PDF
7. EXHIBIT A - 7.0 HY-VEE HALL VETS AUDITORIUM LIQUOR LIABILITY POLICY.PDF
8. EXHIBIT A - 8.0 PCHD PROFESSIONAL LIABILITY POLICY.PDF
9. EXHIBIT A - 9.0 INLAND MARINE (FINE ARTS FLOATER).PDF
10. EXHIBIT A - 10.0 FLOOD INSURANCE.PDF
11. EXHIBIT A - 11.0 EQUESTRIAN POLICY.PDF

#### **Exhibit B. 5 year Claims and Loss Experience**

1. EXHIBIT B - 5 YEAR CLAIMS AND LOSS SUMMARY.pdf

#### **Exhibit C. Property Statement of Values**

1. EXHIBIT C - STATEMENT OF VALUES.pdf

#### **Exhibit D. Property Legal Descriptions**

1. EXHIBIT D- ATTACHMENTS.pdf

#### **Exhibit E. Payroll**

1. EXHIBIT E - PAYROLL.pdf

#### **Exhibit F. Current Operation Budget**

1. EXHIBIT F - CURRENT OPERATION BUDGET.pdf

**Note:**

All exhibits can be downloaded from our website at the address mentioned earlier in the document