

ISSUING DEPARTMENT INPUT DOCUMENT

CONTRACT/PROJECT MEASURE ANALYSIS AND RECOMMENDATION

New
 OTR
 Sole Source
 Bid Waiver
 Emergency
 Previous Contract/Project No. RFPs 684, 693, 713

Re-Bid
 Other – Access of Other Entity Contract
 LIVING WAGE APPLIES: YES NO

Requisition No./Project No.: RFP-01487
 TERM OF CONTRACT 5 YEAR(S) WITH 5 YEAR(S) OTR

Requisition /Project Title: Property Insurance Broker Services Program

Description: The County requires an insurance broker to provide brokerage and related services for the procurement of the County’s Master Property Program, Public Housing Agency Property Programs and Airport Liability Insurance Programs.

Issuing Department: RMD
 Contact Person: Ann Wall
 Phone: 305-375-3199

Estimate Cost: \$2,350,000.00

Funding Source:
 GENERAL
 FEDERAL
 OTHER

X

ANALYSIS

Commodity Codes:	95358	95377	96247	95313	95352
Contract/Project History of previous purchases three (3) years Check here <input type="checkbox"/> if this is a new contract/purchase with no previous history.					
	<u>EXISTING</u>	<u>2ND YEAR</u>	<u>3RD YEAR</u>		
Contractor:	 	 	 		
Small Business Enterprise:	 	 	 		
Contract Value:	 	 	 		
Comments:	 				

Continued on another page (s): YES NO

RECOMMENDATIONS

	Set-Aside	Subcontractor Goal	Bid Preference	Selection Factor
SBE	 	 	 	

Basis of Recommendation:

Signed: 	Date sent to SBD:
	Date returned to SPD:

SCOPE OF SERVICES

PROPERTY INSURANCE BROKER SERVICES PROGRAM

GROUP A - SCOPE OF SERVICES MASTER PROPERTY, ALLIED INSURANCE AND SERVICES

2.1 Background/Objective

The County requires an insurance broker to provide brokerage services for procurement of the County's Master Property Program. The current Program had been in place for over five years. The selected Proposer shall also provide broker services that will assist the County in managing the Program. The County intends to purchase the broker services for the Master Property Program on a flat fee basis.

2.2 Master Property

The Master Property Program includes coverage for real and personal property for various properties throughout Miami-Dade County. The Program also includes, but is not limited to Boiler and Machinery, Terrorism, Forced Placed Coverage, National Flood Insurance Program (NFIP) policies, Builder's Risk and related loss control prevention services. The Master Property Program does not cover Miami-Dade County Water and Sewer nor Miami-Dade Public Housing.

Allied/Associated Insurance

The County may request that the selected Proposer opine upon or obtain quotes for aligned and/or associated insurance and related services within the Property Casualty insurance arena that may be of benefit to the County. At the County's discretion the County may opt to use the selected Proposer or solicit an RFP for broker services for any insurance policies and related services except those included in Group B and Group C of this RFP or those currently purchased by the County.

Terms and conditions as well as fee or commission for broker services for the procurement of such additional insurance and related services shall be mutually agreed upon.

2.3 Minimum Qualification Requirement:

The minimum qualification requirement for this Solicitation is that the selected Proposer's key personnel, who will be primarily responsible for the account, shall be licensed insurance agents in the State of Florida, as of the proposal due date. The selected Proposer's key personnel shall maintain this qualification during the term of the contract, including extensions and renewals thereof.

2.4 Services to be Provided Master Property & Allied coverage:

- 2.4.1 Design specifications and market the Program for coverage when required by Risk Management Division, including assisting the Risk Management Division in the completion of all applications, documents and gathering data which may be requested by insurance companies.
- 2.4.2 Analyze proposals received from various insurance companies and other parties, negotiate changes, in the best interest and for the benefit of the County, and verify the reasonableness of the price for the coverage provided.
- 2.4.3 Suggest alternative risk financing vehicles to reduce the County's cost of risk.
- 2.4.4 Perform CAT (catastrophic) modeling analysis to assist the County in determining appropriate deductible/self-insurance levels and insurance limits.
- 2.4.5 Provide the County with a summary of various Program options, including but not limited to: limits, coverage, retention levels, terms, conditions and payment options.
- 2.4.6 Make recommendations to the County for the most advantageous Program which provides the highest level of coverage at the best possible price to meet the County's needs and objectives.
- 2.4.7 Provide analysis and recommendations for the most cost effective means for addressing the County's property exposures.
- 2.4.8 Represent the County in all negotiations with insurers, underwriters and other parties related to the Program.
- 2.4.9 When instructed by RMD, administer the placement of coverage and provide original binders, policies and endorsements as required in the timetable specified.
- 2.4.10 Provide extensive review of binders and policies, including verification of conformity to specifications. Request any necessary endorsements/changes/revisions that may be required.
- 2.4.11 Prepare an easy to read chart of the Programs including limits, pricing and coverages by layer.
- 2.4.12 Provide binders and policies in a single 3-ring binder with a table of contents, evidencing layer and limits in the programs in an easy to follow format.
- 2.4.13 Provide insurance coverage summaries/descriptions/schedules as requested by RMD.
- 2.4.14 Assure that insurance policies are placed with reputable and financially responsible insurers, including keeping the Risk Management Division informed

of any changes in rating of the insurers and making recommendations should ratings change during the policy term.

- 2.4.15 Continually evaluate the Program and recommend coverage changes and improvements to provide the highest level of coverage at the least possible cost to the County.
- 2.4.16 Oversee and coordinate all relevant services performed by insurance companies/underwriters or any service agencies arranged for Program related issues and concerns.
- 2.4.17 Perform administrative and clerical services relative to account management, including but not limited to, issuance of certificates of insurance, verification of the accuracy of bills, audits and all premium adjustments.
- 2.4.18 Submit all premiums/payments to carriers and other parties (payments/premiums will be made directly to the selected Proposer).
- 2.4.19 Assign an Account Executive to the Program who will be responsible for communication with RMD and who, along with any other personnel assigned, must be available on a daily basis to RMD for advice and consultation on Program related issues and concerns. The individual primarily responsible for the account must be locally situated due to the size and complexity of the Programs and extensive services required.
- 2.4.20 Develop and annual billing spreadsheet that allocates each invoice to the corresponding schedule for the Master Property Program.
- 2.4.21 Assist the County in maintaining and updating schedules of values and schedules of insurance by developing and maintaining a comprehensive database of all information provided. Amend schedules, analyze changes provided and compare new information to the existing schedule.
- 2.4.22 Assist the County with the development of the annual letter to the Division of Emergency Management requesting confirmation that the County's program meets the standard of a reasonable program as prescribed by the Stafford Act.
- 2.4.23 Attend quarterly meetings with Miami-Dade Aviation Department (MDAD) and their consultant in connection with the annual Trust report.
- 2.4.24 Provide insurance documentation and be available to answer questions to the consultant.
- 2.4.25 Evaluate and respond to applicable portions of the Trust report.
- 2.4.26 Attend meetings related to this Program with RMD staff and other parties, as requested.

- 2.4.27 Review any related insurance company audits for accuracy.
- 2.4.28 Act as a liaison between RMD and insurance carriers in the resolution of claims relating to the Programs. The selected Proposer shall assist the County, with the claims process as requested.
- 2.4.29 Consult with the County regarding the proposed claims counsel, if necessary with any claim. (The County reserves the right to approve legal counsel prior to appointment.)
- 2.4.30 Advise the County, when requested, on coverage application to specific claims.
- 2.4.31 Maintain accurate claim data on an occurrence date basis and provide the County with status reports, in the form and frequency agreed upon with the County.
- 2.4.32 Assign a claim adjustment firm to handle claims for all layers of the coverage.
- 2.4.33 Promptly file all claims with all applicable insurers.
- 2.4.34 Coordinate meetings with claims adjusters and the County
- 2.4.35 Attend claims meetings as requested by the County.
- 2.4.36 Negotiate prompt settlement of claims with adjusters/underwriters.
- 2.4.37 Assist RMD by providing insurance related documentation in respect of any FEMA claim.
- 2.4.38 Consult with the County regarding the proposed counsel the selected Broker plans to use, if necessary, with any claim. (The County reserves the right to approve legal counsel prior to appointment.)
- 2.4.39 Contract with Loss Control firm to provide inspection, engineering services, plans review and thermographic imaging services.
- 2.4.40 Review all loss control reports consult with the County to ensure that significant recommendations are addressed.
- 2.4.41 Maintain copies of all inspection reports issued for the job site(s).
- 2.4.42 Identify locations to be covered by the National Flood Insurance Program (NFIP) policies
- 2.4.43 Request flood zone determinations.
- 2.4.44 Complete application for coverage with pertinent information including photographs of location to be covered.
- 2.4.45 Send application for NFIP coverage for issuance of policy.
- 2.4.46 Provide NFIP quotation to RMD.

- 2.4.47 Receive payment for NFIP policies and submit payment to carrier.
- 2.4.48 Review all NFIP policies for accuracy.
- 2.4.49 Maintain schedules for NFIP policies. Re-quote individual policies if necessary to ensure consistency with values on the Master schedule.
- 2.4.50 Act as a liaison between any loss control professionals and the County, relating to this Program and maintain copies of all inspection/loss control reports issued.
- 2.4.51 Assist the County in developing scope of services for specifications for loss control firms.
- 2.4.52 Verify all billings from Loss Control firm including quarterly billings, time and expense and plans review billings.
- 2.4.53 Attend loss control meetings as requested by the RMD.
- 2.4.54 Be available for advice and consultation as requested by the RMD.
- 2.4.55 Provide other related services as requested by RMD.

GROUP B -SCOPE OF SERVICES PUBLIC HOUSING PROPERTY PROGRAM

2.1 Background

The County requires an insurance broker to provide brokerage and related services in procuring the County's Public Housing Agency Property Programs. The current Program has been in place for over five years. The selected Proposer shall also provide broker services that will assist the County in managing the Public Housing Property Program. The County intends to purchase the broker services for the Program on a flat fee basis.

2.2 Public Housing Agency Property Programs

The Public Housing Agency Property Program includes coverage for real and personal property for various housing agency properties and facilities located throughout Miami-Dade County.

2.3 Minimum Qualification Requirement

The minimum qualification requirement for this Solicitation is that the selected Proposer's key personnel, who will be primarily responsible for the account, shall be licensed insurance agents in the State of Florida, as of the proposal due date. The selected Proposer's key personnel shall maintain this qualification during the term of the contract, including extensions and renewals thereof.

2.4 Services to be Provided

- 2.4.1 Design specifications and market the Program for coverage when instructed to do so by RMD, including assisting RMD in the completion of all applications, documents and gathering data which may be requested by insurance companies.
- 2.4.2 Suggest alternative risk financing vehicles to reduce the County's cost of risk.
- 2.4.3 Perform CAT modeling analysis (if requested) to assist the County in determining appropriate deductible/self-insurance levels and insurance limits.
- 2.4.4 Analyze proposals received from various insurance companies and other parties, negotiate changes for the benefit of the County and verify the reasonableness of the price for the coverage provided.
- 2.4.5 Provide the County with a summary of various Program options, including but not limited to: limits, coverages, retention levels, terms, conditions and payment options.
- 2.4.6 Make recommendations to the County as to the most advantageous Program which provides the highest level of coverage at the best possible price to meet the County's needs and objectives.
- 2.4.7 Provide analysis and recommendations as to the most cost effective means for addressing the County's property exposures.

- 2.4.8 Represent the County in all negotiations with insurers, underwriters and other parties with regard to the Program.
- 2.4.9 When instructed to do so by RMD, administer the placement of coverage and provide original binders, policies and endorsements as required in the timetable specified by RMD.
- 2.4.10 Provide extensive review of binders and policies including verification of conformity to specifications. Request any necessary endorsements/changes/revisions that may be required.
- 2.4.11 Prepare an easy to read chart of the Program including limits, pricing and coverages by layer.
- 2.4.12 Provide binders and policies in a single 3-ring binder with a table of contents, evidencing layers and limits in the Program in an easy to follow format.
- 2.4.13 Provide insurance coverage summaries/descriptions as requested by RMD.
- 2.4.14 Assure that insurance policies are placed with reputable and financially responsible insurers, including keeping RMD informed of any changes in rating of the insurers and making recommendations should ratings change during the policy term.
- 2.4.15 Continually evaluate the Program and recommend coverage changes and improvements to provide the highest level of coverage at the least possible cost to the County.
- 2.4.16 Oversee and coordinate all relevant services performed by insurance companies/underwriters or any service agencies arranged for Program related issues and concerns.
- 2.4.17 Perform administrative and clerical services relative to account management, including but not limited to, issuance of certificates of insurance, verification of the accuracy of bills, audits and all premium adjustments.
- 2.4.18 Submit all premiums/payments to carriers and other parties. All payments/premiums will be made to the selected Broker.
- 2.4.19 Assign an Account Executive to this Program who will be responsible for communication with RMD and who, along with any other team members assigned, must be available on a daily basis to RMD for advice and consultation on Program related issues and concerns.
- 2.4.20 Assist the County in maintaining and updating schedules of values and schedules of insurance by developing and maintaining a comprehensive database of all information provided. Amend schedules, analyze changes provided and compare new information to the existing schedule.

- 2.4.21 Attend meetings related to this Program with RMD staff and other parties, as requested.
- 2.4.22 Review any related insurance company audits for accuracy.
- 2.4.23 Act as a liaison between RMD and the carriers to resolve claims.
- 2.4.24 Advise the County, when requested, on coverage application to specific claims.
- 2.4.25 Maintain accurate claim data on an accident date basis and provide the County with status reports, in the form and frequency agreed upon with the County.
- 2.4.26 Assign a claim adjustment firm to handle claims for all layers of coverage.
- 2.4.27 Promptly file all claims with all applicable insurers.
- 2.4.28 Coordinate meetings with claims adjusters and the County.
- 2.4.29 Attend claims meetings as requested by the County.
- 2.4.30 Negotiate prompt settlement of claims with adjusters/underwriters.
- 2.4.31 Assist RMD by providing insurance related documentation in respect to any FEMA claim.
- 2.4.32 Consult with the County regarding the proposed counsel the selected Broker plans to use, if necessary, with any claim. (The County reserves the right to approve legal counsel prior to appointment.)
- 2.4.33 Identify additional locations to be covered by NFIP policies.
- 2.4.34 Request flood zone determinations for any new policies.
- 2.4.35 Complete application for coverage with pertinent information including photographs of location to be covered.
- 2.4.36 Provide NFIP quotation to RMD.
- 2.4.37 Send application for NFIP coverage for issuance of policy.
- 2.4.38 Submit payment to NFIP carrier. All payments will be made to selected Broker.
- 2.4.39 Review all NFIP policies for accuracy.
- 2.4.40 Maintain schedules for NFIP policies. Re-quote individual policies if necessary to ensure consistency with values on the Master schedule.
- 2.4.41 Furnish continuing advice and counsel to the County.
- 2.4.42 Provide other related services as requested by RMD.
- 2.4.43 Attend quarterly meetings with Miami-Dade Aviation Department (MDAD) and their consultant in connection with the annual Trust report.

- 2.4.44 Provide insurance documentation and be available to answer the Consultant's questions.
- 2.4.45 Evaluate and respond to applicable portion of the Trust report.

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GROUP C -SCOPE OF SERVICES AIRPORT LIABILITY PROGRAM

2.1 Background

Miami-Dade County is seeking proposals for the selection of an insurance broker to provide brokerage and related services for an Airport Liability Insurance Program for the five (5) airports owned and operated by Miami-Dade County. The five (5) County airports are: Miami International Airport, Opa-Locka Executive Airport, Tamiami Executive Airport, Homestead General Aviation Airport and the Dade Collier Training and Transition Airport and all premises incidental to the aviation operations.

The selected Proposer shall assist the County in procuring an insurance program which best suits the County's needs at the most economical price. The selected Broker will also provide broker services that will assist the County in managing the program. The current Program has been in place for over five years. The County intends to purchase the broker services for the Programs on a flat fee basis.

2.2 Master Property and Public Housing Agency Property Programs

The Master Property Program includes coverage for real and personal property for various properties throughout Miami-Dade County. The Program also includes, but is not limited to Boiler and Machinery, Terrorism, Forced Placed Coverage, National Flood Insurance Program (NFIP) policies, builder's risk and related loss control prevention services. The Public Housing Agency Property Program includes coverage for real and personal property for various housing agency properties and facilities located throughout Miami-Dade County.

2.3 Minimum Qualification Requirement

The minimum qualification requirement for this Solicitation is that the selected Proposer's key

personnel, who will be primarily responsible for the account, shall be licensed insurance agents in the State of Florida, as of the proposal due date. The selected Proposer's key personnel shall maintain this qualification during the term of the contract, including extensions and renewals thereof.

2.4 Services to be Provided

- 2.4.1 Design specifications for the Program and market the Program for coverage when instructed to do so by RMD, including assisting RMD in the completion of all applications, documents and gathering data which may be requested by insurance companies.
- 2.4.2 Suggest alternative risk financing vehicles to reduce the County's cost of risk.
- 2.4.3 Analyze proposals received from various insurance companies and other parties, negotiate changes for the benefit of the County and verify the reasonableness of the price for the coverage provided.
- 2.4.4 Provide the County with a summary of various Program options, including but not limited to: limits, coverages, retention levels, terms, conditions and payment options.
- 2.4.5 Make recommendations to the County as to the most advantageous Program which provides the highest level of coverage at the best possible price to meet the County's needs and objectives.
- 2.4.6 Provide analysis and recommendations as to the most cost effective means for addressing the County's airport liability exposures.
- 2.4.7 Represent the County in all negotiations with insurers, underwriters and other parties with regard to the Program.
- 2.4.8 When instructed to do so by RMD, administer the placement of coverage and provide original binders, policies and endorsements as required in the timetable specified by RMD.
- 2.4.9 Provide extensive review of binders and policies including verification of conformity to specifications. Request any necessary endorsements/changes/revisions that may be required.
- 2.4.10 Provide insurance coverage summaries/descriptions as requested by RMD.
- 2.4.11 Assure that insurance policies are placed with reputable (based on insurance rating among other criteria) and financially responsible insurers, including

keeping RMD informed of any changes in rating of the insurers and making recommendations should ratings change during the policy term.

- 2.4.12 Continually evaluate the Program and recommend coverage changes and improvements to provide the highest level of coverage at the least possible cost to the County.
- 2.4.13 Oversee and coordinate all relevant services performed by insurance companies/underwriters or any service agencies arranged for Program related issues and concerns.
- 2.4.14 Perform administrative and clerical services relative to account management, including but not limited to, issuance of certificates of insurance, verification of the accuracy of bills, audits and all premium adjustments.
- 2.4.15 Submit all premiums/payments to carriers and other parties. All payments/premiums will be made to the selected Broker.
- 2.4.16 Assign an Account Executive to this Program who will be responsible for communication with RMD and who, along with any other team members assigned, must be available on a daily basis to RMD for advice and consultation on Program related issues and concerns.
- 2.4.17 Attend meetings related to this Program with RMD staff and other parties, as requested.
- 2.4.18 Review any related insurance company audits for accuracy.
- 2.4.19 Review various insurance publications and provide RMD with copies of articles applicable to aviation/airport liabilities.
- 2.4.20 Provide RMD with aviation market trends on a regular basis.
- 2.4.21 Coordinate claims meetings with RMD staff and a representative of the underwriters.
- 2.4.22 Act as a liaison between RMD and the carriers to resolve claims.
- 2.4.23 Advise the County, when requested, on coverage application to specific claims.
- 2.4.24 Consult with the County regarding the proposed claims counsel the selected Broker plans to use, if necessary with any claim. (The County reserves the right to approve legal counsel prior to appointment).
- 2.4.25 Review loss runs monthly and notify RMD of any anticipated problems.
- 2.4.26 Act as a liaison between any loss control professionals and the County relating to this Program.
- 2.4.27 Attend quarterly meetings with Miami-Dade Aviation Department (MDAD) and their consultant in connection with the annual Trust report.

- 2.4.28 Provide insurance documentation and be available to answer the consultant's questions and respond to the applicable portion of the Trust report.
- 2.4.29 Be available for advice and consultation as requested by RMD.
- 2.4.30 Provide other related services as requested by RMD.

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