



# TANEY COUNTY MISSOURI

Purchasing Department 132 David Street / P. O. Box 1630  
 Forsyth, Missouri 65653 / 417-546-7281 (Office)

SOLICITATION TITLE: **Insurance Broker of Record.**  
 (Independent Insurance and Benefits Services – Health.)

SOLICITATION #: **RFQ #201807-414**

SOLICITATION TYPE:

- ( ) = Full / Formal Bid for Products *or* Materials *ONLY*.
- ( ) = Full / Formal Bid for Products *and* Services.
- ( ) = Full / Formal Bid for *Services ONLY*.
- ( ) = Full / Formal Request for Proposals.
- () = Full / Formal Request for Qualifications.

## SCHEDULE & DEADLINES:

July 21, 2018 – August 21, 2018

Bid Release Date / Advertising Period

August 13, 2018 at 2:00 P.M.

Deadline for Submitting Questions.

**August 21, 2018 at 5:00 P.M.**

**Closing Date / Time.**

**August 22, 2018 at 9:40 A.M.**

**Opening Date / Time.**

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Responding Vendor / Company Name

City / State

SECTION #	TABLE OF CONTENTS	Page #
	Cover Sheet: Solicitation Title & Type, Deadlines, Bid Price, and Table of Contents.	Page 1
	Commodity Title, Submission Locations, and Vendor Information Form.	Page 2
	Introduction & Basic Processing Information.	Pages 2-3
1	Instructions and General Conditions.	Pages 3-4
2	Invitation / Purpose / Overview.	Page 5
3	Scope Of Work / Response Inclusions.	Pages 5-6
4	Selection Procedure.	Page 6
5	No Bid Response Form.	Page 7
6	Final Mandatory Compliance Checklist.	Page 7
	Additional Information to Assist. (From previous Q & A Requests.)	Page 8

Bidder's Initials: \_\_\_\_\_

Commodity Title: **INSURANCE BROKER OF RECORD (Ind. Ins. & Benefits - Health.)**

PLEASE MARK YOUR ENVELOPE "SEALED BID #201807-414"  
RETURN ONE (1) ORIGINAL & THREE (3) HARD COPIES.

*Bid Submission*

Location / Mail Address: Taney County Purchasing Department (Second Floor)  
P. O. Box 1630 (*PO Box MUST be used for normal mail.*)  
132 David St. (*Physical Address MUST be used for package delivery.*)  
Forsyth, MO 65653

*Bid Opening*

Location / Address: Taney County Commission Hearing Room (Old Courthouse)  
132 David Street  
Forsyth, Mo. 65653

The undersigned certifies their authority to bind this company in an agreement to supply the products, or services, in accordance with all terms, conditions, and pricing specified herein or to offer a "No Bid." Type or print information below. Bidder is REQUIRED to complete, sign and return this form with their submittal to our solicitation as well as initial all pages. \*An authorized signature and email address is mandatory, lack thereof *will* result in a determination of "Non-Responsive" and disqualify from participation.

\_\_\_\_\_  
Company Name

\_\_\_\_\_  
Authorized Person (Print)

\_\_\_\_\_  
Address

\_\_\_\_\_  
\*Signature

\_\_\_\_\_  
City / County / State / Zip

\_\_\_\_\_  
Title

\_\_\_\_\_  
Telephone #

\_\_\_\_\_  
Fax #

\_\_\_\_\_  
Date

\_\_\_\_\_  
Tax ID #

\_\_\_\_\_  
\*E-mail (MUST be legible.)

\_\_\_\_\_  
Entity Type (Corporation, LLC, Sole Proprietor,  
Partnership)

**INTRODUCTION & BASIC PROCESSING INFORMATION:**

The Purchasing Department is responsible for the bid opening at the time and place noted in the request. If a Vendor wants a copy of the bid tabulation they must include a direct email address, not website, in order to receive results. Obviously sealed bids cannot be emailed so they must either be delivered by hand, courier, or U.S.P.S. (Please note U.S.P.S. issues listed in item #1.3 on the following page.)

A formal invitation for bid is utilized when the total purchase estimate exceeds \$4,500. The County also uses this method when the life of a term and supply contract is valued more than \$4,500. A complete bid request package will contain well-defined standard technical specifications for the nature of the service or product requested. A formal closing date and time is specified. The Bidder must comply with this requirement in order to be considered for award.

Read ALL solicitation documents closely - immediately upon receipt. Note any/all special dates and submit your response as soon as possible. See Items 1.19-1.22 for the process to submit questions. Pay close attention to the terms *must, will, shall, should* or *may*.

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Section #1, as follows includes instructions, conditions, guidelines, requirements and other key factors that must be understood.

**1. INSTRUCTIONS AND GENERAL CONDITIONS:**

- 1.1 Delivery of: Sealed Responses, subject to Instructions and General Conditions and any special conditions set forth herein, will be received at the Taney County Purchasing Office until the request closing date and time indicated herein for furnishing the County with goods, and or, services as detailed within these following pages.
- 1.2 Closing: Sealed Responses must be delivered before "Closing Date / Time" as listed on page one, to the Taney County Purchasing Department as listed on page two.
- 1.3 United States Postal Service Note: There is no mail delivery service at our offices. If a Bidder must use U.S.P.S. do not require a return receipt request signature on our end as we do not have staff to wait in line at the Post Office when their counter is open to sign for a bid response package. Use regular mail sending your response to our P.O. Box address only. The Post Office only recognizes our P.O. Box address. Other delivery services require our physical address. Both addresses are listed on page #2. It is the Bidder's responsibility, not the County, nor the Post Office, to ensure responses are delivered in time to the Purchasing Department.
- 1.4 Late Packages: The County will not accept any response received after the listed closing date/time. Late arrivals are considered as "NON-RESPONSIVE". They will not be opened.
- 1.5 Opening: Responses will be opened publicly at "Opening Date / Time", as listed on page one. All responses will be considered public information as soon as they are opened and become a part of public record to be released to any person or firm who formally requests it.
- 1.6 Award / Timeline: Recommendation for award will be made formally to the Taney County Commission as soon as possible after a complete departmental review. Updates may be sent via email should the award process become delayed for any reason.
- 1.7 Withdrawals: Responses may be withdrawn on written request from the Bidder at the address shown in this request prior to the time of acceptance of the response. Once a response is opened, and accepted, it can only be withdrawn by order of the Taney County Commission.
- 1.8 Sealed & Marked: Responses must be submitted in a sealed envelope identified with the bid number and dates of closing & opening. List the bid number on the outside of the box or envelope and note "Response to Request for Bid enclosed" with a return name & address. No fax or electronic transmitted responses will be accepted. Make sure your package indicates "BID", with the BID NUMBER - on the final outside surface of your package.
- 1.9 No Bid: If you elect not to submit a response, return the No Bid Response Form in section #5 of this package, and note your reason. (Optional). An email is allowable for a "No Bid" response.
- 1.10 Bidder Expenses: This County is not responsible for any expenses which Bidders may incur in estimating, inspecting, nor preparing information to respond to this request.
- 1.11 Presentations: The County reserves the right to conduct personal interviews or require presentations from any or all proposers prior to selection. The County will not be liable for any costs incurred by the Bidder in connection with such interviews or presentations. (i.e. travel accommodations, etc.)
- 1.12 Bid Term: All Responses submitted shall be binding, and remain firm for ninety (90) calendar days following the opening, unless otherwise indicated.
- 1.13 Bid Rejection: The Taney County Commission reserves the right to reject any or all responses when such rejection is in the best interest of the County.
- 1.14 Multiple Awards: Responses may be awarded to one company or multiple companies; when such award is deemed in the best interest of the County.
- 1.15 Any award agreement shall take effect upon the approval by the Taney County Commission.

- 1.16 Alterations: Any alterations, changes, lining out, or margin notes to any items within these instructions may result in said response being disqualified.
- 1.17 Direct Email Address: An email address MUST be provided in order to receive award results. (Not a website.) We do not use U.S.P.S. for results only email. Final award results will be emailed to all responding Vendors. Please do not call for results.
- 1.18 Final results are posted at: [www.taneycounty.org](http://www.taneycounty.org) within a day or two of award.
- 1.19 All questions for this solicitation must be submitted no later than 2:00 P.M. Monday August 13, 2018.
- 1.20 Questions are to be emailed to the Purchasing Director at; [ron.erickson@co.taney.mo.us](mailto:ron.erickson@co.taney.mo.us)
- 1.21 All questions received will be combined to be answered in one written addendum and emailed to all parties who had previously been part of the original DBI (Direct Bid Invitation email), or had made email contact during the open questioning timeframe.
- 1.22 Any necessary addendum email will be sent as close as possible to the day following the deadline listed in item #1.19 above. The addendum will also be posted on the Taney County website attached at the end of the posted Bid. An indication at the end of the posted bid, in red, will alert visitors to our website Purchasing Page as to the presence of any addendum.
- 1.23 Aside from routine processing questions if it becomes necessary to revise any part of this solicitation, written addendum will be issued to address that need. Any addendum is valid only if in writing and issued by the Taney County Purchasing Department.
- 1.24 Agreement: The entire contents of response documents submitted by the successful Bidder to this request shall include all bid documents and will become a part of any contract award as a result of this solicitation. These signed documents will be binding. Bidder shall initial all pages where the document denotes "Bidder's Initials: \_\_\_" at the bottom of each page after completing each section. Any responses not complying with this condition may be considered non-responsive and rejected.
- 1.25 The Awarded Vendor, of this request, will follow up with a written agreement draft, working with our Legal Services Department, and oversee completion of that process to the mutual satisfaction of all parties in harmony with this signed response.
- 1.26 Response Content: In order to enable direct comparison of competing responses, Bidders must submit responses in strict conformity to the requirements stated herein. Failure to adhere to all requirements may result in Bidder's Response being disqualified as non-responsive. All responses must be submitted using the forms provided herein. "
- 1.27 Advice of Award: The County's Responses, Bid Tabulations, and Bid Award information may be viewed on our website at [www.taneycounty.org](http://www.taneycounty.org). (Purchasing Department Page.)
- 1.28 Response Clarification: The County reserves the right to request additional written or oral information from Bidders in order to obtain clarification of their responses.
- 1.29 Rejection or Correction of Responses: The County reserves the right to reject any or all responses. Minor irregularities or informalities in any response which are immaterial or inconsequential in nature, neither affected by law nor at substantial variance with bid conditions, may be waived at our discretion whenever it is determined to be in the best interest of Taney County Missouri.
- 1.30 Evaluation Process: The County's sole purpose in the evaluation process is to determine from among the responses received which one is best suited to meet the County's needs at the lowest possible cost. Any final analysis does not imply that one Bidder is superior to another, but simply that in our judgment the Contractor selected appears to offer the best overall solution for our current and anticipated needs at the lowest possible cost.
- 1.31 Acceptability: The County reserves the sole right to determine whether goods and/or services offered are acceptable for County use.
- 1.32 Sunshine Laws: Per (Section 610.026, RSMo.) concerning public documents, all responses to this request will be considered public information as soon as they are opened and become a part of public record releasable to any person or firm that requests it. Requests for copies, of responses, must be made through the Taney County Clerk's Office (417-546-7202) requiring a Public Service Request Form (PSR). By law charges for time spent as well as a cost per page apply. Payment for copying fees is required prior to the making of copies.

## 2. INVITATION / PURPOSE OVERVIEW:

- 2.1 The Taney County Commission is requesting qualifications (RFQ) from firms to provide professional Insurance Brokerage (Agent) Services for Taney County Missouri.
- 2.2 It is the intention of the Taney County Commission to appoint an Agent of Record for an initial period of one year with the option of renewing the relationship for up to two additional one year terms.
- 2.3 The successful firm must be a licensed Missouri insurance producer, must have a minimum of five (5) years of experience representing medium to large sized groups, and must have access to various competitive insurance markets.
- 2.4 Qualifications are now being accepted for review by the Taney County Commission for a professional insurance broker (Agent of Record) to represent Taney County Missouri in various commercial insurance markets including, but not limited to, health insurance benefits for approx. 265 Taney County Employees, as well as other required areas not specifically listed here.
- 2.5 The company will be a qualified Broker in the public entity market and will serve as Broker of Record for the specified policies.
- 2.6 Taney County is NOT requesting insurance quotations at this time and expressly prohibits prospective brokers from quoting/approaching carriers at this time.

## 3. SCOPE OF WORK / RESPONSE INCLUSIONS:

- 3.1 Verify authorization to conduct business in the State of Missouri.
- 3.2 Be professionally registered in the State of Missouri.
- 3.3 Be able to commit adequate staff to meet the desired time frames.
- 3.4 Be familiar with Taney County Missouri. (Posses local knowledge.)
- 3.5 Possess an understanding of Taney County's needs in specialized areas and provide input to management as to areas of modification or improvement.
- 3.6 Provide safety / loss control services and documentation as requested.
- 3.7 Perform other services customarily expected of a broker for the duration of the agreement.
- 3.8 Act as the liaison and advocate for the Taney County Commission with underwriters and claims staff.
- 3.9 Provide all carrier quotations received from carrier underwriters with detailed recommendations to the Taney County Commission of which proposal would best meet the County's needs.

- 3.10 Verify the accuracy and adequacy of policies, endorsements, coverage, and premiums, noting in writing any variations from the previous year, or from conformance with specifications.
- 3.11 Assist in determining proper limits and coverage for exposures specific to Taney County.
- 3.12 Assess insurance company stability, solvency and service records.
- 3.13 Deliver insurance policies or binders during term of coverage.
- 3.14 Accurately amend policies, as needed.
- 3.15 Upon request, provide timely, verbal or written interpretation of coverage.
- 3.16 Provide policy maintenance and issue binders and certificates when required.
- 3.17 Assist the Taney County Commission in developing the best employee benefits options, and adjustments, based on claim history monitoring, etc.
- 3.18 Brokers' recommendations to purchase insurance shall be made in writing and shall be sufficiently detailed to explain alternatives and support the recommended decision
- 3.19 Broker shall provide full disclosure of fees, commissions, and income to be derived from services to Taney County.
- 3.20 Such disclosure shall also include payment terms and expectations of Broker.
- 3.21 Brokers are encouraged to suggest alternative methods of compensation and billing that will result in cost savings for Taney County, particularly if they also maintain or improve broker services.
- 3.22 In addition to insurance brokerage services, Taney County requires their broker to perform the following services as part of their proposal :
  - a. Processing of enrollment and change forms.
  - b. Employee training and customer service.
  - c. Wellness events / programs.

#### 4. SELECTION PROCEDURE:

Selection will be based on, but not limited to, the items listed above. Information received will be reviewed by the Taney County Commission after all responses have been opened and read aloud (Company / Firm Name only) by the Director of Purchasing at 9:40 AM on Wednesday August 22, 2018. The Commission plans to make a final selection as soon as possible after opening and reviewing.

**5. NO BID RESPONSE FORM:**

NOTE: Complete and return this section only if you do not want to submit a bid. If you do not wish to respond to this RFB, please fill this form out and return it to the Purchasing Department by mail, email, or fax.

*Thank you...*

RFQ #201807-414 Insurance Broker of Record. (Ind. Ins. & Benefits Services - Health.)

Business Name:	
Address:	
Telephone:	
Contact Person:	
Date:	
Reason(s) for not Bidding:	

**6. FINAL MANDATORY COMPLIANCE CHECKLIST:**

These final mandatory requirements are most important. Feel free to use the below table as a checklist to insure your bid is fully compliant before you seal it for submission. Your full bid response needs to comply with all of the below requirements in **RED**. As an option use a checkmark (✓) to assist in your final review. If you have the slightest question regarding these items PLEASE call.

Ron Erickson, Director of Purchasing  
Office: 417-546-7281 / FAX: 417-546-3941  
[ron.erickson@co.taney.mo.us](mailto:ron.erickson@co.taney.mo.us)

These requirements apply to every possible form of bid we let out.

(✓) = Acknowledged below item with intent to comply.

ITEM #	FINAL COMPLIANCE CHECKLIST	
6.1	The County cannot, and WILL not, accept any late bids. Late packages WILL NOT be opened or returned.	(✓)
6.2	No fax or electronic transmitted bids WILL be accepted. RFQ responses received via Fax WILL REJECT that Vendor from any participation in this bid.	
6.3	Include a current/signed W-9 form with your company information. Having this up front benefits any awarded Vendor by greatly expediting our payment process. Taney County Accounts Payable Department must have this form before they can process payment. The name and address on the submitted W9 will be used as the formal name/address on any subsequent agreement / contract post award. FAILURE TO INCLUDE A W9 MAY REJECT.	
6.4	Remember to sign page #2 as this is mandatory. Missing signature WILL REJECT.	
6.5	Un-readable responses, including an unreadable email address, MAY REJECT.	
6.6	Three copies of bid response are required. Please indicate copies versus original. One sided copies ONLY. A double-sided response is not considered an acceptable document for our purposes. Failure to include the correct number of copies or two sided copies MAY REJECT.	
6.7	Include, in your response, ALL pages of the bid document initialed by hand, not typed, where asked for on each page bottom. Incomplete responses MAY REJECT.	

Additional Information to Assist....

In previous years we have received various questions from potential Responders to our RFQ that required a formal addendum to be added and shared widely including being posted on the Taney County website well prior to the solicitation closing date / time. In an effort to proactively avoid such issues / needs we offer the following additional information to hopefully answer possible questions ahead of time.

Points listed below are the results from previous questions. Please remember that the deadline for submitting questions on this RFQ is Monday August 13, 2018 at 2:00 PM. Answers, to any / all such questions that we may receive, will be supplied shortly thereafter via email as explained within items; 1.19 – 1.22. Thank you.

1. The current broker for Taney County Missouri is; Ollis, Akers, & Arney of Branson, Missouri.
2. There is no TPA.
3. Current annual fees or commissions as well as premium amounts are not deemed applicable, and or, necessary to complete a "Request For Qualifications" response.
4. The current medical plan is a FULLY INSURED plan.
5. The current medical and ancillary carriers are;
  - Cox Health Systems which also offers "Direct Connect".
  - Current dental/vision carrier is MetLife.
  - Flexible spending is TASC.

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Additional questions regarding this solicitation, specific to the actual needs being requested, should be directed to the Taney County Human Resources Department at; 417-546-7237 or the Taney County Benefits Department at; 417-546-7285.

Routine questions pertaining to the bid / RFQ process may be directed to Purchasing at; 417-546-7281.