

NOTICE TO BIDDERS

The Charles County Public Library will receive proposals for:
INSURANCE BROKER SERVICES

Summary of Request:

A. General Information

The Charles County Public Library herein referred to as the Library, requests proposals from qualified insurance brokers to provide insurance broker services that include but are not limited to insurance placement and servicing, risk exposure analysis, general insurance advisory services and claims assistance. The Library shall have the option of retaining the selected broker for up to five (5) additional, subsequent years at the sole discretion of the Library. The library's current policy renewal date is February 15, 2025.

B. Description of the Agency

The Charles County Public Library comprises four (4) library branches, a Mobile Library and two outreach vehicles. The Administrative Offices are located at 2 Garrett Avenue, La Plata, MD 20646. The Library's fiscal year begins on July 1 and ends on June 30. The Library has approximately 52 full-time staff and 39 part-time employees. The Library's FY25 operating budget is approximately \$7.3 million.

C. Scope of Work

The Library recognizes the importance of developing and maintaining a quality risk management program with corresponding insurance coverage that thoroughly responds to the risks and liabilities faced by the Library in its role as a governmental public service entity for Charles County. The library is seeking written proposals from a brokerage firm and representative broker(s) to provide insurance broker services that include but are not limited to insurance placement and servicing, risk exposure analysis, general insurance advisory services and claims assistance.

The library currently maintains the following insurance policies and coverage:

- Employment Practices Liability that includes unlimited legal counsel
- General Liability
- Excess Liability
- Directors and Officers Liability
- Property
- Cyber Defense
- Crime
- Worker's Compensation (MD)
- Automobile

The selected firm and representative broker will work directly with the Library's Human Resources Director and the leadership team on insurance coverages, renewals, and claims. Applicants should bring a strong network of connections and contacts in the insurance market which include a variety of providers at all price points, be extremely responsive, detail oriented, able to understand the business of the library and assess associated risks, and able to use layman terms to guide the library in understanding the nuances of the insurance industry. The library seeks an insurance advisor that ensures the library's best interests. The applicant should provide a range of services including but not limited to the following:

- Evaluate the library's existing insurance coverage, and as necessary recommend changes to terms, conditions, or coverage limits to ensure the program is affordable and adequately protects the library
- Ensure coverage provides access to legal counsel on employment and business related matters to proactively address issues of liability as a part of their coverage
- Evaluate the library's existing insurance coverages and identify any applicable market trends or exposure trends that may impact the library
- Assist with the claim submission and handling process,
- Serve as the intermediary between the library and the provider when there is a reasonable coverage dispute,
- Provide premium estimates at least one (1) month in advance of renewal deadlines each year,
- Negotiate with underwriters on behalf of the library and obtain insurance coverage that best meets the library's needs and requirements at the best cost, while also advising on the carrier's services, claim handling process, etc.,
- Bind insurance coverage on the exact dates needed,
- Ensure all policies have the same renewal date,
- Verify that new policies, binders, certificates, endorsements, and other documents are accurate and reflect the terms and conditions agreed during negotiations,
- Respond to all insurance related questions and request for advice from the library in a timely manner,
- Assist the library to coordinate any inspection, audit, or other Carrier requests, and

- Provide legal updates and provide guidance on recommended coverages in order to maintain compliance with Federal and State laws

D. Submission Requirements

The bidder's proposal must provide a detailed response and supporting documentation, where requested, to each of the following areas:

1. Cover Sheet (attached): Include the name of your organization, address, and contact information. Include the name, title, and contact information for an authorizing official.
2. Company Information and Past Experience
 - Provide a brief summary of your firm and a description of key staff proposed to be assigned to the Library's account
 - Include a description of your experience and expertise serving clients:
 - In the local government arena, and a summary of what differentiates your firm from your competitors,
 - That receive funding from state, local and federal funding
 - Indicate the primary physical location that you will providing your services
3. Services Description
 - What is included in your brokerage services?
 - Are other services available? If so, please provide an overview.
4. Transition Proposal
 - Provide a plan which outlines the procedures and a draft timeline the bidder expects to use if performing a transition from a current provider to a new provider.
5. Exposure Analysis
 - Provide a narrative which indicates your understanding of the greatest risk(s) or exposure(s) that the Library faces and the recommended insurance policy, coverage, and/or provider(s). Include any market trends or emerging insurance issues in your discussion.
6. Fees
 - Describe your proposed form of compensation (i.e., commission, annual retainer, fee-for service).
 - Specify which services are included in this compensation and which services would require additional fees.
 - Prices must be inclusive of all costs, including taxes and fees, in US Dollars. Quotes and prices should remain valid for the term starting February 15, 2025
7. References
 - Provide references with contact information from a minimum of three clients who currently use bidder's services. At least one of the clients must speak to the

bidder's performance with a governmental agency or public facing agency that receives public funding.

E. Submission of proposals

Proposals will be accepted until 5:00 pm EST on Friday, November 1, 2024.

The library will accept inquiries concerning this RFP. All questions pertaining to this RFP must be made via email to jcruse@ccplonline.org. Questions are due by 5 PM EST October 23, 2024.

Proposals should be straightforward, concise and provide "layman" explanations of technical terms that are used. Emphasis should be concentrated on conforming to the RFP instructions, responding to the RFP requirements, and on providing a complete and clear description of the offeror's services, fees, experience, and capacities. Proposals which fail to address each of the submission requirements above may be deemed nonresponsive and will not be further considered.

1. Proposal Timeline and Evaluation

The Library intends to follow the below timeline for review and award of this solicitation:

Questions Due:	October 23, 2024 5:00 PM EST
Deadline for Submittal:	November 1, 2024 5:00 PM EST
Review of Proposals:	November 4-8, 2024
Interviews or Additional Questions Conducted:	November 4- 8, 2024
Insurance Broker Selected:	By January 2, 2025

*Dates are subject to change at the discretion of the Library

The Library reserves the right to reject any or all proposals submitted. A proposal shall only be accepted after formal approval by the Board of Library Trustees. The Library reserves the right, where it may serve the Library's best interest, to request additional information or clarification from proposers or to allow corrections of errors or omissions. At the discretion of the Library, firms submitting proposals may be requested to make an oral presentation as a part of the evaluation process.

Submission of a proposal indicates acceptance by the firm of the conditions contained in this RFP, unless exceptions are clearly and specifically noted in the proposal submitted.

The Library will select the firm best meeting the Library's requirements for experience, capability, approach, and cost. The Library's evaluation will be based on the requirements contained in the proposals, the proposed fees and expenses, and any other factors that the library considers relevant. Preference will be given to bidders who have had successful experience providing service to public libraries or similar agencies.

2. Mailing/emailing Instructions

Proposals must be submitted via email by the date and time specified above. Bidders are permitted, but not required to submit hard copy proposals in addition to an electronic submission. Hard copy proposals must arrive by the deadline.

Mail to:

KennethWayne Thompson, Executive Director
Charles County Public Library
2 Garrett Ave.
La Plata, MD 20646

Email completed proposals to: KennethWayne Thompson (KThompson@ccplonline.org)
with the subject RFP: Insurance Broker Proposal

APPENDICES

- A. Proposer Guarantees
- B. Proposer Warranties
- C. Certifications and Other Terms/Conditions
- D. Proposal Cover Sheet

APPENDIX A

PROPOSER GUARANTEES

- I. The proposer certifies that his/her organization can and will provide and make available, as a minimum, all services set forth in Section C, Scope of Work; and that all provisions of this proposal, including all appendices, attachments or amendments hereto, shall be incorporated by reference in any award and in any subsequent contact between the proposer and the Library.

Signature of Official: _____

Name (typed): _____

Title: _____

Firm: _____

Date: _____

APPENDIX B

PROPOSER WARRANTIES

- I. Proposer warrants that he/she is willing and able to obtain an errors and omissions insurance policy providing a prudent amount of coverage for the willful or negligent acts, or omissions of any officers, employees or agents thereof. A copy of all errors and omissions insurance policies, including all declaration pages thereto, shall be included with this proposal.

- II. Proposer warrants that he/she will not delegate or subcontract his/her responsibilities under this agreement without prior express written permission of the Library.

- III. Proposer warrants that all information provided by him/her in connection with this proposal is true and accurate.

Signature of Official: _____

Name (typed): _____

Title: _____

Firm: _____

Date: _____

APPENDIX C

CERTIFICATION AND OTHER TERMS/CONDITIONS

1. The signing individual certifies that he/she is authorized to contract on behalf of the organization offering this proposal.
2. The signing individual certifies that the prices in this proposal have been arrived at independently, without consultation, communication, or agreements made for the purpose of restricting competition.
3. When delivering services under an approved contract, the contractor shall work under the broad supervision of Library staff.
4. The signing individual certifies that there has been no attempt by him/her or anyone in their organization to discourage any potential applicant from submitting a proposal.
5. The signing individual certifies that he/she has read and understands all of the information in this Request for Proposal.
6. The signing individual certifies that his/her organization, and any individuals to be assigned to the project, does not have a record of substandard work and has not been debarred or suspended from doing work with any federal, state or local government.
7. Unless otherwise deleted or modified by mutual agreement between the Library and the contractor, all general provisions contained on the proposal (Sections II Scope of Work) shall be incorporated into the contract.
8. The Library reserves the right to negotiate a best and final offer with the applicant selected.
9. Payments shall be made on a cost reimbursement basis (no advances). Invoices shall detail expenses based on the line items in Appendix C. Generally, the Library will pay invoices within 30 days of receipts unless questions arise as to the appropriateness of an expense.
10. All information received by the contractor during the course of the contract period is considered confidential and shall be protected to the utmost ability of the contractor. The contract shall include more specific language on this issue.
11. The contract awarded under this RFP shall be subject to and interpreted under the laws and jurisdiction of the State of Maryland and Charles County.

Signature: _____ Date: _____
(Signed certification/conditions to be returned with the proposal)

APPENDIX D
PROPOSAL COVER SHEET

Firm/Company Name: _____

Contact Person: _____

Title: _____

Mailing Address: _____

Telephone Number: _____

Fax Number: _____

E-mail Address: _____

Federal Tax ID Number: _____

Signature _____ Date _____

Print Name _____ Title _____