CITY OF PERRY, FLORIDA

REQUEST FOR PROPOSAL (RFP)

INSURANCE BROKER SERVICES

RFP No: 2025-10-001

City of Perry – Notice of Request For Proposals: Insurance Broker Services

The City of Perry, Florida invites qualified, licensed insurance brokers to submit proposals to provide comprehensive insurance brokerage services for the City's insurance portfolio. The selected broker will analyze, market, place, and manage various lines of municipal insurance, and provide ongoing risk management consultation for the City's operations.

- **RFP Issue Date:** October 30, 2025
- **Deadline for Questions:** November 28, 2025, 5:00 PM EDT
- **Proposal Due Date:** December 8, 2025, 3:00 PM EDT
- **Proposal Opening:** December 9, 2025, 4:00 PM EDT

Proposers must be licensed insurance brokers in Florida, with at least five years' experience and a proven record serving local government clients. The initial contract term is three years, with potential renewal.

Interested parties can obtain full RFP details and submission instructions from City Hall, 224 South Jefferson Street, Perry, FL, www.cityofperry.net, or by contacting John Hart, City Manager, at (850) 584-7161 or jhart@cityofperry.net. Proposals must be received by the deadline above; late submissions will not be considered.

The City of Perry reserves the right to accept or reject any and all proposals in its sole discretion.

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FULL RFP DOCUMENT

CITY OF PERRY, FLORIDA
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SECTION 1 - GENERAL INFORMATION

1.1 Introduction and Purpose

The City of Perry, Florida ("City") is seeking proposals from qualified, licensed insurance brokers to provide comprehensive insurance brokerage services for the City's insurance portfolio. The successful proposer will serve as the City's insurance broker of record and will be responsible for analyzing, marketing, placing, and managing various lines of insurance coverage for the City.

The City operates under a Council-Manager form of government and provides general government services, public safety (police and fire), public works, utilities, parks and recreation, and other municipal services to approximately 7,000 residents in Taylor County, Florida.

1.2 Background Information

City Profile:
- Population: Approximately 7,000 residents
- Employees: Approximately 90 full-time equivalent employees
- Government Structure: Council-Manager form

- Annual Budget: Approximately $14 million
- Service Area: Municipal utilities, public safety, parks and recreation, general government services
- Geographic Location: Perry, Taylor County, Florida

Current Insurance Portfolio (General Categories):
- General Liability Insurance
- Property Insurance
- Workers' Compensation Insurance
- Automobile Liability Insurance
- Law Enforcement Liability Insurance
- Public Officials Liability Insurance
- Employment Practices Liability Insurance
- Cyber Liability Insurance
- Environmental Impairment Liability
- Fiduciary Liability Insurance

1.3 Contract Terms

The initial contract term shall be for three (3) years commencing upon execution of the contract, with the option to renew for two (2) additional one (1) year periods upon mutual written agreement of both parties. Either party may terminate the contract with ninety (90) days written notice.

1.4 Schedule of Events

Event	Date/Time
RFP Issue Date	October 30, 2025
Deadline for Written Questions	November 14, 2025, 5:00 PM EDT
Proposal Submission Deadline	December 8, 2025, 3:00 PM EDT
Proposal Opening	December 9, 2025, 4:00 PM EDT
Evaluation Committee Review	December 15-23, 2025
Reference Checks	November 15-23, 2025
Contract Negotiations	January 5-9, 2026
City Council Approval	January 13, 2026

All dates are subject to change at the City's discretion.

1.5 City Contact Information

Primary Contact:
John Hart
City Manager
City of Perry
224 South Jefferson Street
Perry, FL 32347
Phone: (850) 584-7161
Email: jhart@cityofperry.net

Questions regarding this RFP must be submitted in writing via email to the Primary Contact listed above.

SECTION 2 - SCOPE OF SERVICES

2.1 General Requirements

The selected insurance broker shall provide comprehensive insurance brokerage and risk management consulting services to assist the City in developing, implementing, and maintaining a cost-effective insurance program that provides appropriate coverage for the City's exposures.

2.2 Specific Services Required

The insurance broker shall provide the following services:

A. Insurance Analysis and Consultation
- Conduct comprehensive analysis of the City's insurance needs and exposures
- Review current insurance policies, coverage limits, deductibles, and terms
- Identify coverage gaps and recommend appropriate solutions
- Provide ongoing consultation on insurance and risk management matters
- Monitor insurance market conditions and advise the City of trends affecting pricing and coverage

B. Insurance Marketing and Placement
- Prepare detailed specifications and marketing materials for insurance renewals
- Solicit competitive quotations from appropriate insurance markets
- Obtain minimum of three (2) competitive quotations for each line of coverage when market conditions permit
- Negotiate policy terms, conditions, and pricing on behalf of the City

- Provide comprehensive analysis and recommendations for all insurance proposals
- Bind coverage and process policy documentation

C. Policy Management and Administration
- Review all insurance policies for accuracy and completeness
- Maintain comprehensive database of City's insurance policies
- Process policy endorsements, certificates, and other documentation
- Monitor policy expiration dates and coordinate timely renewals
- Coordinate with City staff on policy requirements for contracts and projects

D. Claims Management Support
- Assist in reporting claims to insurance carriers
- Monitor claims handling and resolution
- Provide advocacy services during claims adjustment process
- Review claims reserves and settlements
- Analyze claims trends and recommend loss control measures

E. Risk Management Services
- Conduct periodic risk assessments and exposure analysis
- Provide risk management recommendations and best practices
- Assist in development of safety programs and loss prevention strategies
- Provide training and education on risk management topics
- Review contracts for insurance and indemnification provisions

F. Reporting and Communication
- Provide detailed renewal proposals and recommendations at least 90 days prior to policy expiration
- Prepare annual insurance program summary and analysis
- Provide quarterly reports on claims activity and loss trends
- Present insurance matters to City Council when requested
- Provide timely communication on all insurance matters

G. Regulatory Compliance
- Ensure all insurance policies comply with applicable laws and regulations
- Monitor changes in insurance regulations and advise City of impacts
- Assist with statutory insurance filings and reporting requirements
- Maintain current knowledge of municipal insurance requirements

H. Budget Support
- Provide annual insurance cost projections for budget development purposes
- Assist in analyzing alternative risk financing options
- Provide cost-benefit analysis for coverage alternatives
- Monitor and report on insurance cost trends

2.3 Performance Standards

The insurance broker shall maintain the following performance standards:

- Response to routine inquiries within 24 hours
- Response to urgent matters within 4 hours during business days
- Delivery of renewal proposals minimum 90 days before expiration
- Accuracy rate of 99% or better on certificates and policy documentation
- Attendance at City meetings when requested
- Quarterly reporting on claims and program performance

2.4 Reporting Requirements

The broker shall provide the following reports:

- **Monthly:** Claims activity report
- **Quarterly:** Comprehensive insurance program status report
- **Annually:** Complete insurance program analysis and recommendations
- **As Needed:** Special reports on specific insurance matters or market conditions

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SECTION 3 - PROPOSER QUALIFICATIONS

3.1 Mandatory Qualifications

Proposers must meet ALL of the following minimum qualifications to be considered for evaluation:

A. Licensing: The Proposer shall be licensed as an insurance broker in the State of Florida with current license in good standing.

B. Experience: The Proposer shall have a minimum of five (5) years of experience providing insurance broker services as the firm's primary business activity.

C. Government Client Experience: The Proposer shall have provided insurance broker services to at least two (2) State of Florida government entities (municipalities, counties, school districts, state agencies or quasi governmental agencies) within the past five (5) years.

D. Insurance Coverage: The Proposer shall maintain current General Liability, Workers' Compensation, and Professional Liability (Errors and Omissions) insurance coverage.

E. Geographic Preference: Preference will be given to proposers having a servicing office located within 100 miles of the City of Perry, FL (Taylor County).

3.2 Experience Requirements

Proposers should demonstrate the following experience:

- Minimum of 5 years providing insurance brokerage services to governmental entities
- Experience with municipal insurance programs similar in size and scope to the City's program
- Knowledge of Florida insurance regulations and municipal requirements
- Experience with public entity exposures including law enforcement, utilities, and general government operations
- Track record of successful claims advocacy and cost containment
- Knowledge of alternative risk financing and self-insurance programs

3.3 Licensing and Certification Requirements

All proposers must provide evidence of:

- Current Florida insurance broker license
- Any relevant professional certifications (ARM, CPCU, CRM, etc.)
- Good standing with Florida Department of Financial Services
- No disciplinary actions or license suspensions in the past five (5) years

3.4 Insurance Requirements

Proposers must maintain minimum insurance coverage as follows:

- **General Liability:** $1,000,000 per occurrence / $2,000,000 aggregate
- **Professional Liability (E&O):** $1,000,000 per claim / $2,000,000 aggregate
- **Workers' Compensation:** Florida statutory requirements
- **Commercial Auto:** $1,000,000 combined single limit (if applicable)

SECTION 4 - PROPOSAL SUBMISSION REQUIREMENTS

4.1 General Submission Instructions

A. Proposal Deadline: Proposals must be received by 3:00 PM EDT on December 8, 2025.

B. Submission Method: Proposals may be submitted:
- Physical delivery to City Hall at 224 South Jefferson Street, Perry, FL 32347
- US Mail (must be received by deadline, not postmarked)

C. Late Proposals: Proposals received after the deadline will not be considered.

D. Proposal Validity: Proposals shall remain valid for 120 days from the submission deadline.

4.2 Proposal Format and Content

Proposals shall not exceed 50 pages (excluding appendices) and must include the following sections in order:

Tab 1: Executive Summary (Maximum 3 pages)
- Brief overview of proposer's qualifications and approach
- Summary of key benefits to the City
- Statement of understanding of City's needs

Tab 2: Proposer Information
- Complete Attachment A: Proposer Information Form
- Organizational chart showing key personnel for this account
- Office location(s) and contact information
- Years in business and ownership structure
- Financial stability information

Tab 3: Experience and Qualifications
- Detailed description of relevant experience
- Government client experience with specific examples
- Professional qualifications and certifications of key personnel
- Size and scope of current municipal clients

Tab 4: Technical Approach
- Detailed description of proposed approach to City's account
- Specific methodologies for insurance placement and management
- Account management structure and personnel assignments
- Communication protocols and reporting procedures

Tab 5: Service Team
- Resumes of key personnel who will service the account
- Role definitions and responsibilities
- Backup coverage procedures

- Local presence and accessibility

Tab 6: References
- Complete Attachment C: References Form
- Minimum of three (3) current government clients
- Include at least two (2) Florida municipal clients
- Contact information and scope of services provided

Tab 7: Cost Proposal
- Complete Attachment D: Cost Proposal Form
- Detailed fee structure and compensation method
- Separate fees for additional services
- Cost comparison and value proposition

Tab 8: Value-Added Services
- Additional services beyond basic requirements
- Technology tools and resources available
- Risk management and loss control capabilities
- Unique qualifications and differentiators

4.3 Required Forms and Documentation

All proposers must complete and submit the following attachments:

- Attachment A: Proposer Information Form
- Attachment B: Questionnaire
- Attachment C: References Form
- Attachment D: Cost Proposal Form
- Attachment E: Required Affidavits
- Copy of current Florida insurance broker license
- Certificates of Insurance evidencing required coverage
- Audited financial statements for the past two years

SECTION 5 - EVALUATION CRITERIA AND PROCESS

5.1 Evaluation Committee

The City will establish an Evaluation Committee consisting of City staff and may include external advisors. The Committee will evaluate all responsive proposals according to the criteria established in this RFP.

5.2 Evaluation Criteria and Scoring

Proposals will be evaluated and scored based on the following criteria:

Criteria	Maximum Points	Weight
Experience and Qualifications	30	30%
- Government client experience		
- Relevant industry experience		
- Professional qualifications		
- Track record and references		

Technical Approach and Capabilities	25	25%
- Understanding of City's needs		
- Proposed methodology and approach		
- Service delivery plan		
- Technology and tools		

Service Team and Organization	20	20%
- Qualifications of assigned personnel		
- Account management structure		
- Local presence and accessibility		
- Backup procedures		

Cost and Value	20	20%
- Competitiveness of fees		
- Value proposition		
- Cost-benefit analysis		

References and Past Performance	5	5%
- Quality of reference responses		
- Client satisfaction		
- Performance history		

| **TOTAL** | **100** | **100%** |

5.3 Selection Process

Phase 1: Initial Evaluation
- Review proposals for completeness and compliance with RFP requirements

- Score proposals according to evaluation criteria
- Identify top-ranked proposers

Phase 2: Due Diligence (if needed)
- Conduct reference checks for top-ranked proposers
- Request oral presentations if necessary
- Clarify proposal details and negotiate terms

Phase 3: Final Selection
- Final scoring and ranking
- Selection committee recommendation
- City Council approval
- Contract execution

SECTION 6 - GENERAL TERMS AND CONDITIONS

6.1 Legal Requirements

A. Compliance with Laws
All proposers must comply with applicable federal, state, and local laws, including but not limited to:
- Florida Statutes Chapter 287 (Procurement of Personal Property and Services)
- Florida Public Records Law (Chapter 119, F.S.)
- Americans with Disabilities Act
- Equal Employment Opportunity requirements
- Anti-discrimination laws

B. Public Records
All proposals submitted become public records subject to Florida Public Records Law. Proposers claiming confidential or proprietary information must specifically identify such information and cite the applicable statutory exemption.

C. Conflict of Interest
Proposers must disclose any actual or potential conflicts of interest and describe how such conflicts will be managed.

6.2 Contract Terms

A. Contract Type: The contract will be a professional services agreement incorporating the successful proposal and this RFP.

B. Termination: Either party may terminate with 90 days written notice. The City may terminate immediately for cause.

C. Governing Law: Contract shall be governed by Florida law with venue in Taylor County, Florida.

6.3 Insurance and Indemnification Requirements

A. Insurance Requirements
The successful proposer must maintain the insurance coverage specified in Section 3.4 throughout the contract term, with the City named as additional insured on General Liability and Auto Liability policies.

B. Indemnification
The Contractor shall indemnify and hold harmless the City from claims arising out of the Contractor's performance of services, to the extent caused by the negligence or wrongful acts of the Contractor.

ATTACHMENT A: PROPOSER INFORMATION FORM

COMPANY INFORMATION:
- Legal Name: _______________
- DBA (if different): _______________
- Federal EIN: _______________
- Florida Broker License Number: _______________
- Years in Business: _______________
- Type of Organization: _______________
- Headquarters Location: _______________
- Servicing Office Address: _______________

PRIMARY CONTACTS:
- Account Executive: _______________
- Title: _______________
- Phone: _______________
- Email: _______________

OWNERSHIP AND STRUCTURE:
- Is company owned by a larger organization? Yes/No
- If yes, name of parent company: _______________
- Percentage of revenue from insurance brokerage: ___%
- Number of employees: _______________
- Number of government clients: _______________

ATTACHMENT B: QUESTIONNAIRE

SECTION A: EXPERIENCE

1. How many years has your firm been providing insurance brokerage services?

2. How many government entities do you currently serve as broker of record?

3. List all Florida municipalities you have served in the past 5 years:

4. Describe your experience with municipal insurance programs similar to Perry's size:

5. What is your experience with the following types of coverage:
   - General Liability
   - Law Enforcement Liability
   - Workers' Compensation
   - Property Insurance
   - Cyber Liability
   - Employment Practices Liability

SECTION B: SERVICE CAPABILITIES

1. Describe your account management approach:

2. What technology tools do you use for policy management and reporting?

3. How do you ensure competitive pricing for renewals?

4. Describe your claims advocacy services:

5. What risk management services do you provide?

SECTION C: ORGANIZATION AND STAFFING

1. Who would be the primary account executive assigned to the City?

2. Provide resumes for all key personnel who would service this account:

3. What is your backup procedure if key personnel are unavailable?

4. How do you ensure continuity of service?

SECTION D: FINANCIAL INFORMATION

1. Provide gross revenue for the past three years:

2. What percentage of revenue comes from government clients?

3. Has your firm experienced any financial difficulties in the past 5 years?

4. Provide information on Errors & Omissions insurance coverage:

ATTACHMENT C: REFERENCES FORM

Provide information for three (3) current government clients:

Reference #1:
- Entity Name: ______________
- Contact Person: ______________
- Title: ______________
- Phone: ______________
- Email: ______________
- Services Provided: ______________
- Length of Relationship: ______________
- Annual Premium Volume: ______________

Reference #2:
- Entity Name: ______________
- Contact Person: ______________
- Title: ______________
- Phone: ______________
- Email: ______________
- Services Provided: ______________
- Length of Relationship: ______________
- Annual Premium Volume: ______________

Reference #3:
- Entity Name: ______________
- Contact Person: ______________
- Title: ______________
- Phone: ______________
- Email: ______________
- Services Provided: ______________
- Length of Relationship: ______________
- Annual Premium Volume: ______________

ATTACHMENT D: COST PROPOSAL FORM

COMPENSATION STRUCTURE:

1. **Commission-Based Fees:**
   - What percentage commission do you receive from carriers?
   - Do you receive any supplemental commissions or bonuses?
   - Will you disclose all compensation received?

2. **Fee-for-Service Options:**
   - Annual retainer fee: $_______________
   - Project-based fees: $_______________
   - Hourly consulting rates: $_______________

3. **Preferred Compensation Method:**
   - Describe your recommended compensation structure:

4. **Additional Service Fees:**
   - Risk management consulting: $_______________
   - Special projects: $_______________
   - Additional services: $_______________

COST SAVINGS COMMITMENT:
- Describe how you will save the City money on insurance costs:
- Provide examples of cost savings achieved for similar clients:

ATTACHMENT E: REQUIRED AFFIDAVITS

A. PUBLIC ENTITY CRIMES AFFIDAVIT
B. NON-COLLUSION AFFIDAVIT
C. DRUG-FREE WORKPLACE AFFIDAVIT
D. CONFLICT OF INTEREST DISCLOSURE