

VILLAGE OF OSSINING

MUNICIPAL BUILDING

16 Croton Avenue
Ossining, N. Y. 10562

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VILLAGE OF OSSINING REQUEST FOR PROPOSALS INSURANCE BROKERAGE AND RELATED SERVICES

Proposal Submission Deadline: Monday, November 10, 2023 at 4:30 pm

The Village of Ossining invites interested companies to submit written proposals to provide insurance brokerage and related services to the village. Under the supervision of the Village Manager, the selected insurance brokerage firm will provide insurance advice to the Village Manager, Corporation Counsel, Finance Department and Village's Personnel Office. It is anticipated that, subject to approval by the Board of Trustees, the selected insurance brokerage firm will begin providing insurance brokerage services on or about January 1, 2024.

The Village of Ossining is located on the Hudson River approximately 35 miles north of New York City. The village was chartered by the New York State Legislature in 1813 and is one of the few charter villages in the state. The village has approximately 185 full time employees, consisting of 19 senior staff/department heads/board members, approximately 108 employees covered by an agreement with the Civil Service Employees Association (CSEA), and approximately 58 uniformed police officers represented by the Police Benevolent Association (PBA). The village primarily operates out of four buildings: 16 Croton Avenue (Village Hall), 95 Broadway (Joseph G. Caputo Community Center), 86-88 Spring Street (police headquarters), and 101 Route 9A (Operations Center). The Village's 2023 annual budget totaled approximately \$57,000,000. The Village operates under a Village Manager form of government where the manager is the Chief Administrative Officer.

The Village's Board of Trustees ("Board"), which has five members including the mayor, who are each elected to two year terms and meet the first and third Wednesday of the month at 7:30 pm for Legislative Meetings. The Board conducts work sessions on the second and fourth Wednesday of the month, also at 7:30 pm.

As noted, the selected insurance brokerage firm will report to the Village Manager. There also will be frequent contact with the village's Corporation Counsel and Treasurer.

The purpose of this Request for Proposals (RFP) is to provide prospective municipal insurance brokers with essential information to enable them to prepare and submit a comprehensive proposal. The awarded firm will be named as the Village of Ossining's Broker of Record and will have the following responsibilities, including, but not limited to, design of an optimal insurance program for the village, annual marketing of the village's insurance program, responding to the village's inquiries regarding insurance related matters,

and communicating with the village's third party administrators and insurance companies. The village is currently self-insured for general liability/automobile and workers compensation with insurance above the self-insured retention levels. The village currently has the following coverages: general liability/automobile-excess to self-insured retention, workers compensation-excess to self-insured retention, property damage, crime, hull/machinery, cyber liability, accident insurance-campers and Tenant User Liability. The majority of these policies are on a calendar year commencing on or about January 1.

This is an RFP for insurance brokerage services, therefore, proposals from insurance consultants and insurance carriers will not be considered.

This RFP is not an authorization to approach the insurance marketplace or service agencies on behalf of the Village of Ossining. Proposers are specifically directed that no contact and/or solicitation of insurance markets be made on behalf of the village. Failure to comply with this condition will result in disqualification.

SCOPE OF WORK

The following is a list of the village's **minimum** service guidelines and requirements. Responses to the RFP should address each of the following service areas and include any relevant additional services that your firm would offer.

- Solicit and analyze proposals from qualified insurance carriers for the village's insurance coverage on an annual or as needed basis and submit developed bid specifications for consideration.
- Evaluate proposals relative to compliance with insurance specifications, cost and ability of each insurance carrier to perform as required including relative solvency.
- Provide a detailed report of solicited policy renewal options available to the village and provide recommendations.
- Examine and provide recommendations regarding issued policies for conformance with the village's specifications and the insurance carrier's proposals.
- Provide all binders and insurance policies and review all for accuracy.
- Verify all invoices and allocate premiums, working with the Village Treasurer.
- Provide an annual report including insurance schedules, policy summaries, review of past year's activities and outlook for coming year.
- Assisting the Corporation Counsel in reviewing insurance requirements in village contracts with vendors.
- Provide insurance certificates as needed.
- Evaluate existing insurance coverage and claims history and provide recommendations on any modifications to the village's current program.
- Work with the village's Third Party Administrators regarding claims, notification to insurance carriers and otherwise where necessary.
- At the periodic request of the village, follow up with Third Party Administrators on open and pending claims.

TERM OF CONTRACT

The contract shall be awarded for a term of three (3) years. During the third year of the agreement, it is anticipated that another Request for Proposals will be issued for insurance brokerage services. The firm awarded a contract in response to the current RFP may respond to a subsequent RFP.

PROPRIETARY INFORMATION

The New York State Freedom of Information Law, Public Officers Law, Article 6, provides for public access to information. Public Officers Law, section 87(d)(2) provides for exceptions to disclosure for records or portions thereof that are “trade secrets or are submitted to an agency by a commercial enterprise and which if disclosed would cause substantial injury to the competitive position of the subject enterprise.” Information that the proposer wishes to have treated as proprietary and confidential trade information should be identified and labeled “Confidential” or “Proprietary” on each page at the time of submittal. This information should include a written request to exempt it from disclosure, including a written statement of the reasons why the information should be exempt.

RIGHT TO REJECT PROPOSALS

This RFP does not commit the village to award a contract, pay any cost incurred in the preparation of a proposal in response to this RFP or to procure or contract for services. The village intends to award a contract on the basis of the best interest and advantage to the village, and reserves the right to accept or reject any or all proposals received as a result of this request, to negotiate with all qualified proposers or to cancel this RFP in part or its entirety, if it is in the best interest of the village to do so.

INSURANCE AND INDEMNIFICATION REQUIREMENTS

The selected municipal insurance broker shall maintain at its own expense an errors and omissions policy in the amount of no less than \$1,000,000 per occurrence and \$1,000,000 policy aggregate covering the selected firm in connection with the insurance brokerage services provided to the village. General liability insurance providing no less than \$1,000,000 per occurrence and \$1,000,000 policy aggregate naming the Village of Ossining, its officers, elected officials, volunteers, and employees as additional insureds on a primary and non-contributory basis. Both insurance policies shall provide waiver of subrogation endorsement clauses in favor of the Village of Ossining. The village shall be provided no less than 30 days’ written notice of the cancellation and/or material change in coverage. Prior to commencement of work, the selected firm shall provide to the Corporation Counsel certificates of insurance for review. Additionally, documentation confirming statutory Workers Compensation and New York State disability insurance coverage shall be provided.

The selected firm shall agree to indemnify and hold harmless the Village of Ossining, its officers, elected officials, volunteers and employees from and against any and all lawsuits, settlements, judgments, costs, penalties and expenses, including attorneys’ fees, and at the selected firm’s own cost and expense, defend any action against the Village of Ossining arising from the selected firm’s: a) willful misconduct, fraud or criminal conduct, including the conduct of the selected firm’s directors, officers and employees or b) any material breach

of the selected firm's obligations under the agreement entered into with the Village of Ossining.

PROPOSED TIMELINE

October 26, 2023- RFP Release Date.

November 10, 2023- Proposals due by 4:30 pm.

Week of November 13, 2023- Village staff (who may include Village Manager, Assistant Village Manager, Corporation Counsel and Treasurer) to conduct interviews.

November 22, 2023- Staff to discuss recommendation with Board of Trustees at work session.

December 6, 2023- Resolution presented to Board of Trustees authorizing the Village Manager, upon review by the Corporation Counsel, to execute an agreement with the selected firm. Assuming that the resolution is approved and a firm selected, the village and the selected firm will negotiate the terms of the service agreement.

The Village of Ossining is an Equal Employment Employer and strongly encourages all firms qualified and certified as Women/Minority Business Enterprises (W/MBE) to submit proposals.

The village reserves the right to amend the RFP based upon questions and issues raised at any time prior to the RFP submission deadline.

The village reserves the right to change the timeline, at which time all participants will be notified of the changes.

QUALIFICATION REQUIREMENTS

The following are minimum requirements for firms responding to the RFP:

- At least five years' experience providing similar services to a municipality of similar size.
- Provide at least three references with contact information of clients currently/previously served. At least two of the references must be from municipal clients.

PROPOSAL FORMAT AND CONTENT

The proposal should include the following detailed information on how the firm meets the Scope of Work and Qualification Requirements section. The proposal should address each item as listed in a format similar to that of the RFP.

Proposals must address the following items:

- A profile of the firm including number of employees and office locations. The response should identify with contact information the person or persons who will

handle the marketing and placement of insurance coverage and the day-to-day servicing of the account. For the individuals identified as responsible for the account, please provide the individual's title, tenure, licenses and area of expertise.

- Provide a description of the firm's experience with other municipal clients.
- Provide examples where the firm has taken over existing policies by filing Broker of Record letters. Include the contact information for the involved municipality.
- The proposal should include a detailed cost proposal section. Advise if the fee paid by the village is based upon a commission paid to the selected firm by the insurance carriers, by an agreed annual fee paid by the village, or by some other method.
- Provide a sample marketing plan and describe the insurance marketing expertise of the individuals assigned to the account.
- A completed and signed Exhibit A attached hereto.

PROPOSAL SUBMISSION

Four copies of the proposal and any other required documents must be submitted in an opaque sealed envelope clearly marked with the name of the proposal and the name and address of the responding firm. Due to restrictions resulting from the declared state of emergency, in-person delivery of the proposal is not allowed. Where the United States Postal Service or another delivery service is used, the sealed envelope shall be enclosed in a separate envelope with the notation "Proposal Enclosed" on the face thereof. Please leave sufficient time for mailing and delivery.

Proposals must be received no later than **4:30 PM on November 10, 2023** at the following address:

Village of Ossining-Village Manager's Office
16 Croton Avenue, 2nd Floor
Ossining, New York 10562
Attention: Karen D'Attore, Village Manager

In addition to mailing the proposal, one electronic copy of the proposal with all other documents in PDF format shall be submitted via DropBox link to Corporation Counsel Stuart Kahan at SKahan@villageofossining.org-- **no jump drives or email attachments will be accepted.**

Thank you in advance for your interest. If you have any questions or need additional information, please contact Corporation Counsel Stuart Kahan at (914) 941-3554 or by email at SKahan@villageofossining.org.

EXHIBIT A: REQUEST FOR PROPOSAL SPECIFICATION

VILLAGE OF OSSINING

All terms, conditions and requirements as set forth in this Request for Proposals are acceptable as specified therein. Yes _____ No _____

If “**NO**”, please provide a detailed description and/or explanation of any deviation in your proposal from the specification detailed in the Request for Proposal with your proposal response.

By submission of this proposal, each bidder, and each person signing on behalf of any bidder, under penalty of perjury, certifies that to the best of its knowledge and belief:

- The proposal is made without any connection with any person making a proposal for the same purpose, and is in all respects fair and without collusion or fraud and that no elected official or other officer or employee or person whose salary is payable in whole or in part by the Village of Ossining is directly or indirectly interested therein, or in any of the profits thereof.

As an authorized representative for the identified company, I accept all the terms and conditions identified in the Request for Proposals except as identified.

Company Name and Address

Signature

_____ Date

Name and Title