

**Insurance Broker Services**  
**for the**  
**City of Lyons**

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You are invited to submit a competitive sealed bid for the CITY OF LYONS.

Attached hereto are the general conditions, standard instructions, bid specifications, and bid forms. Variations from the given specifications should be noted on the bid form with an explanation of the said variation(s) attached.

Bids are to be sealed, mark with the bidder's name, labeled "Insurance Broker Service" and mailed or delivered to:

CITY OF LYONS  
Jason Hall, City Manager  
161 N.E. Broad Street  
Lyons, Georgia 30436  
(912) 526-3626

No later than 3:00 P.M on March 14<sup>th</sup> 2018. All submitted proposals will be recorded. All inquiries concerning this bid should be made to Jason Hall, City Manager at (912) 526-3626.

**I. SCOPE**

It is the intent of City of Lyons to enter into an annual contract with qualified offeror(s) to provide Consulting and Insurance Broker Service (the Broker) to represent the City of Lyons in various insurance markets. The City of Lyons is not requesting insurance quotations at this time and expressly prohibits prospective brokers from quoting or approaching carriers at this time.

**II. INTRODUCTION HISTORY**

The City of Lyons has approximately 52 employees. The City of Lyons operates an Administration Department, Main Street Department, Water and Sewer Department, Street Department, Sanitation Department, Police Department, Volunteer Fire Department, and Recreation Department. The City of Lyons carries Group Health, Life, Property, Inland Marine, General Liability, Police Professional Liability, Public Officials and Automobile insurance. The City of Lyons employees have the option of purchasing supplemental insurance from outside sources through payroll deduction where the total cost is paid by the employee. Examples of the option insurance is Cancer, Disability, Life, Vision, Dental etc. The City of Lyons currently owns approximately \$10,000,000 of property and equipment and insures approximately \$2,700,000 of contents.

**III. SCOPE OF WORK**

The qualified offeror shall perform the following:

- A. The successful Broker shall perform the services necessary to replace insurance coverage.
- B. Act as the liaison and advocate for the City of Lyons with carrier underwriters and claims staff.
- C. Prepare insurance coverage specifications and make recommendations for changes.
- D. Provide all carrier quotations and reveal commission rates (if applicable) received with detailed recommendation on the proposals.
- E. Prepare and present an annual report describing coverage, exposure, and premium charges with recommendations outlining options to contain costs without sacrificing coverage for the potential catastrophic loss.
- F. Verify the accuracy and adequacy of policies and coverage.
- G. Assess insurance company stability, solvency, and service records.
- H. Provide written interpretation of coverage when required.
- I. Assist with ascertaining replacement cost value for property.
- J. Assist with reporting requirements from carriers.

#### **IV. CONTRACT TERM**

A. The initial term of the contract will be for one year with the City's option to renew for four (4) additional twelve-month periods.

Notice of intent to renew will be given to the contractor in writing by the City normally sixty days before the expiration date of the current contract period.

It should be noted the multi-year contracts may be continued each fiscal year only after funding appropriations and program approvals have been granted by the City. In the event that the necessary funding is not approved, then the affected multi-year contract becomes null and void, effective July 1<sup>st</sup> of the fiscal year for which such approval has been denied.

B. Termination for Convenience For the protection of both parties, either party giving 30 days prior notice, in writing, to the other party, may cancel this contract.

#### **V. INDEMNITY CLAUSE**

The Contractor covenants to save, defend, hold harmless, and indemnify the City of Lyons, and all of its officers, departments, agencies, agents, and employees (collectively the "City of Lyons") from and against any and all claims, losses, damages, injuries, fines, penalties, costs, (including court costs and attorney's fees), charges, liability, or exposure, however caused, resulting from, arising out of, or in any way connected with the Contractor's intentional, negligent, or grossly negligent acts or omissions in performance or nonperformance of its work called for by the Contract Documents.

#### **VI. PROPOSAL PREPARATION AND SUBMISSION**

The complete proposal shall contain the following information and shall be submitted in the order shown below. Please address each section in your proposal submission and divide each section of your proposal, with identifying tabs.

Firms should submit proposals that address each of the sections specified below. The City of Lyons reserves the right to request any omitted information. Firms shall be notified, in writing, and shall have two (2) days, after notification, to submit the omitted information. If the omitted information is not received within two (2) days, the firm shall be deemed nonresponsive and the proposal will not receive further consideration.

##### **Section 1: Transmittal Letter**

Transmittal letter shall introduce the broker, describe the ownership, include complete address, email address, phone and fax numbers also include the name of the contact person(s) during the REP process. The broker shall designate a principal to be assigned to this account to act as the primary contact for the City of Lyons. **An authorized agent of the firm shall sign the transmittal letter.**

##### **Section 2: Addenda Acknowledgement**

Acknowledge receipt for all addenda (if any). Addenda will be posted at: [www.lyonsga.org](http://www.lyonsga.org). It is the vendors' responsibility to periodically visit the web page for addenda, before the due date and before submitting a proposal.

**Section 3: Offeror Qualifications/Experience**

This section shall include the offeror's responses to the following:

- A. Vendor shall submit statements or evidence of experience; any applicable licenses, certifications, etc., which demonstrates the firm has at least five (5) years of experience.
- B. Ability to perform scope of work outlined.
- C. Provide information on agency size and experiences.
- D. Provide experience specific to the assigned principal.
- E. Provide in-house services available.

**Section 4: Service Plan**

Provide a detailed service plan, which describes the manner and method the offerors will use to perform the requirements of this contract, which shall include, but not limited to the following:

- A. Describe the procedures for the City of Lyons to follow when filing a claim
- B. Provide location of office, which would service the City of Lyons account and contact.
- C. Describe the services that will be offered to the City of Lyons to include risk exposure analysis, safety/loss control services, etc.

**Section 5: References**

Provide a list of client references on one, two or all types of coverage for whom similar services have been or are being performed. Reference information shall include entity name, address, a description of services provided, contact name, telephone number, fax number, and email address.

**Section 6: Business Requirements**

- A. Provide proof of Insurance
- B. Provide copy of a current valid business license.  
Vendors shall submit, with their bid or proposal, a copy of the Business License (Occupation License) that is required to conduct business at your location.

If awarded the contract, the successful vendor must obtain a business license from the City of Lyons. However, if the business is located in Georgia and has proof of being properly licensed by a municipality in Georgia, and paid applicable occupation taxes in that city, the contractor will not be required to pay occupation taxes in the City of Lyons.

**Section 7: Cost Proposal**

Provide your firms proposed cost for the services:

5. Brokerage Services to obtain and service the following:

- Group Health (to include Dental and Vision optional)
- Property and Casualty
- Life
- Worker Compensation
- Data Cyber Liability
- Insurance Coverage Advice
- Certificate of Insurance issuance
- Review of contracts and indemnity agreements
- General risk management advice

**Value-added Services Requested:**

All items listed below are all value-added components of a complete risk management and insurance program that the city wishes to receive. Please provide us with your qualifications, experience, and plan to execute these services.

Please indicate any extra costs associated with each item, if necessary.

1. Loss Control & Safety Training
  - a. On-site visitation of facilities and risk analysis
  - b. Awareness training
  - c. Awareness through safety bulletins and newsletters
  - d. Automotive driver training
  
2. Employment Practices Helpline
  - a. Legal advice on employment practices issues
  - b. Advice in writing
  
3. Property Appraisals
  - a. Building valuations
  - b. Content valuations
  - c. Historic valuation
  - d. GPS locations mapping