

REQUEST FOR PROPOSALS/QUALIFICATIONS (“RFP”)  
FOR: ADMINISTRATION OF PROPERTY INSURANCE,  
LIABILITY INSURANCE, AND WORKER’S COMPENSATION  
INSURANCE

POSTING DATE: SEPTEMBER 4, 2024



**RESPONSE DEADLINE: *SEPTEMBER 16, 2024***

**TO:**

**LORI ROMINE, HR MANAGER  
VILLAGE OF ANTIOCH  
847 MAIN ST.  
ANTIOCH, IL 60002  
[lromine@antioch.il.gov](mailto:lromine@antioch.il.gov)**

## **I. BACKGROUND**

The Village of Antioch is requesting proposals for an insurance broker for the administration of Property Insurance, Liability Insurance, and Worker's Compensation Insurance per the specifications provided in this document. Proposals will be for the 2025 year (beginning December 31, 2024). The following are specific coverages the Village of Antioch would like proposed:

- Automobile Liability
- Cyber Liability
- Employment Practices Liability
- Equipment Breakdown Coverage
- General Liability
- Law Enforcement Liability
- Property Insurance
- Public Officials Errors & Omissions Liability
- Worker's Compensation
- Government Crime Policy
- Umbrella Coverage
- Drone Coverage

Notwithstanding any other provisions of the RFP, the Village of Antioch reserves the right to reject any or all proposals, to waive any irregularity or informality in a proposal, and to accept or reject any item or a combination of items for any reason or no reason.

It is further within the right of Antioch to reject proposals that do not contain all elements and information requested in this document, as well as accept proposals that do not contain elements or information requested.

The Village of Antioch shall not be liable for any losses incurred by the Proposers throughout this process. The cost of preparing a response to this RFP is not reimbursable in part or in whole to the Proposer. Any proposal received will become the property of Antioch and a matter of public record.

## **II. PURPOSE**

In accordance with all applicable laws, the following procedures are designed to provide for a fair and open process based on qualifications, insurance requirements met, and cost effectiveness.

### III. TENTATIVE PROJECT TIMELINE

RFP Posted By 3:00 p.m. CST August 30, 2024

RFP Questions Due by 5:00 p.m. September 6, 2024

RFP Responses Due By 12:00 p.m. CST September 16, 2024

Interviews with Selected Firms September 18 & 19, 2024

Recommendation of Selected Firm to Village Board Committee of the Whole  
September 25, 2024 (possible)

Village Board Approval of Contract with Broker October 9, 2024 (possible)

### IV. RFP DUE DATE

Proposals shall be submitted to the Antioch HR Manager no later than **12:00 p.m. central standard time on September 16, 2024**. Proposals shall include 2 hard copies and one digital copy and be clearly labeled **RFP – Insurances**, and submitted to the location/address listed below. Faxed or emailed copies will not be accepted.

**Delivery Address:**

**LORI ROMINE, HR MANAGER**

**c/o VILLAGE OF ANTIOCH**

**RFP - INSURANCES**

**847 MAIN ST.**

**ANTIOCH, IL 60002**

**[lromine@antioch.il.gov](mailto:lromine@antioch.il.gov)**

Each proposal must be received by the due date and time set for this RFP. A proposal received after the established deadline will not be considered. It is the sole responsibility of the Proposer to submit its proposal.

### V. QUESTIONS

All questions related to this RFP must be submitted by email no later than **5:00 p.m. central standard time on September 6, 2024 to [lromine@antioch.il.gov](mailto:lromine@antioch.il.gov)**. Clearly mark the e-mail "Questions for Insurance". Phone calls or faxed questions will not be accepted nor questions submitted after the deadline. Respondents are specifically instructed not to contact any elected officials or government employees for meetings, conferences or discussions related to this RFP.

To be added to the list to receive all questions and answers submitted, please email [lromine@antioch.il.gov](mailto:lromine@antioch.il.gov). Failure to follow this process may exclude you from receiving all questions and answers.

## VI. SCOPE

This request for proposal is for any brokerage firm interested in marketing, management, administration and placement of Property Insurance, Liability Insurance, Worker's Compensation and other insurance lines to Antioch for policies renewing on December 31, 2024. The broker scope of services shall include a minimum of the following:

1. Proposers are required to be an admitted licensed insurance provider of insurance in the state of Illinois and need to have an A.M. Best rating of B+ or better and a financial size of 8 or better. Proof of this rating will be required as part of the submission.
2. Proposers must have the capabilities to provide 24 hours a day/7 days a week claims reporting service using e-mail, fax, phone, and online computer system.
3. Proposers must have a Loss Control Department or contract with a Loss Control Service to provide loss control/risk management training, on-site visits, ability to provide online risk management computer system, online safety training, and other additional safety trainings as requested by Antioch at no additional cost to the provided proposal.
4. Proposers must provide claims reviews with the loss control department and claims department at least once a year.
5. Coverage shall be in force beginning December 31, 2024
6. During renewals, proposers are expected to assess the Village's operations risks and provide recommendations regarding the appropriate insurance coverages and plans for the Village, the level of coverage necessary to protect the Village from reasonable risks, the levels of deductible or self-insured retention for each policy to provide the best balance of risk limitation and lower premiums and such other factors as the broker shall recommend.
7. Annual renewals shall be provided in a timely manner and specifications, bids, evaluations and recommendations should be completed at least 45 days prior to the policy expiration.
8. Proposers are expected to actively assist with the management and processing of claims. Processing includes timely payment of claims and pursuit of reimbursements as appropriate. Detailed monthly reporting of all transactions is required. Insurers must have the ability to break down premiums by insurance types, facilities, and also by departments within Antioch. Insurers are expected to calculate the Workers

Compensation modification rating.

9. At the completion of the coverage year, proposer shall provide (at the proposer's expense) an actuarial report to Antioch for management and auditor use. This report shall include estimates by year of: required reserves, unpaid claims, incurred losses, subsequent development of known claims, and claims incurred but not reported.
10. After submission, Proposers may be required to give a presentation (date and time to be determined) on their company's loss control, and claims management. This presentation will explain loss control approach, how claims are handled, along with any other pertinent information about the company.
11. The Village of Antioch reserves the right to negotiate the terms and conditions, including the price, as proposed in the vendor's proposal. In addition, as part of such negotiations, Antioch reserves the right to require supporting cost, pricing, and other data from the proposer in order to determine the reasonableness and acceptability of the proposal.
12. Depending on proposals received, Antioch may implement a multi-year agreement unless issues arise with the chosen provider.

## **VII. SUBMITTALS**

The following items are to be clearly addressed in the Proposer's responses. If an item is not applicable to your proposals, clearly indicate "not applicable" for the item and the reason it is not applicable.

1. Proposals shall include overview of insurer's loss control department and program showing services provided and samples of safety training. Proposer's organization needs to have at least five (5) years' experience in the field with government agencies.
2. Proposals shall include an overview of insurer's claims department and claims program. Additionally, a one-page overview of how a typical claim from Antioch would be managed and processed.
3. Proposals shall include brief explanations on how insurance for the above mentioned policies are managed and processed.
4. Proposals should describe the steps taken in reviewing the Village's current risk management program, and insurance program, and designing changes to the programs. This should include specific techniques and procedures your company

may use to assist in identifying current and anticipated new exposures to loss.

5. Proposers shall outline Legal Counsel selection information, list of approved counsel, what role the Village of Antioch plays in the selection, and the role Antioch has in regards to **claims settlements and denials**.
6. Proposers shall state how many years the Proposer been involved with public entity insurance.
7. Proposers shall provide a list of at least three (3) public entity accounts for which the Proposer currently or in the past has provided insurance.
8. Proposers shall submit any information that documents successful and reliable experience in past performance related to the requirements of the RFP.
9. Proposers shall list the individual(s) who will be directly responsible for the overall management of the account, and list other support personnel and contact information.
10. Proposers may describe any additional resources your firm can provide that may bring value to Antioch.
11. The specifications in this request are the minimum acceptable. Antioch shall be the sole judge of equivalency. Proposers must submit their proposal with the requirements outlined in these specifications. Proposers may submit alternates to the specifications on a separate proposal sheet.
12. Proposals shall include all other requirements as set forth by State and Federal law in regards to Property Insurance, Liability Insurance, and Worker's Compensation Insurance and the requirements as set forth by any other applicable laws and regulations.
13. The Village is requesting a flat annual fee compensation structure for the requested services. Any commissions to wholesale intermediaries shall be disclosed in the insurance renewal report.

## **VIII. ADDITIONAL INFORMATION**

1. Proposal shall conform to all applicable Federal, State and local laws, codes and ordinances.

2. No Proposer will be provided with financial and/or competitive Proposer information on this Proposal until after the award of contract has been made. At that time, all proposals will be available for review in accordance with the Illinois Freedom of Information Act (FOIA). Proposer shall cooperate with Antioch to comply with FOIA Request(s).
3. Antioch and its departments are exempt from payment of all federal, state and local taxes on its purchases except Illinois excise taxes.
4. Any contract between Proposer and the Village of Antioch shall be subject to the laws of the State of Illinois. In connection with the performance of work under such contract, the Proposer agrees not to discriminate against any employee or applicant for employment because of age, race, religion, color, handicap, sex, physical condition, developmental disability, sexual orientation, or national origin.
5. By responding to this Proposal, prospective Proposers acknowledge and accept the attachments, including insurance requirements and statement of understanding.
6. Upon award of the contract, the selected Proposer will be required to submit a federal W-9 Form and payment address to Antioch. Proposers previously established with Antioch may have this requirement waived.
7. The proposal shall be prepared with a straightforward, concise delineation of the Proposer's capabilities to satisfy the requirements of this RFP.
8. Any cost and/or pricing data submitted or related to the vendor's proposal including any cost and/or pricing data related to contractual extension options, whether required or voluntary, shall be subject to evaluation, and awarded only if deemed to be in the best interest of Antioch.
9. A Proposer may withdraw or modify its proposal prior to the proposal due date. Any changes or withdrawals must be made in writing prior to the proposal due date.
10. Deviations and exceptions from terms, conditions, or specifications shall be described fully, on the proposer's letterhead, signed, and attached to the request. In the absence of such statement, the proposal shall be accepted as in strict compliance with all terms, conditions, and specifications and the proposers shall be held liable.

11. All materials, equipment, and supplies provided to Antioch must comply fully with all safety requirements as set forth by the Rules of the Industrial Commission on Safety, and all applicable OSHA Standards.
12. All proposals shall be good for ninety (90) days from the date of the due date for the RFP.
13. Any Proposer barred from engaging in a governmental contract will not be considered.

## **IX. EVALUATION PROCESS**

After determining that a proposal satisfies the mandatory requirements stated in the Request for Proposal, the comparative assessment of the relative benefits and deficiencies of the proposal in relationship to the published evaluation criteria shall be made by using subjective judgment. The award of a contract resulting from this Request for Proposal shall be based on the lowest cost and best proposal received in accordance with the submission requirements. Proposals will be reviewed by an internal review panel and will be minimally evaluated based on the following criteria:

- Experience and Reliability
- Expertise of Personnel
- Management and processing methods
- Available Resources
- Cost

## **X. CONTRACT**

In the event that the Proposer whom the services are awarded does not execute a contract within thirty (30) days after the award of the bid, Antioch may award the contract to the next most qualified Proposer or call for new proposals, or take other steps it deems to be in the best interest of the Village. Antioch shall assume no cost by the Proposer in preparation of new proposals.

Antioch reserves the right to discontinue the contract due to unsatisfactory service. It may reconsider any proposal that was received in response to this request.

The contract shall not be assigned, transferred, or subcontracted.

The Proposer agrees to maintain worker's compensation coverage as required by state law, vehicle insurance, and general liability insurance on its premise or operations.



## XI. GENERAL REQUIREMENTS

**1. HOLD HARMLESS:** Proposer agrees to indemnify, hold harmless, and defend Antioch, its officers, agents and employees from any and all liability including claims, demands, losses, costs, expenses and damages of every kind arising out of or in connection with services provided pursuant to this contract where such liability is founded upon or grows out of acts or omissions of any agents or employees of the Proposer.

**2. INSURANCE RESPONSIBILITY:** The proposer performing services for Antioch shall comply with the insurance requirements contained herein.

2.1 Provide own insurance, countersigned by an insurer licensed to do business in the State of Illinois, covering the period of the agreement/contract indicating that Proposer is insured under professional liability insurance in an amount not less than minimum amounts reasonably necessary and sufficient within the profession.

2.2 Provide insurance certificates indicating required coverage, countersigned by an insurer licensed to do business in Illinois, covering the period of the agreement/contract. The insurance certificate is required to be presented prior to the issuance of the purchase order or before commencement of the contract.

**3. PROPRIETARY INFORMATION:** Any restrictions on the use of data contained within a request, must be clearly stated in the proposal itself. Proprietary information submitted in response to a request will be handled in accordance with applicable FOIA laws. Proprietary restrictions are generally not accepted. However, when accepted, it is the Proposer's responsibility to defend the determination in the event of an appeal or litigation.

3.1 Any material submitted by the proposer in response to this request that the proposer considers confidential and proprietary information and which qualifies as a trade secret, as provided in Illinois Stats., or material which can be kept confidential under FOIA, must be identified. Proposers should submit an additional redacted offer if this is the case. Proposal prices cannot be held confidential.

**4. CONTRACT AWARD:** Any award of a contract resulting from this RFP will be made only by written authorization from the Village Administrator, after consultation with the Village Board and Village President.

**5. EXPERIENCE AND RELIABILITY:** Experience and reliability of the Proposer's organization is considered in the evaluation process. Therefore, the proposer is advised to

submit any information which documents successful and reliable experience in past performance related to the requirements of this RFP.

**6. EXPERTISE OF PERSONNEL:** The qualifications of the personnel proposed by the Proposer to perform the requirements of this RFP will be considered in the evaluation. Therefore, the Proposer should submit information related to the experience and qualifications of the staff proposed. A list with minimally three public entity references is also required.

**7. PROPOSED METHOD OF PERFORMANCE:** The Proposer will be expected to be extremely responsive to the programmatic needs of Antioch. The Proposer should detail specifically how they intend to carry out the responsibilities of the contract.

**8. TERMS OF AGREEMENT**

8.1 The RFP and responses submitted become part of the contract between the Proposer and Antioch. To the extent there is a conflict in terms, and that term is addressed in the contract executed between the Proposer and the Village of Antioch, the term set forth in the contract prevails. To the extent there is a conflict in terms, and that term is not addressed in the final contract, the terms set forth in the RFP prevail.

8.2 The Proposer agrees to assist Antioch in complying with Public Records requests.

**XII. ATTACHMENTS**

Statement of Understanding of Proposal, Attachment A

**ATTACHMENT A**  
**STATEMENT OF UNDERSTANDING OF PROPOSAL**

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Proposer Name

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Proposer's Address

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City

State

Zip Code

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Contact Person's Name & Position

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Proposer's Phone Number

Email Address

We have read the Antioch's Request for Proposals (RFP) for RFP – Property Insurance, Liability Insurance, and Worker's Compensation Insurance and fully understand its intent. We certify that we have adequate personnel, equipment, and license to perform said services. We understand our ability and fitness to perform shall be judged solely by the Village of Antioch. In addition, we certify that:

- (a) Our proposal is not made in the interest or on behalf of any person not named therein;
- (b) We have not directly or indirectly induced or solicited any person to submit a false or misleading proposal or to refrain from proposing;
- (c) We have not in any manner sought by collusion to secure an advantage over any other Proposer;
- (d) We have thoroughly examined the RFP requirements, and our proposed fees cover all costs for service/equipment we have proposed; and
- (e) We acknowledge and accept all the terms and conditions included in the RFP.

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Signature of Proposer or Proposer's Representative

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Date