

SPECIAL CITY COMMISSION MEETING OF LAKE BUTLER, FLORIDA

August 27, 2024

6:30PM

City Hall Lake Butler

200SW 1st Street

Lake Butler, Florida 32054

AGENDA – Special City Commissioners Meeting

1. **Call to order – Roll Call, Opening Prayer, Pledge of Allegiance.**
 - a. Admin Content
If a person decides to appeal a decision made with respect to any matter at this meeting or hearing, he or she will need a record of the proceedings and may need to ensure that a verbatim record is made.
2. **Consideration of received Property & Casualty Insurance bids.**
Special City Commission Meeting. Consideration of received property & casualty insurance bids.
3. **Awarding of Property & Casualty insurance bids.**
4. Meeting Adjournment

Melissa Hendrix
Mayor
mhendrix@cityoflakebutler.com



Kimberly Hayes
City Manager
khayes@cityoflakebutler.com

**THE CITY OF LAKE BUTLER CITY
COMMISSION WILL HOLD A
SPECIAL MEETING
ON TUESDAY, AUGUST 27, 2024,
AT 6:30PM AT CITY HALL
LOCATED AT 200 SW 1ST STREET
LAKE BUTLER, FLORIDA 32054.**

**THE SPECIAL MEETING IS BEING
HELD FOR CONSIDERATION AND
AWARD FROM THE RFP FOR THE
PROPERTY & CASUALTY
INSURANCE BIDS.**

AGENDA ITEM INFORMATION SHEET

DATE: August 20, 2024

AGENDA ITEM: Opening of Bids for Property and Casualty Insurance and Selection of bidder for the City of Lake Butler Property and Casualty Insurance policy renewal. (#19)

DEPARTMENT: City of Lake Butler

MOTION/ACTION: Opening of Bids for Property and Casualty Insurance and Selection of bidder for the City of Lake Butler Property and Casualty Insurance policy renewal.

ASSOCIATED COST(S): Lowest Bidder

NAME _____

RANKING CRITERIA

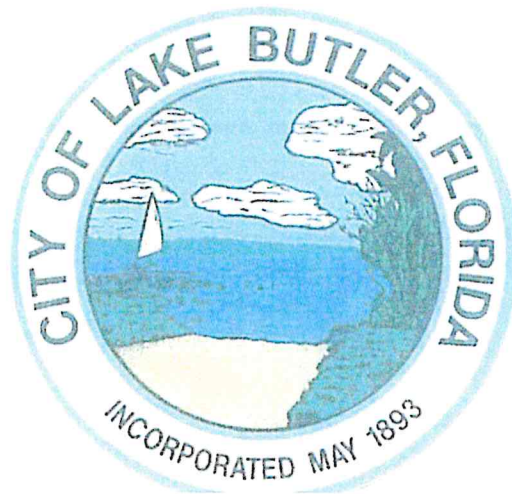
CRITERIA	POINTS	SCORED
Overall premiums including all applied discounts and credits	20	
Scope of coverage	20	
Ability to service City of Lake Butler	20	
Municipal experience and public sector client base	20	
Additional value-added programs/ services	20	
Total Points	100	

All rating factors will be weighed taking into consideration the specific needs of City of Lake Butler.

SIGNATURE _____ DATE _____

REQUEST FOR PROPOSAL FOR PROPERTY AND
CASUALTY INSURANCE

LAKE BUTLER CITY COMMISSION



GENERAL CONDITIONS, INSTRUCTIONS AND INFORMATION FOR BIDDERS

The face of the envelope shall contain the Company’s name, return address, the due date and time, and title.

Additional inquires can be directed to:

Dave Mecusker, Finance Director dmecusker@cityoflakebutler.com

(386)496-3401

CITY BACKGROUND

The City of Lake Butler was incorporated May 1893 and has a current population of 1,853 people and over 700 households. Total number of employees is currently 13 full-time; 14 part-time employees. Services provided to the residents of Lake Butler are water, sewer, garbage collection, and recreational park facilities.

Our goal is to obtain the most appropriate insurance coverage plan for the City to become effective October 1, 2024. Coverage includes: General Liability, Property, Inland Marine, Business Auto, Crime, Public Official's Liability, and City Manager Surety Bond.

DEFINITIONS

For the purposes of this Request for Proposal, "Proposer" shall mean contractors, consultants, proposers, organizations, firms, or other persons submitting a response to this Request for Proposal.

INVITATION TO PROPOSE AND COVERAGES REQUESTED

The following insurance coverage's are desired:

- General Liability
- Public Official's Liability
- Property
- Inland Marine
- Business Auto
- City Manager Surety Bond

APPLICATIONS

Proposers will have the sole responsibility of completing all insurance company applications. The City will sign completed applications for the successful Proposer if needed.

LOSS HISTORY AND PROPERTY LISTING

Current loss history reports and list of all property, buildings, equipment and vehicles are available upon request by calling (386)496-3401.

EFFECTIVE DATE OF COVERAGE

Lake Butler's policy would be effective October 1, 2024

PROPOSAL OPENING AND RETURN DATE

City of Lake Butler shall not be held responsible for the content of RFP packages obtained from any third party source nor will City of Lake Butler be responsible for providing addenda to potential proposers who receive a RFP package from other sources than the City of Lake Butler.

City of Lake Butler will receive proposals at the following address:

**City of Lake Butler
200 SW 1st Street
Lake Butler, FL 32054**

To facilitate processing, please ensure responses are sealed and marked "**SEALED BID - INSURANCE RFP**" on the outside of the envelope. The envelope shall also include the proposer's return address.

Proposers shall submit eight (8) sets of the proposal. A proposer may submit the proposal by personal delivery or by mail.

City of Lake Butler **MUST RECEIVE ALL PROPOSALS BY 2:00 PM on Monday, August 19, 2024.** Late proposals will not be opened.

City of Lake Butler cautions proposers to assure actual delivery of mailed or hand-delivered proposals directly to City Hall prior to the deadline set for receiving proposals. Telephone confirmation of timely receipt of the proposal may be made by calling (386)496-3401 before proposal closing time. Proposers may withdraw their proposals by notifying in writing at any time prior to the deadline for proposal submittal.

All proposals will be **opened Tuesday, August 20, 2024 at 6:00 PM** in the City Hall Commission Chambers, which is located at 200 SW 1st Street, Lake Butler, Florida 32054. Upon opening proposals, they become a public record of the City of Lake Butler and are subject to public disclosure consistent with Florida Statutes. Persons with disabilities needing assistance to participate in the RFP Opening should contact City Hall at least 48 hours in advance of the meeting at (386)496-3401.

REJECTION OF BIDS

City of Lake Butler reserves the right to waive formalities in any response, to reject any or all responses with or without cause and to waive technical and non-technical or non-material defects in the solicitation or submittal of any responses.

Binding upon the City until it has been properly executed.

AUTHORITY OF PROPOSERS

All proposals must be submitted by a licensed Florida resident agent. Proposals must be signed by an authorized representative of the insurance company underwriting the program. If the submitting agent/broker does not have the Authority to sign the proposal, it should be signed by an authorized representative of the company. Proposals submitted without binding Authority will not be given the same consideration as authorized proposals.

CURRENT PROGRAM

<u>Type of Policy</u>	<u>Current Provider</u>	<u>Limits / Total Insured Values</u>	<u>Deductible</u>	<u>Current Premium</u>
General Liability	FMIT	\$1,000,000 General No aggregate Employee Benefit Plans \$3,000,000 Total Limit Each Wrongful Act Limit of \$1,000,000	\$0	\$40,725
Public Official's	FMIT	\$1,000,000 Total Limit \$1,000,000 Each Wrongful Act Employment Practices \$1,000,000 Total Limit Included in GL	\$0 \$0	\$0
Property	FMIT	Blanket Limits of \$13,979,880 Building & Contents, RC, Special Form, 100% Co- Ins. \$173,200	\$2,500, 5% Wind/Hail	\$71,745
Inland Marine	FMIT	Contractor's Equipment of \$357,023 Scheduled \$1,000,000 Unscheduled	\$2500 ACV \$500	Included in Property
Business Auto	FMIT	Liability of \$1,000,000 UM of \$200,000 PIP for 11 Vehicles	\$2,500, ACV	

		Comp. & Collision for 11 Vehicles	\$1,000	\$5,621
Crime	FMIT	Employee Theft Per Loss	\$500	Included In Property
		\$100,000 Limit		

EVALUATION OF PROPOSALS

In the City's evaluation of proposals the following items shall be considered.

- Cost - A major consideration in evaluating proposals, but not the only consideration.
- Coverage - The amount and breadth of coverage and extent of restrictions or exclusions.
- Service - The capabilities and experience record of service provided by agents and insurers. Services include amending policies and contracts for changes, premium billings, loss control/safety and claims service, etc.

It is possible that the city, in its judgment, may consider a proposal unacceptable solely because one of these key items is unsatisfactory. For example, a proposal may be considered unacceptable solely on the basis of unsatisfactory cost, or unacceptable solely on the basis of unsatisfactory coverage, etc.

AWARD TERM

The term of this award is for a period of up to three years, upon mutual agreement of coverage, with the option to renew for two additional one-year periods upon mutual agreement of both parties.

EXECUTION OF AGREEMENT

The individual, firm, agency, or corporation to which the contract is awarded shall sign the necessary agreement entering into a contract with the City, No contract shall be considered

CLAIM REPORTS

The City requests that the successful Proposer(s) submit quarterly loss reports for each coverage type. Reports should be in narrative style accompanied by a detailed description of individual paid losses and reserve numbers for each claim and should be received by the City within twenty (20) days following the end of the reporting period. The total claims (both number and amount) should be included for each coverage type. In the event of termination of coverage, loss reports should continue to be furnished until all open claims have been concluded. It may be requested that claim reports be structured by departments or locations.

NAMED INSURED

City of Lake Butler

200 SW 1st Street

Lake Butler, Florida 32054

STABILITY OF INSURERS

It is preferred that insurers furnishing coverage be stable and have a current A. M. Best Company rating of "A" or better and be of sufficient financial size to provide security. Proposals are expected from insurers with acceptable financial strength. Insurers eligible for Best's rating should list their most current rating. Insurers not eligible for Best's rating should submit their most recent audited financial statement and other relevant data to support the use of such insurers.

Where such rating is unavailable, further information regarding the stability and solvency of the company should be provided. In such cases, the City is particularly interested in excess of loss relationships, and requests a listing of excess of loss carriers, copies of policy(ies), including type and amount of coverage provided by each excess of loss carrier, and percent of participation of each excess of loss carrier. Evidence of such excess of loss coverage is also required.

RANKING CRITERIA

CRITERIA	POINTS
Overall premiums including all applied discounts and credits	20
Scope of coverage	20
Ability to service City of Lake Butler	20
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