

North River Fire District



REQUEST FOR PROPOSALS RFP No: 2024-01

REQUEST FOR PROPOSALS INSURANCE BROKER SERVICES

RFP No. 2024-01

Posting Date: June 3, 2024

The North River Fire District is soliciting requests for proposals from qualified Insurance Brokers licensed to sell property/casualty insurance, workers compensation, group health, dental, vision, and life insurance, as well as other supplemental insurance products in the State of Florida for the full-time employees and retired employees of the North River Fire District.

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Section 1 – Introduction and General Information

General Information and Term of Engagement

The North River Fire District (“District”) is soliciting requests for proposals from qualified Insurance Brokers licensed to sell property/casualty insurance, workers compensation, group health, dental, vision, and life insurance, as well as other supplemental insurance products in the State of Florida for the full-time employees and retired employees of the District. The initial term shall include coverage beginning October 1, 2024, and ending December 31, 2025, with annual renewals or alternatives advantageous for the District.

Information and Clarification

The District has attempted to provide all information available. It is the responsibility of each Proposer to review, evaluate, and, where necessary, request any clarification prior to submission of a Proposal. All requests for information or clarification regarding this Request for Proposals (“RFP”) should be made in writing (can be through email) and addressed to the District’s Fire Chief, whose contact information is included in this package.

North River Fire District
1225 14th Ave. W.
Palmetto, FL 34221
Attn. Fire Chief Joseph Sicking
941-721-6700

Presentation Costs

The District shall not be liable for any costs, fees, or expenses incurred by any proposer in responding to this RFP or any subsequent inquiries or presentations relating to a response.

Submission of Proposals

In order to be considered, interested firms must submit seven (7) hard copies of their proposal by mail or hand delivery in a sealed package, clearly identified as “Insurance Broker Proposal” to the attention of Fire Chief Joseph Sicking at the appropriate address provided below such that it is received by the District no later than 2:00 P.M. on Monday, July 8, 2024:

By Mail or Hand Delivery (M-Th 7:30-4:30)

North River Fire District
1225 14th Ave. W.
Palmetto, FL 34221

Please mark one (1) original and six (6) copies of the written proposal as follows:

North River Fire District
RFP for Insurance Broker
RFP No. 2024-01

Any proposal received after the stated time and date will not be considered. It shall be the sole responsibility of the proposer to have their proposal delivered to the District prior to the stated time and date. Proposals delayed by mail or delivery service shall not be considered, shall not be opened at the public meeting, and arrangements shall be made for the return of the unopened proposals at the proposer's request and expense.

Opening of Proposals

The Fire Chief (or designee) shall publicly open, in the presence of a witness, all timely submitted proposals at 1225 14th Ave. W. Palmetto, FL 34221 at 3:00 P.M. on Monday, July 8, 2024.

Schedule

The proposed time schedule as related to this procurement is as follows:

Event	Time	Date
Release RFP	9:00 a.m.	June 3, 2024
Deadline for Proposal Submission	2:00 p.m.	July 8, 2024
Opening of Proposals (Selection Committee)	3:00 p.m.	July 8, 2024
Scoring of Proposals (Selection Committee)	9:00 a.m.	July 10-11, 2024
Board Selection	6:00 p.m.	July 18, 2024

Section 2 - Nature of Services Provided

Scope of Work to be Performed

The services detailed in "Appendix B" are those services expected to be provided by the selected broker.

Section 3 – District Information

Name and Telephone Number of Contact Person

The primary contact with the District will be the Fire Chief, Joseph Sicking, at (941) 721-6700 or sickingj@nrfd.org.

Background Information

The Fire District is an Independent Special Fire Control District, as defined in Chapter 191, Florida Statutes, as amended, created by the Florida Legislature in 2007, via its Enabling Act, Chapter 2007-280, House Bill 845, with the merger of the Palmetto Fire Control District and the Ellenton Fire Control District. The Fire District currently has 77 full-time employees who support and provide First Response Emergency Medical Services, Fire Suppression & Prevention Services, and Hazardous Materials Response. The Fire District protects a population of 68,000 permanent residents that grows to 75,000 with the winter residents in a 82-square mile area.

The Fire District operates out of five (5) fire stations that are strategically located within these 82 square miles and one Administrative Building that houses the Fire District's Administrative Staff and Fire Prevention Personnel. In 2023, the Fire District responded to 7,807 emergency calls.

The Fire District holds a Class 3/3Y rating from the Insurance Services Office (ISO). Additional information about the Fire District can be found on its website www.nrfd.org.

The District is generally exempt from Federal Excise Taxes and all State of Florida sales and use taxes. Do not include any tax on any item or service. The District will sign an exemption certificate if submitted by the contractor. Contractors doing business with the District are not exempt from paying sales tax to their suppliers for materials to fulfill contractual obligations with the District, nor shall any contractor be authorized to use any of the District's Tax Exemptions in securing such materials.

Consistent with the District's purchasing procedures, coverages are procured through its request for proposal process and normally result in a three-year contract with annual renewals. The District's fiscal year begins on October 1 and ends September 30. Budgets are adopted annually and follow established adoption guidelines as outlined in Florida Statutes. All expenditures are controlled in accordance with written policies and procedures.

Section 4 – General Instructions

The proposal submitted by the proposer must be presented in the format provided below and must clearly show proposer's response in the appropriate designated section. Failure to follow this directive will cause the proposal to be deemed unresponsive and it will be rejected from any further consideration. Proposer should submit one (1) original and six (6) additional hard copies of the proposal.

All proposals must include the following requested information in the appropriate sections as defined below:

Introduction – Company Information

- Name of the proposing firm and name of the representative submitting the proposal. Include all contact information.
- Provide an overview of proposing firm and its ownership/organizational structure, philosophy/culture, and number of employees.
- Describe, if applicable, how proposing firm is functionally tied to any insurer or provider of service and how that relationship may influence the ability to provide services to the District.
- Identify members of proposer's staff that would be assigned to the District and provide a summary of their qualifications, estimated percentage of their time that would be dedicated to the District, and their availability to travel to the District's meetings.

Company Expertise/Experience

Describe proposing firm's expertise and experience in each of the following areas:

- Health and Welfare
- Benchmarking
- Knowledge of Insurance Law
- Research and Technical Services
- Benefits Administration
- Benefits Communication
- Working with bargaining units
- Working with Public vs Private sector

Marketing Position

- Describe proposing firm's leverage in negotiating with carriers in regard to rates, policy terms, and plan design.
- Describe status with insurance carriers, i.e. United Healthcare, Aetna, Platinum Status with Cigna, Diamond with Florida Blue, etc., proposing firm must submit documentation.
- What differentiates proposing firm from other firms?

Description of Services and Ability

- Describe all the services proposing firm will offer The District.
- Does proposer offer assistance with claims and/or coverage questions?
- Describe the action that would be taken, the support provided, and the personnel who would be involved in investigating and settling a disputed claim. If possible, please describe an actual example in the response.
- Describe the steps the proposer anticipates will be needed to ensure a smooth transition if selected. What is the onboarding process?
- Does proposer help with legislative compliance? Oversee section 125?

References

Identify a minimum of three (3) other accounts similar in size and scope to the District for which proposer is presently serving which can serve as a reference for proposer's services.

Section 5 – Proposal Requirements

Submission of Proposal

To be considered, the proposal must be received by the District by 2:00 P.M. on July 8, 2024.

The proposal shall include an executed Public Entity Crime Statement (Appendix A).

The proposal shall be signed by an officer or shareholder of the proposing firm who is authorized to contractually bind the firm.

Any questions by prospective proposers concerning this RFP shall be addressed in writing (can be through email) to the District's contact person, Joseph Sicking, at sickingj@nrfd.org no later than July 8, 2024, at 2:00 P.M. No verbal communications shall be binding.

Proposals should be prepared simply and economically, providing a straightforward, concise delineation of the proposing firm's capabilities to satisfy the requirements of the RFP. The emphasis in the proposal should be on completeness and clarity of content.

Proposers shall take all responsibility for any errors or omissions in their Proposals. Any discrepancies in numbers or calculations shall be interpreted to reflect the cost to the District.

If prior to contract award, a Proposer discovers a mistake in their Proposal which renders the Proposal unwilling to perform under any resulting contract, the Proposer must immediately notify the Fire Chief and request to withdraw the Proposal. It shall be solely within the District's discretion as to whether withdrawal will be permitted. If the solicitation contemplated evaluation and award of "all or none" of the items, then any withdrawal must be for the entire Proposal. If the solicitation provided for evaluation and award on a line item or combination of items basis, the District may consider permitting withdrawal of specific line item(s) or combination of items.

The District shall not be liable for any expenses incurred by potential proposers in the preparation or submission of their Proposals. Pre-contractual expenses are not to be included in the proposer's Pricing Sheet. Pre-contractual expenses are defined as, including but not limited to, expenses incurred by Proposer in:

- Preparing Proposal in response to this RFP;
- Submitting the Proposal to the District;
- Negotiating with the District any matter related to the Proposal; and,
- Any other expenses incurred by the Proposer prior to the date of the award and execution, if any, of the contract.

The District supports and complies with the State of Florida's "Government in the Sunshine" laws, designed to provide transparency and openness in government operations. The Florida Law regarding public records may be found in its entirety in Chapter 119, Florida Statutes. Therefore, unless information is exempt from disclosure by law, the content of any request for explanation, exception, or substitution, response to this RFP, protest, or any other written communication between the District and Proposer, shall be available to the public. The District intends to release all public portions of the Proposals following the evaluation process at such time as a recommendation is made to the District's Board of Commissioners.

The Proposer warrants and represents that it presently has no interest and agrees that it will not acquire any interest which would present a conflict of interest under Florida law during the performance of services under any Agreement awarded. The Proposer further covenants that it will not knowingly employ any person having such an interest in the performance of any Agreement awarded. Violation of this provision may result in any Agreement awarded being deemed void and unenforceable.

Proposal Format

The following material must be submitted in a proposal for a proposing firm to be considered.

1-Title Page

Title page showing the RFP subject; the proposing firm's name; the name, address, and telephone number of the contact person; and the date of the proposal.

2-Table of Contents

3-Transmittal Letter

Provide a brief description or narrative of the firm's approach to handling the brokerage services requested by this RFP. Following are some of the questions you are encouraged to address, either in the description or in an oral presentation, if one is required:

- What innovative mechanisms have you used to minimize insurance and service costs to your clients?
- With which insurance carriers do you place the most business? Why?
- Supply a proposed timeline of activities you would perform on behalf of the District during the contract period?
- How would you assist in creation of an overall benefits/compensation strategy for the employees of the District?
- Do you provide completed 5500, HIPAA and waiver forms for your clients?

- Describe how you might assist in developing an employee benefits handbook?

4-Technical Proposal

The purpose of the Technical Proposal is to determine the qualifications, competence, and capacity of the firms seeking to undertake services for the District in conformity with the requirements of this RFP. The Technical Proposal should demonstrate the qualifications of the firm and of the staff to be assigned to this engagement.

The Technical Proposal should address all the points outlined in this RFP. While additional data may be presented, the following subjects must be included:

- License to sell Insurance in Florida: An affirmative statement should be included, indicating that the proposing firm and all assigned supervisory professional staff are properly licensed to sell in insurance in Florida.
- Firm Qualifications and Expertise: The RFP should state the size of the proposing firm's staff, the location of the office and contact information, and state the experience of the individuals working with the firm.

5-Provision for Other Governmental Entities

Provide a statement indicating the proposing firm's willingness to extend the terms of a resulting contract, inclusive of fees, to other interested governmental entities in the State of Florida in accordance with applicable law. While this clause in no way commits any other governmental entities to acquire services from the awarded Proposer, nor does it guarantee any additional contracts will result, it does allow other governmental entities, at their discretion, to make use of this RFP, if this RFP satisfies the other governmental entity's procurement guidelines, and contract directly with the awarded Proposer.

Section 6 – Evaluation Procedures

Evaluation Committee

All responsive proposals submitted in response to this RFP will be evaluated by an evaluation committee. Proposals will be evaluated using the criteria set forth below and shall include, but is not limited to, ability of personnel, experience, ability to furnish the required services, and other such factors as determined by the evaluation committee to be applicable to its requirements. A maximum of 100 points will be allowed.

Evaluation Criteria

Explanation of Criteria	Weight
Firm Experience/Qualification	25 Points (25%)
Percentage of Public vs Private Sector Accounts	25 Points (25%)
Assigned Team Leader Experience/Qualifications	20 Points (20%)
References	15 Points (15%)
Approach to Serving Account	10 Points (10%)
Location	5 Points (5%)
TOTAL	100 Points (100%)

Ranking and Award

The Evaluation Committee shall rank in order of preference the proposer deemed to be the most qualified to perform the required services based on the criteria set forth above. The Evaluation Committee shall present its ranking to the District's Board of Fire Commissioners for an award determination. Oral presentations from the top ranked proposers may be requested prior to the final ranking or award. The award, if any, will be made to the most responsive, responsible firm whose Proposal is considered to be most advantageous to the District based on the Board of Fire Commissioners opinion after review of every applicable factor.

The District reserves the right to reject any and all proposals if it is determined to be in the District's best interest to do so.

Award of this solicitation will only be made to firms that satisfy all necessary legal requirements to do business with the District. The District may conduct a pre-award inspection of the proposer or hold a pre-award qualification hearing to determine if the proposer is capable of performing the requirements of this solicitation.

The proposer's performance on previous District contracts shall be taken into account in evaluating the responsibility of a proposer that submitted a proposal under this solicitation.

Contract Term

If awarded, the selected broker will be appointed as the District's Broker(s) of Record for property/casualty, workers compensation, group health, dental, vision, and life insurance, as well as other supplemental insurance products as required for a period of three (3) years with two (2) additional one-year options, at the District's sole discretion, or until a replacement contract is issued, whichever term is longer. The Initial Term shall commence upon execution by the District of a contract with the broker and end on September 30, 2027.

Cone of Silence

It is the intent of the Evaluation Committee to evaluate each proposal on the merits of the written document. After the issuance of the RFP by the District, proposers and their representatives shall not contact, communicate with, or discuss any matter relating in any way to this RFP with the District, including any Commissioner, member of the Evaluation Committee, or any employee of the District other than the primary contact identified in the RFP. This prohibition begins with the issuance of the RFP and ends upon award of the resulting contract. Such communications initiated by a proposer shall be grounds for disqualifying the offending proposer from consideration for award under this RFP and/or potentially any future procurement with the District.

If necessary, the Evaluation Committee may call one or more of the proposers for a face-to-face interview. This will be done at the sole discretion of the Committee, for the purpose of clarifying responses, and will not constitute a violation of the Cone of Silence.

APPENDIX A
Public Entity Crimes Statement

PUBLIC ENTITY CRIMES STATEMENT

(MUST BE COMPLETED AND SUBMITTED WITH PROPOSAL)

SWORN STATEMENT UNDER SECTION 287.133(3)(A), FLORIDA
STATUTES, ON PUBLIC ENTITY CRIMES

THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS.

1. This sworn statement is submitted to _____
[print name of public entity]

by _____
[print individual's name and title]

For _____
[print name of entity submitting sworn statement]

whose business address is: _____

City, State and Zip _____

and (if applicable) its Federal Employer Identification Number (FEIN) is _____

(If the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement:
_____.)

2. I understand that a "public entity crime" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or of the United States, including, but not limited to, any bid or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentations.

3. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.

4. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:

1. A predecessor or successor of a person convicted of a public entity crime: or
2. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.

5. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.

6. Based on information and belief, the statement, which I have marked below, is true in relation to the entity submitting this sworn statement. (Please indicate which statement applies.)

_____ Neither the entity submitting this sworn statement, nor any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

_____ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

_____ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989. However, there has been a subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative hearings and the Final Order entered by the Hearing Officer determined that it was not in the public interest to place the entity submitting this sworn statement on the convicted vendor list. (attach a copy of the final order)

I UNDERSTAND THAT THE SUBMISSION OF THE FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND, THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES FOR CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.

(Signature) Date: _____
STATE OF _____

COUNTY OF _____

PERSONALLY APPEARED BEFORE ME, the undersigned authority, _____

_____ who, after first being sworn by me, affixed his/her signature in the space provided above on this

_____ day of _____, _____.

NOTARY PUBLIC

My commission expires: _____

APPENDIX B

SCOPE OF WORK FOR INSURANCE BROKER SERVICES

ASSIGNED PERSONNEL: The BROKER shall designate a Principal to be assigned to this account to act as the primary contact for the DISTRICT. The DISTRICT must approve the Principal and any other personnel assigned to perform services for the DISTRICT (hereafter collectively referred to as “assigned personnel”). If for any reason the DISTRICT finds, in its sole discretion, that the service provided by any assigned personnel is unsatisfactory, the BROKER will agree to assign replacement personnel that must also be approved by the DISTRICT.

AUDIT: The BROKER will cooperate with the DISTRICT and make available all files and records available for audits. The DISTRICT will have reasonable access to the necessary portions of the BROKER facilities, records and files for review or audit purposes.

PROGRAM ADMINISTRATION: Program administration shall include, but not be limited to the following:

1. Act as an independent insurance advisor to the District and proactively provide ongoing unbiased professional advice and recommendations that benefit the District.
2. Proactively provide ongoing review and analysis of the District’s insurance programs and identification of risk transfer and risk financing options.
3. Be familiar with the major exposures of the District.
4. Be familiar with the coverage provided by all relevant insurance policies and documents issued to the District.
5. Assure that insurance policies are placed in a timely manner, without lapses in coverage periods, with reputable and financially responsible insurers.
6. Provide service for the insurance policies placed for the District including processing all changes and endorsements and verifying the accuracy of invoices within a reasonable time.
7. Provide early warning of rate and coverage changes or renewal problems through a process to be mutually agreed upon with the District.
8. Upon request of the District, but at least once a year, provide a comprehensive report that reviews all of the District’s insurance programs.
9. Through a mutually agreed upon process, monitor the District’s operations and loss exposures and make any appropriate recommendations for coverage changes or new coverage.
10. Be available to answer questions or obtain answers from underwriters for policy coverage questions.
11. Meet with District staff and designated representatives as reasonably requested.
12. Provide consultation service and written reports as normally expected of a professional broker to a large client.
13. Provide loss control services and assistance with claims as requested by the District. Assist in analyzing loss exposures from existing and new operations, and determine the appropriate risk management alternatives, including types, availability, costs and extent of coverage that should be considered.

Brokerage and consulting services must be provided for annual policy renewals and on an as needed basis. The selected broker must provide a thorough renewal presentation each year at least thirty (30) days before current policy expiration date with policy recommendations to include an analysis of available alternatives in consideration of District's exposures. Brokerage services must also include market research, policy endorsements, certificates of insurance, and coverage consultation on claims filed against the District. The Broker will also advise on a continuing basis, and in a timely manner, of all significant matters and developments regarding carrier service issues.

SPECIAL REQUIREMENTS

A. Period of Agreement

The selected broker will be appointed as the District's Broker(s) of Record for property/casualty and other insurance as required for a period of three (3) years with two (2) additional one-year options, at the District's sole discretion. Appointment as Broker of Record creates no right to reappointment or continued service. If negotiations for renewal of this contract are delayed for reasons beyond control of broker, the contract shall automatically be extended under the same terms and conditions until terminated by written notice by either party or by execution of a new contract.

B. Policy Review

Review policies and other documents in detail within 14 days of receipt of the documents. Check the wording and accuracy of each policy, binder, certificate, endorsement, or other document received from insurers. Ensure that the intended coverage is provided, all coverage, terms, conditions, and other wording is complete and accurate, and in compliance with financial arrangements and administrative procedures acceptable to the District. Obtain revisions needed to achieve compliance with coverage request.

C. Policy Amendments

Process requests for additions or deletions to policies within five (5) business days of receipt. Provide follow up with insurer that the insurer has handled the request. Advise in writing of any changes to insurance policy(ies) within 14 days.

D. Marketing

1. Monitor expiration dates of policies and provide the District with written notification at least 90 days prior to expiration, including a description of information needed to process the renewal.
2. Develop and implement a marketing strategy, including identifying potential markets, for program renewals at least 90 days before policy expiration.
3. Develop underwriting information and assist in gathering and organizing exposure and loss data for renewals of policies placed.
4. Work with carriers to design policies and programs most advantageous to the District for coverage of exposures, policy form, exclusions, deductibles, self-insured retentions, coordination with other policies, costs and other pertinent factors.
5. Market renewal coverage for the District by obtaining timely and competitive quotations from available and responsible insurers & re-insurers.
6. Provide quotations to the District at least thirty (30) days prior to insurance policy expiration unless otherwise approved by the District.
7. If requested by the District, provide the District with copies of declination letters and all premium quotations received with a summary of coverage explaining deficiencies or benefits of the quote compared to the recommended insurance program.
8. Provide quotations for specialized types of insurance, as requested by the District.

E. Claims

1. Assist the District staff, as necessary, with filing claims.
2. Work with outside claims adjustors as necessary.
3. Represent the interests of the District in policy interpretation and other negotiations with insurance carriers.
4. Assist the District with review of claim reserves and represent the District to the insurer with regard to requested explanation or reduction of reserve amounts. Follow-up with insurer as necessary until resolution of any reserve reduction requests are accomplished or until claim is closed.
5. Provide annual summaries by policy year for each of the last five years indicating total number of losses by type for each line of coverage and showing earned premium, incurred losses, and loss ratio.

F. Certificates of Insurance

Issue certificates of insurance within three (3) business days following the date of request.

G. Contract Review

Review contracts and lease agreements as requested and notify the District whether the insurance programs of the District are in compliance with insurance requirements of contracts and/or agreements.

H. Legal Compliance

Comply with all State and Federal laws and regulations pertaining to insurance brokers licensed in the State of Florida.