

**Request for Proposal (RFP) for Municipal Employee Insurance Agency  
(3 pages)**

**Introduction:**

Town of Plattsburgh is seeking proposals from qualified insurance agencies to provide comprehensive insurance brokerage services for our municipal employees. We invite experienced agencies to submit proposals to assist in procuring and managing various insurance policies covering health, life, disability, and other benefits for our employees.

**Background:**

Town of Plattsburgh is dedicated to offering competitive and comprehensive insurance coverage to its employees. We currently provide a range of benefits, including health insurance, life insurance, disability insurance, cancer and other ancillary benefits. We aim to engage a reputable insurance agency to support in the procurement, management, and administration of these insurance programs.

**Scope of Services:**

The selected insurance agency shall provide the following services:

- Conduct a thorough analysis of our current insurance offerings and provide recommendations for enhancements or cost-saving measures.
- Procure and negotiate insurance policies with reputable insurance carriers for health, life, disability, and other benefits.
- Assist in the annual renewal process, including market analysis, negotiations, and policy review.
- Offer ongoing support and assistance to employees regarding insurance-related inquiries, claims, and coverage issues.
- Provide educational seminars and materials to employees to enhance their understanding of available insurance options.
- Maintain accurate records of insurance policies, claims, and other relevant documentation.
- Provide regular reports and updates to the municipality regarding insurance utilization, costs, and trends.

**Proposal Submission:**

Proposals should include:

- Company overview and relevant experience.
- Description of proposed services and approach to fulfilling the scope of work.

- Qualifications and credentials of key personnel who will be involved in providing services to the municipality.
- References from previous clients, preferably municipal entities or organizations of similar size and scope.
- Fee schedule detailing all costs associated with the proposed services.

**Qualifications:**

The municipality seeks proposals from insurance agencies that meet the following criteria:

- Licensed and authorized to conduct insurance brokerage services in the Town of Plattsburgh.
- Demonstrated experience in providing insurance brokerage services to municipal entities or similar organizations.
- Knowledgeable about the insurance marketplace and trends in employee benefits.
- Ability to provide responsive and attentive customer service to both the municipality and its employees.
- Financial stability and a proven track record of effectively managing insurance programs.
- Compliance with all relevant laws, regulations, and industry standards.

**Evaluation Criteria:**

Proposals will be evaluated based on the following criteria:

- Experience and expertise of the agency in providing insurance brokerage services.
- Understanding of the municipality's needs and ability to provide tailored solutions.
- Qualifications and capabilities of key personnel.
- Cost-effectiveness and value of proposed services.
- Quality of references and client testimonials.

**Selection Process:**

- Following the submission deadline, proposals will be reviewed and evaluated by a selection committee appointed by the municipality. Shortlisted agencies may be invited to participate in interviews or presentations to further assess their capabilities. The municipality reserves the right to negotiate terms and conditions with the selected agency before finalizing an agreement.

**Proposal Submission Deadline:**

All proposals must be submitted in hard copy no later than **Friday, April 12th by Noon** to the following contact:

C/O Katie Kalluche, Town Clerk  
151 Banker Road  
Plattsburgh, NY 12901  
518-562-6830

**A coversheet is required to accompany RFP submittal.**

Including a Signature Block for Authorized Representative of the Proposing Firm

Name - Title - Contact - Date

**Timeline:**

- Proposal Submission Deadline: Friday, April 12<sup>th</sup> by Noon
- Tentative Selection: Thursday, May 9<sup>th</sup>
- Commencement of Services: *Enrollment Period* for Jan. 1, 2025

**Additional Information:**

- The Client reserves the right to reject any or all proposals received, waive any irregularities, or cancel the RFP process at any time.
- Submission of a proposal implies acceptance of the terms and conditions outlined in this RFP document.
- All costs associated with the preparation and submission of proposals shall be borne by the proposing firms.

**Acceptance of Terms:**

By submitting a proposal, the proposing firm acknowledges and agrees to comply with all terms and conditions outlined in this RFP document.

**Confidentiality:**

All information provided in response to this RFP will be treated as confidential by the municipality and used solely for the purpose of evaluating proposals.

**Contact Information:**

Michael S. Cashman  
Plattsburgh Town Supervisor  
518-562-6813

**Conclusion:**

The municipality looks forward to receiving proposals from qualified insurance agencies and selecting a partner that will help us provide excellent insurance benefits to our employees. We appreciate your interest and participation in this process.