



City of Greenville and Greenville Utilities Commission  
Greenville, North Carolina

**Request for Proposal  
for  
Life and Disability Insurance Broker Services**

Release Date: July 17, 2013

Submittal Deadline: August 19, 2013  
No later than 5:00 P.M.

## I. Purpose

This Request for Proposals (RFP) is being issued to select a life insurance and disability insurance broker for the City of Greenville, NC and Greenville Utilities Commission. The contract period will be for twelve (12) months for the successful broker. Anticipated contract start date is January 1, 2014. Annual contract renewals between broker and City of Greenville/Greenville Utilities Commission may be negotiated or terminated.

## II. Instructions to Proposers

- a. All proposals must be submitted to:

Patrice Alexander, Director of Human Resources  
Greenville Utilities Commission  
P. O. Box 1847  
Greenville, NC 27835-1847

The proposals must be delivered **no later than 5:00 p.m. on August 19, 2013**. Proposals will not be accepted after this date and time.

- b. Any questions relating to the Request for Proposals shall be faxed or e-mailed to both of the contact persons whose names appear below no later than August 9, 2013 at 5:00 p.m. All such questions will be answered in writing and such answers will be provided to all parties having obtained a Request for Proposal packet by the City of Greenville and Greenville Utilities Commission.

Contact persons: Leah Futrell, Interim Director of Human Resources  
City of Greenville  
P. O. Box 7207  
Greenville, North Carolina 27835  
[lfutrell@greenvillenc.gov](mailto:lfutrell@greenvillenc.gov)  
252/329-4747 (fax)

Patrice Alexander, Director of Human Resources  
Greenville Utilities Commission  
P. O. Box 1847  
Greenville, NC 27835-1847  
[patrice.alexander@guc.com](mailto:patrice.alexander@guc.com)  
252/551-1490 (fax)

- c. Six (6) copies of the proposal must be submitted. No proposals or modifications to proposals may be made by telephone or fax.
- d. Proposals must be submitted in a sealed envelope properly addressed as indicated in section II (a) above, and clearly marked with (1) Request for Proposal for Life and Disability Insurance Broker Services and (2) Broker's name and address on the envelope. All proposals must be typewritten.

### **III. Minimum Qualifications**

- a. Broker shall be a duly licensed insurance agent in the State of North Carolina qualified to enroll employer groups in life and disability plans and other insurance products.
- b. Broker will have at least five (5) years of experience in providing services as outlined in this RFP to groups of similar size as the City of Greenville and Greenville Utilities Commission. Experience in providing services as outlined in this RFP to public sector organizations and their employees is desirable.
- c. Broker shall carry errors and omissions insurance with a minimum limit of \$1,000,000 per occurrence and a minimum limit of \$2,000,000 per year.
- d. Broker will have access to sufficient markets to obtain quotes from A-rated companies.

### **IV. Description of Organizations**

- a. The City of Greenville (City) is located 85 miles east of Raleigh, North Carolina and provides Public Works, Fire/Rescue, Police, Recreation, Community Development, and Financial services to the citizens of the City of Greenville. The City of Greenville employs 752 full-time employees and 394 part-time employees.
- b. Greenville Utilities Commission (GUC) manages the public utilities of the City of Greenville by providing public electric, water, wastewater and gas services for the citizens of the City of Greenville and seventy-five (75%) of Pitt County. Greenville Utilities Commission employs 427 full-time employees and 11 part-time employees.

## V. Insurance to be Placed

Type	Description	Current Carrier and Enrollment
Disability Income Insurance Plan	All active full-time employees working 40 hours per week or more. \$100 increments from \$200 to \$5,000 not to exceed 60% of monthly earnings. Choose from three accident/sickness waiting periods 30, 60 or 90 days. Maximum benefit period 24 months.	Standard Insurance Co.  City-258; GUC-131  100% employee paid
Group Term Life Insurance - employee	All active full-time employees working 40 hours per week or more. 1 X annual salary maximum of \$100,000. New hires can get up to \$50,000 without evidence of insurability. Reduction in coverage at 65 years is 65% and at 70 years is 50%.	Standard Insurance Co.  City-743; GUC-467  100% employer paid; convertible to whole life and/or portable
Group Term Life Insurance -dependents	For legal spouse and child(ren) up to age 20 or 26 if wholly dependent upon employee for maintenance and support or if enrolled as a full-time student. \$2,000 on spouse and \$2,000 for each eligible child	Standard Insurance Co.  City– 611; GUC-293  100% employer paid; convertible to whole life and/or portable
Additional Term Life Insurance -employee	In \$10,000 increments up to \$100,000. Up to \$50,000 can be paid for with pre-tax dollars	Standard Insurance Co.  City–448; GUC 172  100% employee paid
Additional Term Life Insurance dependents	\$10,000 for spouse, \$5,000 for eligible children for only those employees who are insured with additional life insurance	Standard Insurance Co.  City: 52 Spouse only, 54 Child(ren) only, 144 Family  GUC = 28 spouse; 21 child; 63 Family  100% employee paid
Accident, Death and Dismemberment	All active full-time employees working 40 hours per week or more. 1 X annual salary up to	Standard Insurance Co.  City –743; GUC-411

	\$100,000	100% employer paid
Universal Life Insurance	Policies up to \$150,000. Portable. Loans and withdrawals available only after one year of coverage	City: American Heritage Life Ins = 91 payers with 147 policies Vision Life = 46 payers with 64 policies  GUC: American Heritage Life Ins = 73 payers with 119 policies Vision Life = 37 payers with 57 policies  100% employee paid

## VI. Requirements of Broker

The City of Greenville and Greenville Utilities Commission will expect the Broker to perform the services noted below. Each proposal must respond to each item listed below:

- a. To bind, order, and deliver in a timely fashion the policies of coverage.
- b. To provide advice and expertise regarding the type of insurance requested in this RFP.
- c. To answer questions regarding coverage under these policies.
- d. To assist the City and GUC in procuring life and disability benefit plans and other insurance products that best would serve the interest of the City and GUC by, among other things, negotiating the most reasonable price for such plans and products.
- e. To work in conjunction with the Human Resources Departments of the City of Greenville and Greenville Utilities Commission to communicate benefits to employees, to enroll employees in life and disability benefits plans and other insurance products, and to deliver and explain administrative forms and procedures to employees.
- f. To review and certify the validity, completeness, and accuracy of reports, documents, and contracts provided by plan providers and to act as an intermediary in resolving any issues related to the stated documents.
- g. To attend meetings with Human Resources staff and make presentations on items of interest to the City of Greenville Council and Greenville Utilities Commission Board of Commissioners and Joint City of Greenville and Greenville Utilities Commission Committees as requested and/or determined to be necessary.

## **VII. Content of Proposals**

At a minimum, each proposal shall include:

- Cover letter – a brief introductory letter of representation.
- Firm name, address, telephone, and date established.
- Names and addresses of owners or significant stockholders (greater than 10%).
- Names of office principals and their experience in providing plans of the type described in this RFP.
- Descriptive literature – illustrative or descriptive literature, brochures, etc. that provide additional brokerage information with regard to issues addressed in other areas of the request for proposal. Include specimen copies of contract and a copy of the billing invoice.
- The name of the account executive who will service the City's and GUC's account, including that individual's experience and qualifications.
- A detailed list of insurance companies that can be accessed and from which quotes for life and disability benefit plans similar to current City and GUC policies can be obtained.
- A discussion of how the procurement of insurance will be handled and a description of services that will be provided under the contract.
- A copy of all licensing required.
- Evidence of insurance coverage as required above.
- Description of other services that can be provided, and the cost of providing same.
- Brokerage Background Information –include a description of the Brokerage or (general agent if used) experience with services similar to the one described herein. This information should include scope of several similar jobs including magnitude and cost, customer contacts and other information that the City of Greenville and Greenville Utilities Commission can use as a basis for proposal evaluation.
- Fee Proposal stating how the selected Broker will be compensated, by whom, and estimated amount.
- References of three (3) commercial clients that can be contacted regarding the quality and competency of your firm and the account executive.

## **VIII. Selection**

Proposals will be evaluated by the members of the City and GUC staff as deemed appropriate. Oral presentations may be requested. Selection criteria will include, but not be limited to,

- Fee proposal
- Experience and qualifications of the firm and account executive(s) assigned to the City's and GUC's account

- Experience with public sector organizations
- The description of how the selected broker will handle the account
- Access to markets for life and disability insurance
- Overall clarity and responsiveness of the proposal to this RFP

## **IX. Assurances**

By responding to this RFP, each proposer assures the City and GUC that, if selected as a Broker, he or she will:

- a. Make a diligent effort to place all insurance requested by the City and GUC at the lowest possible price consistent with adequate breadth of coverage and stability of insurers.
- b. Advise the City and GUC of ways in which coverages proposed or provided differ from that currently in place.
- c. Disclose to the City and GUC all commissions he or she is eligible to receive or has received from insurers providing coverage to the City and GUC under the contract.
- d. Not assign or transfer the City's/GUC's account, or any portion of the City's/GUC's business, without the City's/GUC's prior written approval.
- e. Fully disclose to the City and GUC all quotes received from insurers, acting in the City's and GUC's best interest at all times.
- f. Comply with all provisions of this RFP and the Broker proposal throughout the term of the contract.

Attachment

**BROKER/CONSULTANT REGISTRATION FORM**

Name of Organization: \_\_\_\_\_

Federal Tax ID #: \_\_\_\_\_

Business Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_ Phone # \_\_\_\_\_

Main Contact Person: \_\_\_\_\_ Fax # \_\_\_\_\_

Email address for Main Contact: \_\_\_\_\_

Organization Structure (Please check one)

Individual                       Partnership                       Corporation

Government Agency     Non-Profit Agency     Public Utility

Small Business                       Yes                                       No

Minority-Owned Business     Yes                                       No

Please describe the major product(s) or service(s) provided by your company:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## DISCLOSURE STATEMENT

The organization must disclose any possible conflict of interest with the City of Greenville and Greenville Utilities Commission, including, but not limited to, any relationship with any City of Greenville or Greenville Utilities Commission employee or official. The response must disclose if a known relationship exists between any owner or officer of the organization and any City of Greenville or Greenville Utilities Commission employee or official and any known relationship with any owner or officer of the organization with the City of Greenville or Greenville Utilities Commission. If no relationship exists, this should also be stated in the response. Failure to disclose such a relationship may result in the ineligibility of the proposal for consideration or cancellation of the contract as a result of the response. This form must be completed and returned in order for the proposal to be eligible for consideration.

Relationship Exists  Yes  No

If you checked "Yes", please explain the relationship:

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### I CERTIFY THAT:

- a. I, as an officer of the organization, or per the attached letter of authorization, am duly authorized to certify the information provided herein is accurate and true as of the date of this proposal.
- b. The organization shall comply with all State and Federal Equal Opportunity and Non-Discrimination requirements and conditions of employment.

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Printed Name

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Title

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Signature

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Date