

## **RE: Insurance Brokerage Services**

### **Background:**

The City of Nixa utilizes brokerage firms to help find the right insurance coverage for the organization. These firms access policies from multiple insurance providers to help ensure we are getting the right coverage for the best price. Currently, we utilize Barker Phillips Jackson as a broker for our medical, dental, vision, base life insurance, voluntary insurance, and other individual policies. We utilize One Digital as a broker for our general liability, crime, site pollution, and workers compensation insurance.

### **Analysis:**

The last time we conducted a competitive process for our general liability, crime, site pollution, and workers compensation insurance was in 2020. The last time we conducted a competitive process for our medical, dental, vision, base life insurance, and voluntary insurance was at least over 8 years ago. I would like to conduct a competitive process for insurance brokerage firms at least every five years. The RFQ that is being presented to City Council includes the opportunity to select one brokerage firm for all insurance coverages, in hopes of finding a brokerage firm that would provide a "one stop shop." Although our preference would be to find one firm to handle all our needs, the RFQ is written in a manner that would allow us to select multiple firms if we find it is in the best interests of the organization.

### **Recommendation:**

I am requesting approval from the City Council to authorize the issuance of the RFQ for insurance brokerage services.

### **MEMO PREPARED BY:**

**Jimmy Liles** | City Administrator

Jliles@nixa.com | 417-725-3785

**RESOLUTION NO. 2025-25**

**A RESOLUTION OF THE COUNCIL OF THE CITY OF NIXA AUTHORIZING THE CITY ADMINISTRATOR TO SOLICIT QUALIFICATIONS FOR INSURANCE BROKERAGE SERVICES.**

**WHEREAS** the Nixa City Code authorizes the City Administrator to purchase supplies, materials, equipment, and services on behalf of the City when a competitive procurement method is utilized; and

**WHEREAS** said provisions require the City Administrator to obtain an authorizing resolution from the City Council prior to soliciting purchases totaling \$10,000.00 or more; and

**WHEREAS** City staff is seeking authorization to solicit qualifications for insurance brokerage services; and

**WHEREAS** the City Council desires to authorize the City Administrator to undertake the purchase described herein.

**NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF NIXA, AS FOLLOWS, THAT:**

**SECTION 1:** The City Administrator, or designee, is hereby authorized, pursuant to the provisions of Chapter 2, Article VI, of the Nixa City Code, to solicit and undertake the purchase described in "Resolution Exhibit A," which said Exhibit is attached hereto and incorporated herein by this reference.

**SECTION 2:** The City Administrator and the officers of the City are hereby authorized to do all things necessary or convenient to carry out the terms and intent of this Resolution.

**SECTION 3:** This Resolution shall be in full force and effect from and after its final passage by the City Council and after its approval by the Mayor, subject to the provisions of section 3.11(g) of the City Charter.

**[Remainder of page intentionally left blank. Signatures follow on next page.]**

**RESOLUTION NO. 2025-25**

**ADOPTED BY THE COUNCIL THIS 22<sup>nd</sup> DAY OF APRIL 2025.**

ATTEST:

\_\_\_\_\_  
PRESIDING OFFICER

\_\_\_\_\_  
CITY CLERK

**APPROVED BY THE MAYOR THIS \_\_\_\_\_ DAY OF APRIL 2025.**

ATTEST:

\_\_\_\_\_  
MAYOR

\_\_\_\_\_  
CITY CLERK

APPROVED AS TO FORM:

\_\_\_\_\_  
CITY ATTORNEY



## **RFQ-016-2025/Admin**

### **Insurance Brokerage Services**

Issue Date: 4/23/2025

Questions Deadline: 5/7/2025 12:00 PM (CT)

Response Deadline: 5/21/2025 10:00 AM (CT)

### **Contact Information**

Contact: Stephanie Ewing

Address: Purchasing

City Hall

715 W. Mt. Vernon St.

PO Box 395

Nixa, MO 65714

Phone: (417) 449-0555

Email: [sewing@nixa.com](mailto:sewing@nixa.com)

## Event Information

Number: RFQ-016-2025/Admin  
Title: Insurance Brokerage Services  
Type: Request for Qualifications  
Issue Date: 4/23/2025  
Question Deadline: 5/7/2025 12:00 PM (CT)  
Response Deadline: 5/21/2025 10:00 AM (CT)  
Notes: The City of Nixa is issuing a Request for Qualifications to select a firm as Insurance Broker for all lines of Insurance Coverage. Firms are invited to submit their qualifications for consideration in providing a proposal for this scope of work. The submission of a proposal in response to this RFQ will permit the City to evaluate objectively the capabilities of your firm and pursue an ongoing dialogue of insurance services. This contract may be awarded to one firm which will handle all lines of insurance coverages for the Property & Casualty program and the employee benefits program, or the City may opt to select individual firms for the different services.

**The City of Nixa is NOT requesting insurance quotes at this time and expressly prohibits prospective brokers from quoting or approaching carriers at this time.**

The City highly encourages electronic submissions via this online bidding system as it expedites the process and helps to alleviate errors. However, paper bids will still be accepted, if necessary. If you are manually submitting a bid, all bid content must be in a sealed envelope. Bids must be delivered by the stated close date and time. **NO EMAILED OR FAXED** bids will be accepted.

**The Response Deadline is the date and time public unsealing of bid responses will be held.**

Public unsealing of bid responses will take place at:  
City of Nixa  
Purchasing  
715 W. Mt. Vernon St.  
Nixa, MO 65714

Please submit any questions regarding this bid in writing to the Purchasing Manager, Stephanie Ewing at [sewing@nixa.com](mailto:sewing@nixa.com).

All quantities listed in this bid are estimated and can be changed +/- upon ordering. The City of Nixa reserves the right to accept or refuse any or all bids.

## Ship To Information

Address: Administration  
City Hall  
715 W. Mt. Vernon St.  
PO Box 395  
Nixa, MO 65714

## Billing Information

Contact: Accounts Payable  
Address: Finance  
City Hall  
715 W. Mt. Vernon Street  
PO Box 395

Phone: (417) 725-3785

Nixa, MO 65714  
Phone: (417) 725-3785  
Email: [accountspayable@nixa.com](mailto:accountspayable@nixa.com)

## Bid Attachments

**Affidavit of Business Entity.pdf**

[View Online](#)

E-Verify

## Requested Attachments

### Statement of Qualifications

*(Attachment required)*

Please upload your Statement of Qualifications here.

### E-Verify

*(Attachment required)*

Please download the "Affidavit of Business Entity", located on the Attachment tab. Complete the document and upload it here.

### Additional Documentation

If you have additional documentation you wish to provide, please upload it here. File size limitation is 250MB. If your files are larger than the limitation, a zip file containing the documents can also be uploaded.

## Bid Attributes

### 1 Introduction

There are attributes, including this one, associated with this proposal. Some are notes and require no response, but most have a required response. \*\*Please select each page on the right-hand side of the blue bar below (at the bottom of this list of attributes) in order to view the next page of Bid Attributes, if necessary.\*\*

### 2 Attachments Required

Be sure to upload all required documents and forms to the "Response Attachments" Tab.

### 3 RFQ Response Opening

The City of Nixa prefers responses to be submitted online via our electronic system. Submissions may be submitted manually. Manual submissions must be delivered to the Purchasing Department, in a sealed envelope by the date and time stated. No fax or email submissions will be accepted.

Any bid response received later than the specified time shall be disqualified.

Questions pertaining to the bid should be addressed in the Questions Tab or directly to the Purchasing Department at 417.449.0555.

If the City of Nixa office where bids/proposals are to be submitted is closed due to inclement weather, natural disaster, or for any other cause including if the electronic bid system is unavailable on the due date, the deadline for submission shall be extended until the next City calendar business day, unless the bidder is otherwise notified. The time of day for submission shall remain the same.

#### 4 General Insurance Information

The City of Nixa has a population of approximately 25,405 (2023) and operates under the Mayor/City Administrator form of government. The City has approximately 250 full and part time employees in the following departments: City Council, Administration, Building Inspection, Planning & Development, Police, Parks, Streets, Electric, Water, and Sewer.

Currently, the City's Workman's Compensation Policy expires on 4/1/2026; Property and Liability Policy expires on 12/31/2025; and Employee benefits and ancillary coverage expires on 12/31/2025.

The City provides health, dental, vision, life insurance, short and long term disability to all fulltime employees (160). Voluntary coverages currently available are: life insurance and dependent life insurance.

#### 5 Requirements

### STATEMENT OF QUALIFICATION REQUIREMENTS

The following items require an answer

#### 6 Statement of Qualification Expectations

Interested and qualified firms should provide the following information in their Statement of Qualifications:

- Describe your organization, its history and size (revenue and number of employees, number of licensed agents, and years in business) as well as location(s), and your organizations' business model.
- Identify up to three specific instances where your business model has shown a benefit to your governmental entity clients.
- Provide an overview of the account team that would be assigned. For each member of the team, provide highlights outlining qualifications and experience. Provide a summary of roles and distribution of responsibilities.
- Is your firm privately or publicly held?
- Describe the professional liability coverage carried by your organization.
- Provide a list of references with at least 5 clients, their addresses, phone numbers and contact persons with estimated employee size, time period served, and type of insurance brokered.
- What amount of Errors or Omissions coverage does your organization carry? Please provide a certificate of insurance.
- How does your organization make sure that any Insurance Company, Fund, Trust or other alternative option is adequately capitalized to pay claims and protect the City and its Tax Payers from the additional risk of assessment or expenses beyond premiums paid?
- Are there any judgements, claims or suits pending or outstanding against you? If yes, submit details.
- List the address from which the City's account will be handled.
- How many of your employees will be assigned to the City of Nixa account? Provide a brief biography detailing the roles each person would be assigned and their office location.
- What other resources or value adds does your firm offer?
- Outline services that would be implemented in a Long Term Plan if selected as the broker of record. Provide specific examples, and any extra costs associated with such services.

☐ I acknowledge.

(Required: Check if applicable)

## 7 Property and Liability and Workman's Compensation Services

Please use the criteria below when providing Property and Liability and Workman's Compensation Services your firm offers.

- What experience does your firm have with other municipalities?
- List all A-rated or better insurance companies you would approach with the City's program when asked to market alternatives.  
**Include:**
  - Will they be accessed direct or via a separate broker or wholesaler?
  - Does your firm currently have any municipal accounts with them?
- Describe the service team that the City would rely on.
- Describe your process of assisting the City with claim resolution.
- Provide an overview of your approach to strategic planning.
- Describe your capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking and reporting.
- What resources do you provide as a standard service to your property/liability and workman's compensation clients?
- Describe your risk management capabilities.
- Describe your renewal process.
- What resources or tools do you offer your clients to demonstrate improvement and effectiveness of the program at reducing risk?

☐ I understand.

(Required: Check if applicable)

## 8 Employee Benefit Services

Please use the criteria below when providing Employee Benefit Services your firm offers.

- Provide an overview of your approach to strategic planning.
- What technology resources or knowledge does your company offer clients to streamline or improve their administration? Is there an additional cost?
- What resources or tools do you offer your clients to benchmark or compare their plans' performance or costs with other organizations of their size and in their geographical area?
- Please explain the process and timeline that you recommend for new clients.
- Describe your organization's experience working with governmental entities.
- What steps do you take to ensure your clients are up-to-date on current laws and legislation that may impact their plans or administration? Are there additional expenses or costs for your compliance services or assistance?
- Describe the service team the City would rely on.
- How do you simplify the enrollment process for your clients?
- When communicating the plan to employees, what methods of communication does your firm utilize (web based, printed, etc.)? Please describe and enclose sample documents. Also, indicate any additional costs associated with these documents (design, printing, mailing, etc.).
- Does your firm sponsor seminars, webinars, or other venues to communicate benefit trends and compliance issues? If so, are these conducted in an interactive format? Are these government specific? Please indicate any costs associated with these programs.
- Describe your capabilities in ongoing plan performance monitoring, plan performance forecasting, claims experience analysis, benchmarking and reporting.
- Describe your process of assisting with claims management resolution.
- Describe your capabilities in employee communications.
- Describe your use of technology to support online employee services and education.
- Describe any additional service options that may be of interest.

☐ I understand.

(Required: Check if applicable)



## 9 General Terms and Conditions

The City of Nixa will not discriminate in the purchase of goods and services on the basis of race, color, creed, sex, handicap or national origin. Verbal quotations or quotations received after the closing date will not be accepted. This solicitation does not commit the City to award a contract, pay any costs incurred in preparing a proposal, or to procure or contract for services or supplies. The City reserves the right to accept or reject any or all proposals received, to negotiate with all qualified sources, or to cancel in part or in its entirety the solicitation or to extend the timetable contemplated herein when it is in the City's best interest. The City also may discuss this RFQ with individual firms, request revisions to proposals and negotiate changes to the terms of individual proposals.

Companies will be notified if additional information or clarification is needed so that each company's proposals can be fairly evaluated.

Please respond as outlined in this request for proposal and observe the following guidelines:

- Respond to questions as directly as possible along with any supporting information you feel will be pertinent to these questions.
- Electronic proposal must be submitted to the electronic bidding portal no later than the stated deadline. It is the responsibility of the sender to confirm with the City that the electronic copy was submitted appropriately. Proposals not received prior to the date and time specified will not be considered.
- Final broker selection will be made based on our evaluation of the criteria outlined in this Request for Qualifications.

Submission of a proposal will be construed to imply agreement in advance to the services outlined in the enclosed materials. Brochures, photos, annual reports or any other appropriate printed material may be included in your proposal. **The proposal package should be kept to 20 pages or less with the subject areas clearly defined.**

☐ I acknowledge.

(Required: Check if applicable)

## 10 Scoring Criteria

The City will be evaluating the Statements of Qualifications based on, but not limited to, the following scoring criteria, scoring each section 1 - 10.

- Quality of broker response
- Proposed approach and plan to support the City
- Quality of services; experience of firm and staff
- Comprehensiveness of services offered
- Broker and company references
- Location of company
- Relationship history with the City of Nixa, if applicable

## 11 Award

The City of Nixa reserves the right to reject any and all Bids or waive any minor irregularity or technicality in Bids received.

Awards will be made to the Vendor whose Bid best serves the City's best interest.

☐ I acknowledge.

(Required: Check if applicable)

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### Anti-Collusion Statement

By offering a submission to this Bid, the bidder certifies the bidder has not divulged, discussed, or compared the Bid with other bidders and has not colluded with any other bidder or parties whatsoever. The bidder also certifies, and in the case of a joint Bid, each party thereto certifies as to their own organization, that in connection with this Bid:

Any prices and/or cost data submitted have been arrived at independently, without consultation, communication, or agreement for the purpose of restricting competition, as to any matter relating to such prices and/or cost data, with any other bidder or with any competitor.

Any prices and/or cost data for this Bid have not knowingly been disclosed by the bidder and will not knowingly be disclosed by the bidder prior to the scheduled opening directly or indirectly to any other bidder or to any competitor.

No attempt has been made or will be made by the bidder to induce any other person or firm to submit or not to submit a Bid for the purpose of restricting competition.

The only person or persons interested in this Bid, principal or principals are named therein and that no person other than therein mentioned has any interest in this Bid or in the contract to be entered into.

No person or agency has been employed or retained to solicit or secure the contract upon an agreement or understanding for a commission, percentage, brokerage, or contingent fee exempting bona fide employees or established commercial agencies maintained by the Purchaser for the purpose of doing business.

I affirm that I am duly authorized to execute this contract; that this company, corporation, firm, partnership or individual has not prepared this bid in collusion with any other Bidder, and that the contents of this bid as to prices, terms or conditions of said bid have not been communicated by the undersigned nor by any employee or agent to any other person engaged in this type of business prior to the official opening of this bid.

☐ I agree.

*(Required: Check if applicable)*

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### Vendor Verification

The City of Nixa has utilized Payment Works for vendor verification. If awarded the bid, you will receive an email to register with Payment Works and upload your vendor information. By acknowledging this item, you agree to follow thru and register thru Payment Works to be a vendor with the City, as requested.

☐ I acknowledge.

*(Required: Check if applicable)*

Supplier Information

Company Name:

Contact Name:

Address:

Phone:

Fax:

Email:

Supplier Notes

By signing below, the bidder shall hereby declare understanding, agreement and certification of compliance to provide the items and/or services, at the prices quoted, in accordance with all requirements and specifications contained herein and the Terms and Conditions. The bidder shall further agree that the language of this RFQ shall govern in the event of a conflict with his/her bid. In addition, the bidder shall further agree that upon receipt of an authorized purchase order from the City of Nixa or when a Contract Resolution is signed and issued by an authorized official of the City of Nixa, a binding contract shall exist between the bidder and the City of Nixa.

Print Name

Signature