



**Shelby County**  
**Tennessee**  
Mayor

Mark H. Luttrell, Jr.,

**Request for Proposal**  
**Shelby County Government**  
**Purchasing Department**

160 N. Main, Suite 900  
Memphis, TN 38103

Issued: August 3, 2015

**Due: September 11, 2015 no later than 4:00 P.M. (Central Standard Time)**

**RFP # 16-007-09**

**SHELBY COUNTY GOVERNMENT**  
**GOVERNMENT CRIME INSURANCE**

Shelby County Government is soliciting written proposals, on a competitive basis, from interested and qualified companies or professionals to provide **Government Crime Insurance**. Information regarding this RFP is located on the County's website at [www.shelbycountyttn.gov](http://www.shelbycountyttn.gov). At the top of the home page, click on the links "Department", "P" for the Purchasing Department and "Bids" to locate the name of the above-described RFP.

The proposal, as submitted, should include all estimated costs related to the services requested in this RFP. If selected, your proposal will be the basis for negotiating a contract with Shelby County Government.

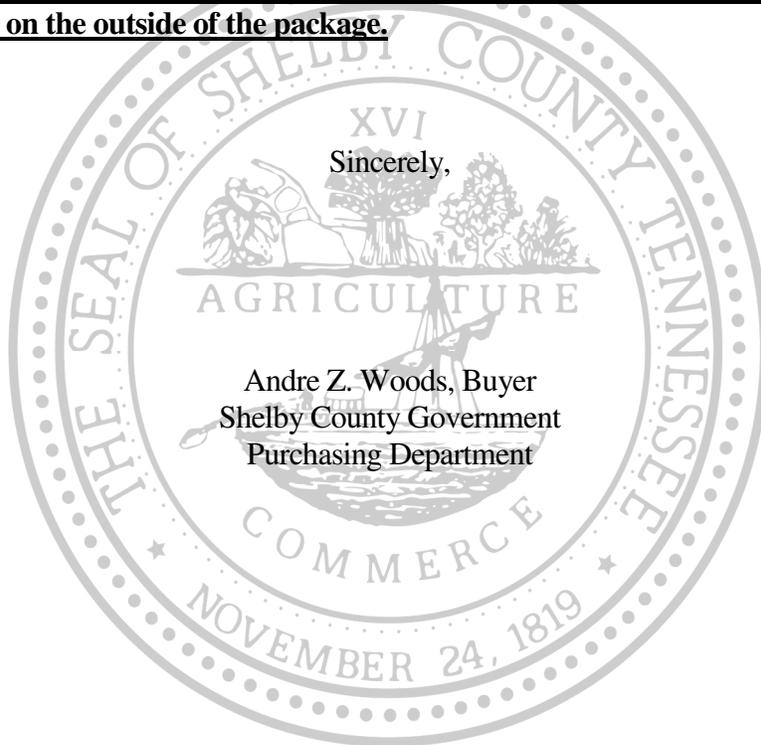
Proposals must be received in the Shelby County Purchasing Department no later than **4:00PM on Friday, September 11, 2015**. Proposals should be addressed to:

Andre Z. Woods, Buyer  
Shelby County Government  
Purchasing Department  
160 N. Main St., Suite 900  
Memphis, TN 38103

**The package containing one (1) digital copy, one (1) original copy (clearly identified as original), and four (4) copies of your proposal must be sealed and marked with the Proposer's name and "CONFIDENTIAL, "Government Crime Insurance", RFP #16-007-09" noted on the outside of the package.**

Sincerely,

Andre Z. Woods, Buyer  
Shelby County Government  
Purchasing Department



cc: Louise Horton, Department of Finance

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Note: Please pay close attention to Sections: I-V, IX & XI. These sections will clearly outline what information is required to properly respond and prepare RFP responses.

Please download all of the additional information and multiple attachments that accompany this RFP.

## I. INTRODUCTION

Shelby County Government, Department of Finance (the “County”), is seeking proposals from interested and qualified companies or professionals to provide Government Crime Insurance (“Insurance”). This Request for Proposal (“RFP”) is being released to invite interested and qualified companies or professionals to prepare and submit proposals in accordance with instructions provided where the successful candidate(s) will be selected and invited to provide the Insurance outlined in this RFP. In this RFP, the terms proposer, provider, insurer and any participating insurance agent or broker are used interchangeably unless the context indicates otherwise. All specifications, described herein, shall be considered minimum requirements which shall be met by the Proposers. To be considered, the Proposer must provide a proposal for the coverage as specified in this RFP. If you have other coverage or options to propose they may be submitted on a separate sheet within the proposal packet.

## II. MINIMUM PROPOSER REQUIREMENTS

All proposers must:

1. Have a minimum of three (3) years experience in the provision of Crime Insurance.
2. Have sufficient, competent and skilled staff, with experience in handling Crime Insurance policies and claims, particularly for governmental entities.
3. Have all appropriate licenses and certifications required in the State of Tennessee to provide the Insurance requested.
4. **Apply** and **qualify** for a vendor number through the Purchasing Department and an Equal Opportunity Compliance (EOC) certification number through our EOC Administration Office *prior to submitting your response* (**MANDATORY**, see the details outlined below).
5. Attest that you adhere to all Title VI requirements and provide proof/documentation if necessary.
6. Provide proof of the minimum insurance requirements (**MANDATORY**, please review closely).
7. Independent contractors (sole proprietors) must adhere to State of Tennessee Public Chapter No. 436, known as the “Tennessee Lawful Employment Act” (effective date of 01/01/12). ***Proof and documentation of employment eligibility must be included with the proposal, if applicable.***
8. Include a specimen copy of the proposed policy and forms applicable.
9. Insurer(s) must be rated at least A-: X in the latest edition of the Best’s Key Rating Guide.
10. The broker or agent for the insurer must complete the attached Forms 1, 2, and 3 included in this RFP. If the insurer is a direct writer, an authorized representative from that company must complete forms 1, 2, and 3.

***Please Note: As a part of doing business with Shelby County, each individual, company or organization is required to obtain a vendor number and an “Equal Opportunity Compliance (EOC)” certification number.***

*You can access the online applications to receive the numbers indicated above at [www.shelbycountyttn.gov](http://www.shelbycountyttn.gov). To obtain a vendor number and an EOC number, please follow the instructions below:*

**Vendor Number (Purchasing Department)**

At the top of the home page, click on the links “Department”, “P” for the Purchasing Department and “Conducting Business with Shelby County”. The “Vendor Registration” link is at the bottom of the drop down box. Please download the application instructions and read thoroughly prior to accessing the application. *(Applications for a vendor number are accepted online only.)*

**Equal Opportunity Compliance (EOC) Number (EOC Administration Office)**

At the top of the home page, click on the links “Department”, “E” for the Equal Opportunity Compliance and “Contract Compliance Program”. The “Contract Compliance Packet” link is in the middle of the page. Please print the packet and *mail or fax* the completed packet to the EOC office. The mailing address is 160 N. Main Street, Suite 201, Memphis, TN 38103. The fax number is 901-222-1101.

*If you have any questions regarding the applications, you may contact Purchasing at (901) 222-2250 or the EOC Administration at (901) 222-1100.*

**III. CORRESPONDENCE**

All correspondence, proposals and questions concerning the RFP are to be submitted to:

**Andre Z. Woods, Buyer  
Shelby County Government  
160 N. Main St., 9<sup>th</sup> Floor, Suite 900  
Memphis, TN 38103**

Respondents requesting additional information or clarification are to contact Andre Z. Woods in writing at [andre.woods@shelbycountyttn.gov](mailto:andre.woods@shelbycountyttn.gov) or at the address listed above. Questions should reference the sections of the RFP to which the questions pertain and all contact information for the person submitting the questions. ***IN ORDER TO PREVENT AN UNFAIR ADVANTAGE TO ANY RESPONDENT, ORAL QUESTIONS WILL NOT BE ANSWERED. The deadline for submitting questions will be Friday, August 28, 2015 by 12:00 p.m. (CST).*** These guidelines for communication have been established to ensure a fair and equitable process for all respondents.

*Note: All written questions submitted by the deadline indicated above will be answered and posted on the County's website at [www.shelbycountyttn.gov](http://www.shelbycountyttn.gov) within forty-eight (48) hours of the above cut-off date.*

**Please be aware that contact with any other personnel (other than the person clearly identified in this document) within Shelby County regarding this RFP may disqualify your company from further consideration.**

**All correspondence, proposals, and questions concerning the RFP are to be submitted to:**

**Shelby County Government  
160 N. Main St. 9<sup>th</sup> Floor, Suite 900  
Memphis, TN 38103  
(901) 222-2250**

#### **IV. PROPOSAL SUBMISSION DEADLINE**

All proposals must be received at the address listed above no later than 4:00 pm of Friday, September 11, 2015. Facsimile or electronically transmitted proposals will not be accepted since they do not contain original signatures. Postmarks will not be accepted in lieu of actual receipt. Late or incomplete proposals may not be opened and considered. Under no circumstances, regardless of weather conditions, transportation delays, or any other circumstance, will this deadline be extended.

#### **V. PROPOSAL TIMELINE**

Shelby County reserves the right to modify this timeline at any time. If the due date for proposals is changed, all prospective Proposers shall be notified.

Request for Proposals Released	Monday August 03, 2015
Question Due Date	Friday, August 28, 2015 @ 12:00 PM
Proposal Due Date	Friday, September 11, 2015 @ 4:00 PM
Notification of Award	October 2015
Services to Commence	Sunday, November 1, 2015

The County may reproduce any of the Proposer's proposal and supporting documents for internal use or for any other purpose required by law.

#### **VI. PROPOSAL CONDITIONS**

##### **A. Contingencies.**

This RFP does not commit the County to award a contract. The County reserves the right to accept or reject any or all proposals if the County determines it is in the best interest of

the County to do so. The County will notify all Proposers, in writing, if the County rejects all proposals.

**B. Modifications.**

The County reserves the right to issue addenda or amendments to this RFP.

**C. Proposal Submission.**

To be considered, all proposals must be submitted in the manner set forth in this RFP and must provide the minimum required coverage per the specifications. You may provide alternative proposals but to be considered you are required to provide a proposal responsive to the specifications. It is the Proposer's responsibility to ensure that its proposals arrive on or before the specified time.

**D. Incurred Costs.**

This RFP does not commit the County to pay any costs incurred in the preparation of a proposal in response to this RFP and Proposers agree that all costs incurred in developing this RFP are the Proposer's responsibility.

**E. Final Authority.**

The final authority to award a contract rests solely with the Shelby County Purchasing Department.

**F. Proposal Validity.**

Proposals submitted hereunder will be firm for sixty (60) calendar days from the due date unless otherwise qualified.

**VII. GENERAL REQUIREMENTS AND INFORMATION**

**A. Background**

The current carrier is Hiscox Insurance Company Inc. The current policy term is 11/01/2015 to 11/01/2015. The proposed policy term is 11/01/2015-11/01/2016 with an option to renew for three additional one year terms. Expiring annual premium is \$40,486.00. A copy of the current policy is provided in Attachment 12.

The named insured: The County of Shelby, Tennessee; mailing address: c/o Louise F. Horton, CIC, Department of Finance, 160 N. Main, Suite 800, Memphis, TN 38103. Phone: 901-222-2217, fax: 901-222-2231, email: [louise.horton@shelbycountyttn.gov](mailto:louise.horton@shelbycountyttn.gov)

## **RFP LIST OF ATTACHMENTS:**

Specifications of coverage and minimum limits required are set forth in Attachment 1 to this RFP.

See Attachment 2 regarding acceptability of surplus lines insurance.

Completed applications from 2012 and 2014 are provided in Attachment 3.

Claim Information for the past 5 years is included as Attachment 4.

Staffing information is provided as Attachment 5.

Comprehensive Travel Policy is provided as Attachment 6.

Travel Card Policy is provided as Attachment 7.

Procurement Card Policy is provided as Attachment 8.

A selection of Finance Department Rules & Regulations is provided as Attachment 9.

A selection of Shelby County Trustee's Policies is provided as Attachment 10.

The Shelby County Ethics Policy is provided as Attachment 11.

The expiring policy with Hiscox is provided as Attachment 12.

Shelby County's Comprehensive Annual Financial Reports are available on the Shelby County website at [www.shelbycountyttn.gov](http://www.shelbycountyttn.gov).

Please make sure that you download all of the attachments listed above.

The attachments are contained in a separate document that you must download and complete.

Upon selection of a proposal the appropriate application will be completed and signed by the proper authority.

You may provide quotations for additional or optional coverages or limits and endorsements which you believe would be beneficial to the County, however your proposal **must** respond **exactly** to the minimum requirements for consideration.

## **B. Scope of Services**

The County wishes to purchase Government Crime Insurance from the best-qualified Provider selected through a competitive process that will work well with the County in providing Insurance coverage in a manner that is cost-effective and practical of which price is but one of the selection criteria.

## **C. Project Time Frame**

The initial policy term will be **November 1, 2015 at 12:01AM through November 1, 2016,** with the option to renew for three **(3)** additional one year periods, with the same terms and conditions and satisfactory performance of all criteria and subject to the availability of funds for each renewal period. The optional renewal periods will be upon mutual written consent of both parties. The Provider must be prepared to begin immediately upon receipt of a Notice to Proceed.

## **D. Reservation of Rights**

The County reserves the right, for any reason to accept or reject any one or more proposals, to negotiate the term and specifications for the services provided, to modify any part of the RFP, or to issue a new RFP.

The County may at any reasonable time, at its expense, make an audit of the Provider's books relative to the Accounts.

## **VIII. AWARD OF CONTRACT**

Proposers are advised that the lowest cost proposal will not necessarily be awarded the contract, as the selection will be based upon qualification criteria as deemed by the County and as determined by the selection committee and the County Mayor.

The award will be made to the proposer whose proposal is determined to be best in terms of professional and technical completeness. The selection process may, however, include a request for additional information or an oral presentation to support the written proposal.

The proposers whose proposals do not meet the mandatory minimum requirements will be considered noncompliant. After evaluation of the proposals and selection of the successful proposer, all proposers will be notified in writing of the selected firm.

## IX. PURPOSE / SCOPE OF WORK

The purpose of this RFP is to select the best proposal in the interests of the County to provide Government Crime Insurance for Shelby County Government.

### Services Required

The following special terms and conditions shall be applicable to the Proposer or the insurance company:

- The County will not accept 'market blocking' by agents or brokers in the proposal process. Firms that engage in 'market blocking' are deemed to be acting detrimentally to the interests of the County and may be prohibited from providing insurance or related services to the County in the future. Each Proposer must complete the certification Form 2 of this RFP.
- Total premiums for the specified coverage must be indicated on Form 3. This form is also to include information regarding all income, commissions or fees for this policy. Premium should be agency bill. Premium financing or installment options are not required. Premium will be prepaid for the annual term.
- Policy renewal – Insurer shall agree to advise the County a minimum of **60** days prior to the policy's renewal date of its intentions regarding renewal, and provide the rate/premium and coverage changes, if any, for the ensuing policy term.
- Policy must provide a minimum of **sixty (60)** days written notice of cancellation or non-renewal by the company except for non-payment, in which event the notice period shall be ten (10) days.

## INDEMNIFICATION AND INSURANCE REQUIREMENTS

### Insurance Requirements

Provider shall maintain and provide evidence of the following coverage with limits of no less than:

- a) *Commercial General Liability Insurance* \$1,000,000 limit per occurrence  
Premises-Operations bodily injury and property damage/\$1,000,000  
personal and advertising injury/\$2,000,000 General Aggregate/\$2,000,000  
Products-Completed Operations Aggregate. The insurance shall include coverage for the following:
  - a) Premises/Operations
  - b) Products/Completed Operations
  - c) Contractual
  - d) Independent Contractors
  - f) Personal Injury and Advertising Liability

- b) *Workers Compensation and Employers' Liability Insurance* – Provide coverage for all eligible employees in accordance with Tennessee statutes. Provider waives its right of subrogation against Shelby County for any and all workers' compensation claims.
- c) *Professional Liability Errors & Omissions Insurance* - \$1,000,000 per claim or occurrence/\$2,000,000 annual aggregate.

All policies will provide for 60 days' written notice to Shelby County of cancellation of coverage provided. Ten (10) days' notice is applicable for non-payment of premium. If the insurer is not required by the policy terms and conditions to provide written notice of cancellation to Shelby County, the Provider will provide immediate notice to Shelby County and evidence of replacement coverage with no lapse.

## **X. PROPOSAL SUBMISSION**

### **A. GENERAL**

1. All interested and qualified Proposers are invited to submit a proposal for consideration. Submission of a proposal indicates that the Proposer has read and understands this entire RFP, including all attachments, exhibits, schedules, and addenda (as applicable) and all concerns regarding this RFP have been satisfied.
2. Proposals must be submitted in the format described below. Proposals are to be prepared in such a way as to provide a straightforward, concise description of capabilities to satisfy the requirements of this RFP. Expensive bindings, colored displays, promotional materials, etc. are neither necessary nor desired. Emphasis should be concentrated on conformance to the RFP instructions, responsiveness to the RFP requirements, and on completeness and clarity of content.
3. Proposals must be complete in all respects as required in this section. A proposal may not be considered if it is conditional or incomplete.
4. Hard copy proposals must be received by no later than 4:00 P.M. (CST) on Friday, September 11, 2015, at Shelby County Government Purchasing Department, 160 N. Main St., Suite 900, Memphis, TN 38103.
5. Proposer agrees to provide the County with any additional information it deems necessary to accurately determine ability to perform the services proposed. Furthermore, submission of this proposal constitutes permission by this organization for the County to verify all information contained in the proposal. Failure to comply with any request for additional information may

disqualify this organization from further consideration. Such additional information may include evidence of financial ability to perform.

## **B. PROPOSAL PRESENTATION**

1. One (1) digital copy, One (1) original copy (clearly identified as original) and four (4) copies of the proposal are required.
2. The package containing the original and copies must be sealed and marked with the Proposer's name and "CONFIDENTIAL – Shelby County Government Government Crime Insurance, RFP #16-007-09" with due date and time indicated.
3. Proposals must be typed. Erasures and "white-out" are not permitted. Mistakes may be crossed out, corrections typed adjacent and initialed in ink by the person signing the proposal. Please identify all attachments, literature and samples, etc., with your firm name and the RFP number.
4. Proposals must be verified before submission as they cannot be withdrawn or corrected after being opened. The County will not be responsible for errors or omissions on the part of bidders in making up their proposals. A responsible officer or employee must sign proposals. Tennessee sales tax shall not be included in the Provider's proposal.

## **C. PROPOSAL FORMAT**

Response to this RFP must be in the form of a proposal package that must be submitted in the following format: Please download the attachment to this document. The Proposal Response Sheet (required document) should be the first page of your written response.

1. **Cover Letter** – Submit on letterhead stationery, with assurances as described in the application instructions, and signed by a duly authorized officer, employee, or agent of the organization/firm.
2. **Comprehensive Response** (This portion of the proposal must address each item listed below.)
  - a. This portion of the proposal must address all requirements and services outlined in the RFP document specifically Section II – Minimum Requirements and Section IX – Purpose/Scope of Work in your proposal response.
  - b. Outline of how respondent can meet or exceed the minimum requirements.
  - c. Detail of how the respondent is qualified to provide the services required.
  - d. A detailed description of the approach for accomplishing the services.

### 3. References

References of the Proposer, including at least three (3) other clients for whom the Proposer has provided services similar to the Services (with preference given to clients comparable to Shelby County Government) and, for each such reference, the business name, the identification of a contact person, the title of the contact person and a telephone number.

## XI. PROPOSAL EVALUATION AND SELECTION

### A. Evaluation Process

1. Initial Review – All proposals will be initially evaluated to determine if they meet the following minimum requirements:
  - a. The proposal must be complete, in the required format, and be in compliance with all the requirements of the RFP.
  - b. Proposers must meet the Minimum Proposer Requirements outlined in Section II of this RFP.
2. Technical Review- Proposals meeting the above requirements will be evaluated on the basis of the following criteria:
  - a. Each proposal will be reviewed by a special Ad-Hoc Committee which may elect to schedule a personal presentation and interview with one or more of the bidders. After the review process is completed, this committee will recommend the successful bidder to the Division Director, Finance and Administration, who makes the decision, subject to the approval of the contract by the Mayor and the Board of County Commissioners.
  - b. All proposals submitted in response to this RFP will be evaluated based on the following criteria:
    - i. Qualifications of personnel.
    - ii. Ability to present a clear understanding of the nature and scope of the project.
    - iii. Project methodology.
    - iv. Previous experience with similar projects.
    - v. Cost to the Shelby County Government as outlined in the budget estimate.
    - vi. Time frame for completion.

### 3. **Oral Presentation.**

The Shelby County Government reserves the right to interview, or require an oral presentation from, any Respondent for clarification of information set forth in the Proposer's response. In this regard, at the discretion of the Ad-Hoc Committee, some or all Proposers who submit an Proposal in response to this RFP may be asked submit to an interview or give an oral presentation of their respective Proposals to the Ad-Hoc Committee. If so, this is not to be a presentation restating the Proposal, but rather an in-depth analysis of certain qualifications of the Proposer. The interview or oral presentation, if utilized, is intended to provide an opportunity for the Proposer to clarify or elaborate on its qualifications without restating the Proposal. The interview or oral presentation is to be a fact finding and explanation session only and is not to be used to negotiate any terms of contract. If required, the time and location of such interview or oral presentation will be scheduled by the Administrator of Purchasing. Interviews and oral presentations are strictly an option of the Shelby County Government or its Ad-Hoc Committee and, consequently, may or may not be conducted. All travel expenses to and from the interview or oral presentation shall be the responsibility of the Proposer. Selection will be based on determination of which proposal best meets the needs of the County and the requirements of this RFP.

Shelby County Government reserves the right to consider the vendor's EOC status in all evaluations.

#### **B. CONTRACT AWARD**

Contract(s) will be awarded based on a competitive selection of proposals received. The proposers are advised that the lowest cost proposal will not necessarily be awarded the Contract, as the selection will be based upon qualification criteria as deemed by the County and as determined by the selection committee and the County Mayor. The proposals submitted will be evaluated by the County. All decisions are made at the discretion of the County.

The contents of the proposal of the successful proposer will become contractual obligations and failure to accept these obligations in a contractual agreement may result in cancellation of the award.

The County reserves the right to negotiate any portions of the successful proposer's fees and scope of work or utilize their own resources for such work.

Please make sure that you download all of the attachments listed above. The attachments are contained in a separate document that you must download.