



CITY OF ASHTABULA
4250 LAKE AVENUE
ASHTABULA, OH 44004

Request for Proposal (RFP)
Consulting Services
Comprehensive Automobile Liability,
Comprehensive Public Liability & Property Damage,
Physical Damage,
Property,
Police Professional,
Public Officials

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DATED: _____

NAME, ADDRESS AND PHONE

LEGAL NOTICE
REQUEST FOR PROPOSAL (RFP)
City of Ashtabula
Consulting Services
for
Comprehensive Automobile Liability,
Comprehensive Public Liability & Property Damage,
Physical Damage,
Property,
Police Professional,
Public Official

Proposals will be received by the City Manager of the City of Ashtabula, Ohio, at his office in the Ashtabula Municipal Building located at 4250 Lake Avenue, Ashtabula, OH 44004, until Noon on April 21, 2025 for: Consulting Services for Comprehensive Automobile Liability, Comprehensive Public Liability & Property Damage, Physical Damage, Property, Police Professional, and Public Officials.

Interested parties should contact the Administrative Office of the City Manager to obtain a copy of the BID at 440-992-7183, by email to: kjones@ashtabulacity.com, or by visiting <https://www.cityofashtabula.com/rfps>.

Proposals shall be captioned on the outside of the sealed envelope (or the subject line of the email):

2025 Consulting Services
Property, Liability and Auto Insurance

The City reserves the right to reject any or all proposals, to waive any informalities or irregularities in the proposals received and to accept any bid which is deemed most favorable to the City of Ashtabula.

The City is an Equal Opportunity Employer.
The City of Ashtabula, Ohio
James Timonere
Ashtabula City Manager

Publish: April 4, 2025 and April 11, 2025

Request for Proposals: Insurance Agent/Broker Consultant Services

The City of Ashtabula, OH, is seeking proposals for professional insurance Agent/Broker Consultant Services to assist, in the management of comprehensive liability, auto, and property insurance.

The City places importance on developing and maintaining a strong risk management program with corresponding insurance coverages that address the risks and liability faced by the City. In support of that focus, the City seeks a partner to:

- Act as the City's Broker of Record and assist the City in all aspects of risk transfer.
- Obtain the best mix of insurance coverages, including, but not limited to, general liability, public officials' liability, business automobile, law enforcement liability, professional liability, waterfront, and umbrella liability at a reasonable cost.
- Provide ongoing support and counsel regarding the City's insurance needs and operations.

Contact Information & Schedule

Date of Issuance: April 2, 2025
Issued by: The City of Ashtabula
RFP Response by: April 21, 2025
Delivery: The sealed bid should be submitted to:

City of Ashtabula
City Manager
kjones@cityofashtabula.com
4250 Lake Avenue
Ashtabula, Ohio 44004

and delivered to the office of the City Manager on or before the date set forth in the legal advertisement. The sealed envelope shall also bear the name of the Bidder, the general item or items bid on, and the date the bid are to be opened. If submitted electronically, the Subject Line should read "*2025 Consulting Services Property, Liability and Auto Insurance.*" Proposals will be received until the date and time specified in the legal advertisement. Bids will be opened and read immediately thereafter, in the Manager's Office, First Floor, Municipal Building.

Background

The City of Ashtabula is a home rule municipal corporation established under the laws of the State of Ohio and operated under its own charter. The current charter, which provides for a City Manager - City Council form of government, was adopted on January 1, 1916. The City Manager and the City Solicitor are elected by a vote of the people and serve for four-year terms. To provide necessary services to its citizens, the City of Ashtabula is divided into departments and financial management and control systems. Services provided include police and fire protection, garbage and rubbish disposal, street maintenance, construction and repair, cultural, parks and recreational facilities, a municipal court, and staff to provide support (i.e., payroll processing and accounts payable) to the service providers. The operation and control of these activities are provided by the City Council through the budgetary process and by the City Manager through administrative and managerial requirements and procedures. All are responsible to the citizens of Ashtabula and are included as part of the reporting entity.

Scope of Work

The intent of this RFP is to identify and engage an independent and qualified consultant to prepare and manage a property and liability insurance bid. The selected firm will work with the City Manager's Office on coverages, renewals, claims, and loss control.

The successful provider must be able to deliver, at a minimum, the following services:

- Evaluate the City's existing insurance program, and recommend any necessary changes to terms, conditions, or coverage limits to ensure the program is affordable and adequately protects the City.
- Recommend types of insurance coverages, policy limits, policy terms, and program adjustments for current coverages including but are not limited to general liability, public official's liability, business automobile, law enforcement liability, professional liability, crime, fiduciary liability, waterfront beach, cyber and umbrella liability.
- Assist the City in completing and submitting insurer applications for all coverages.
- Assure that insurance policies are placed with reputable and financially responsible insurers (per AM Best, Moody's S&P, etc.).
- Negotiate with the underwriters on behalf of the City and obtain insurance coverages that best meet the City's needs and requirements at the best value, while also advising on the carrier's operation, claims handling, and related services.
- Assist the City in identifying and analyzing its loss exposures on an ongoing basis.
- Verify that the new policies, binders, and endorsement, and other documents are accurate and reflect the terms and conditions agreed during negotiations.

General Information

Contract Period: Proposals will use the initial contract term of one year. The potential for renewal of this contract exists as of each March 1st, at the sole discretion of the City of Ashtabula, for up to two additional years. Please note that the City of Ashtabula is interested in a long-term business relationship with the selected broker, and proposals should include a commitment to annual pricing for a three-year period.

Access to Claim Files: The proposer agrees that the City of Ashtabula shall have access to claim files created as a result of claims services, to be provided by the successful respondent. Reasonable access shall be defined as making available upon three (3) days' notice.

Ownership of Claims Files: The City of Ashtabula shall have the right, title interest, and ownership of claims files.

No contract with any insurer or other third party should be made by any party relative to this RFP until the successful broker/agent has been notified they have been selected.

Anticipated Award Schedule

The City reserves the right to amend dates.

- April 2, 2025 RFP Issued
- April 21, 2025 RFP Closed
- April 25, 2025 Target Notice of Award

The consultant's response shall include:

- A brief history and description of the firm, including a statement of the firm's qualifications to perform the requested services.
- A list of the specific responsibilities and a brief description of every individual who will be assigned to the account.
- Three client references
- A statement of the scope of services to be provided with a proposed work plan.

Selection of the Consultant will be based on the following:

- Responsiveness to the purpose of the RFP Scope.
- Adherence to the requirements of the RFP.
- Experience and reputation of the Consultant.
- Professional qualifications of the assigned individuals.

Compensation

- a. Describe how you expect to be compensated for the services outlined in this proposal.
- b. If you do take direct payments from employers, what percentage of your benefit revenue is fee-based and what percentage is commission-or bonus-based across your entire book of business?
- c. State your philosophy of compensation disclosure.

Cost of Services.

- The Consultant shall describe its fee basis, indicating how charges are made and when billings are issued and due.