

**Request for Proposal for Insurance Broker Services for the Town's
Insurance Program**

TOWN OF OLD ORCHARD BEACH, MAINE

June 17, 2025

INTRODUCTION

The Town of Old Orchard Beach is issuing a request for proposals (RFP) to qualified entities seeking to act as an insurance broker for the Town of Old Orchard Beach, with respect to the Town's insurance coverage program. The Town currently has the following policies in conformance with the Maine statutes:

- Commercial general liability
- Commercial property
- Business auto
- Public Officials liability
- Employee benefits liability
- Employment practices liability
- Law enforcement legal liability
- Inland marine
- Crime
- Cyber security liability

The Town is issuing this RFP to ensure it is obtaining appropriate insurance coverage, is properly protecting employees and assets, has appropriate insurance limits at the best pricing and appropriate risk management and catastrophic loss services.

The issuance of this RFP constitutes only an invitation to submit proposals to the Town. It is not to be construed as an official and customary request for bids, but as a means by which the Town can facilitate the acquisition of information related to the purchase of services. Any proposal submitted as provided herein constitutes a suggestion to supply information/negotiate and NOT A BID.

The Town reserves the right to determine, in its sole and absolute discretion, whether any aspect of the proposal satisfactorily meets the criteria established in this RFP, the right to seek clarification from any Proposer(s), the right to negotiate with any Proposer(s). The Town reserves the right to reject any or all proposals with or without cause, and the right to cancel and/or amend, in part or entirely, the RFP.

The RFP does not commit the Town either to award a contract or to pay for any costs incurred in the preparation of a proposal. Submission of a proposal as provided herein shall neither obligate nor entitle a prospective Proposer to enter into an Agreement with the Town.

Evaluation of proposals by staff or by any other group are advisory only; the Town may consider or reject such evaluation(s) for any or all proposals, such evaluations are for the sole benefit of the Town, and as such, they are not binding upon the Town nor may they be relied upon in any way by a Proposer.

Accordingly, each proposal should be submitted in the most favorable terms of costs and programmatic considerations and in a complete and understandable form. The Town may request additional data, oral discussion, or a presentation in support of the written proposal. The Town is not obligated to respond to any proposal submitted nor is it legally bound in any manner whatsoever by the submission of a proposal.

SCOPE OF SERVICES

Insurance broker service capabilities and support are key aspects of the relationship with the Town. An entity responding to this request should demonstrate substantial, high-level knowledge, expertise, and success in at least the following areas:

- A.** Safety and risk management services, including claims analysis, loss prevention, web-based training, etc.
- B.** Performing a quarterly loss review and presenting a quarterly loss report.
- C.** Evaluation of the existing Town property and casualty insurance program and suggest recommendations for additions or changes to coverages and limits of insurance.
- D.** Upon renewal, marketing the Town property and casualty insurance program and obtaining competitive quotes.
- E.** Presenting a written report to document the quotes received from the various carriers.
- F.** Reviewing the individual policies for accuracy and completeness prior to delivery to Town.
- G.** Advising, reporting, handling all claims and monitoring the claims.

SUBMISSION OF PROPOSALS

Each proposer must submit the proposal by hand delivery or electronically, and must be received no later than **2:00 p.m., (ET), June 25, 2025**, at the following address:

Diana H. Asanza, Town Manager
Town of Old Orchard Beach
1 Portland Ave., Old Orchard Beach, ME 04064
dasanza@oobmaine.com

The Town is not responsible for delays or losses caused by the U.S. Postal Service or any other carrier or delivery service. The Town reserves the right to accept proposals after the date specified above.

Inquiries concerning any aspect of this RFP should be directed to Diana H. Asanza, Town Manager at dasanza@oobmaine.com or by calling 207–937-5626.

INSTRUCTIONS FOR PREPARING AND SUBMITTING PROPOSALS

Proposal Status - The issuance of this RFP constitutes only an invitation to submit proposals to the Town. It is to be distinguished from a bidding situation and is not to be construed as an official and customary request for bids, but as a means by which the Town can facilitate the acquisition of information related to the purchase of insurance broker services. Any proposal submitted, as provided herein, constitutes a desire to negotiate and recognition that the proposal is not a bid and is not being submitted as part of a bid process.

1. Economy of Preparation - Proposals should be prepared as simply and economically as possible while providing straight-forward and concise delineation of the Proposer's capabilities to satisfy the requirements of the RFP. Technical literature about the Proposer's experience and qualifications may be included. However, the emphasis should be on completeness and clarity of content. In order to expedite the evaluations, it is essential that specifications and instructions contained in this document be followed as closely as possible.
2. Proposal Signature - Each proposal shall be signed by a principal of the Proposer firm, or another person, who is fully authorized to act on behalf of the Proposer.

3. Addenda - The Town reserves the right to add, change, or delete any provision or statement in the RFP at any time prior to the proposal due date. If it becomes necessary to revise any part of the RFP, addenda to the RFP will be provided to all Proposers who received a copy of the RFP, and posted on the Town's website. It is the responsibility of each prospective Proposer to assure receipt of all addenda.

CONTENTS OF PROPOSAL

Proposals must include the following information, preferably in the following order:

QUALIFICATIONS (KNOWLEDGE, EXPERTISE, CAPABILITIES)

- Proposer History - A statement giving a brief history of the Proposer's organization; how it is organized, and how its available resources will be utilized for the Town.
- Proposer Qualifications - Information which highlights Proposer's expertise and experience to provide insurance agent/broker services. Provide examples of similar clients in size and scope with the appropriate references.
- Assignment of Professional Staff - The Proposer must identify the specific staff that will be responsible for the contemplated services.
- Evidence that the Proposer is Insured.
- Conflict of interest - Any current relationships of the Proposer or its staff/employees with the Town or other parties having an interest in the project that may be construed as a conflict of interest.

GENERAL PROVISIONS

- a. Information supplied by the Proposer to the Town is subject to MRSA 1 Chapter 13. Such information shall become public unless it falls within one of the exceptions in the Act. If the proposer believes any non-public information will be supplied in response to this RFP, the Proposer shall take reasonable steps to identify and provide reasonable justification to the Town regarding which data falls

within the exceptions. However, the proposer agrees as a condition of submitting a proposal that the Town will not be held liable or accountable for any loss or damage which may result from a breach as may be related to the responses submitted.

- b. The Town will not consider any cost information and references submitted by the Proposer to be non-public, confidential or trade secret material. Simply stating that the document is confidential or making a blanket claim of confidentiality without proper supporting documentation is also not a valid reason to declare the document confidential.
- c. Exception to the General Provisions - Proposer should identify any concern or objection to the General Provisions. The Town reserves the right to require compliance with these provisions and to negotiate final terms, conditions, and requirements with the successful proposer at the Town's discretion.