

**ANDERSON COUNTY BOARD OF EDUCATION
1160 BYPASS NORTH
LAWRENCEBURG, KY 40342**

–REQUEST FOR PROPOSAL–

Reference Number: **INSURANCE-2025**

Title: **Insurance Agent of Record**

Date information released: November 19, 2024

Closing time of proposals: December 4, 2024 11:00 am

General Conditions and Specifications

- 1. CONTACTS**– Information pertaining to any item or condition in this invitation must be obtained by communicating with Josh White (josh.white@anderson.kyschools.us), Chief Finance Officer, at the address shown above or by telephone at 502-839-3406.
- 2. DURATION OF AGREEMENT**– The intent of this invitation is to receive proposals from any qualified entities to assist the district with marketing, placement and servicing the district’s insurance policies for the **2025-2026** school year including: Property and Liability (Fleet, General and Educators Legal Liability, Property, Auto, Umbrella, and Cyber Security). The duration of the agreement will be for three years with the option of renewal for up to two additional one year terms on a year to year basis at the mutual agreement of both parties.
- 3. PROPOSAL FORM**– Any provider that submits a proposal shall submit the attached “Official Proposal Form” or include a proposal/documents with the same information, in the same order as outlined in the form. The provider shall not add any additional information other than that which is required in the proposal form. Any exceptions taken to the general terms and specifications of the RFP must be clearly identified. If no exceptions are listed it will be concluded that the proposer will meet, in every detail, the conditions stipulated in this RFP.
- 4. PROPOSAL SUBMITTAL**– The original, completed copy of this proposal is to be received no later than the closing time indicated above. The proposal may be hand delivered on the closing date, provided it is presented no later than the closing time indicated above. Proposals should be addressed to:

Josh White, CFO

RE: Insurance 2025

Anderson County Board of Education

1160 Bypass North

Lawrenceburg, KY 40342

Proposals may also be emailed with “INSURANCE” in the subject line to: josh.white@anderson.kyschools.us

- 5. PROPOSAL OPENING**– Proposals will not be publicly opened and read and will not be available for public review until all deliberations are concluded and contracts awarded.

- 6. PROPOSAL EVALUATION**– Proposals will be evaluated on multiple factors. Factors will include: broker qualifications, broker experience (school district experience preferred), and responses to mandatory questions. Other considerations may include: any existing relationship between the Board and the provider and optional services. Any provider that cannot fulfill the list of requirements will be eliminated from consideration. The evaluation process will not be completed on the closing date for proposals and there is no set period by which the evaluation process must be completed. *All proposals must be honored at least 60 days after the closing time stated above.*
- 7. SIGNATURE**– An officer or member of the proposed provider, authorized to legally bind the provider, must sign the Official Proposal Form/submission.
- 8. PROPOSAL ISSUES**– The Board reserves the right to waive defects and informalities in proposals, to reject any or all proposals, or to accept any proposal as may be deemed to be in its best interest.
- 9. TAXES NOT APPLICABLE**– Federal excise taxes or Kentucky sales and use taxes are not applicable to any purchase made for use of the Board. Proposals should not include any such taxes. Purchase exemption certificates will be furnished as required.
- 10. NON-DISCRIMINATION**– The Anderson County Public School System does not discriminate on the basis of race, color, national origin, age, religion, creed, marital status, sex, or handicap in employment, educational programs, or activities as set forth in Title IX, Title VI, and Section 504.
- 11. CONFLICTS OF INTEREST**– KRS 45A.455 prohibits conflicts of interest, gratuities or kickbacks to employees of the Board of Education in connection with contracts for supplies or services whether such gratuities or kickbacks are direct or indirect. KRS 45A.990 provides severe penalties for violations of the laws relating to gratuities or kickbacks to employees that are designed to secure a public contract for supplies or services.
- 12. FEDERAL AND STATE LAWS**– Services provided for the Board must be in compliance with all federal and state laws.

ANDERSON COUNTY BOARD OF EDUCATION
1160 BYPASS NORTH
LAWRENCEBURG, KY 40342

OFFICIAL PROPOSAL FORM
FOR

INSURANCE AGENT OF RECORD PROPOSALS FOR ANDERSON COUNTY BOARD OF EDUCATION

***THE ANDERSON COUNTY BOARD OF EDUCATION RESERVES THE RIGHT TO NEGOTIATE ANY OR ALL OF THE TERMS OF
SUBMITTED PROPOSALS FROM PROVIDERS.***

I. Provider Identification Information

Name	
Address	
City/State/Zip	
Phone	
Fax	
Designated Contact	
Designated Contact Email	
No of years in business	

II. Documentation

- A. The broker will provide the Anderson County Board of Education a certificate of Insurance covering:
- I. Workers Compensation as required by the State Workers' Compensation statutes of Kentucky.
 - II. General and Professional Liability Insurance with a minimum limit of \$1,000,000 each claim or each wrongful act, for the same effective dates as the contract. The policy shall contain an Extended Claim Reporting Provision of not less than one year following termination of the policy.
- B. The broker must have and be able to provide documentation for all applicable local, state and federal licensing. Additionally, during the life of the contract, the broker must insure that qualified, experienced personnel service the contract.

III. References: List not more than 4 governmental client references. (Name, Address, Contact and Contact Phone Number).

Name	Address	Contact	Phone

IV. Required Information: Attach/include the following information.

1. Introductory letter from the broker's principal summarizing experience.
2. Firm's background, history, and staff.
3. List of risk management services that can be provided to the district.
4. Detail of claims processing procedures, include prevention processes as well.
5. Policy/procedure for response to client communication, including expectation for response time via email, phone, etc.

V. Respond to the following mandatory questions: Responses to the following questions are mandatory. You may respond below (attaching additional pages as needed) or you may respond within your proposal documents. If you choose to respond within your proposal documents, please clearly indicate/label your responses to the mandatory questions and number/retype exactly as they appear below.

1. Identify all Kentucky licensed insurance carriers that you can directly access for Property & Liability lines providing coverage to Kentucky public schools.
2. Provide a complete list of your Kentucky public school district clients for each carrier listed in #1.
3. Agent of record services must be provided at no charge. What additional services will you provide at no charge?
4. What additional services will you provide for a fee? What is the fee?
5. How do you communicate market conditions/changes that can affect premiums for clients?

The Board reserves the right to waive minor irregularities in proposals, provided that such action is in the best interest of the Board. Any such waiver shall not modify any remaining RFP requirements or excuse the successful provider from full compliance with the RFP specifications and other contract requirements.

VI. Responsible Party/Point of Contact:

In order to complete the evaluation process faster, list the name, address, phone number, and email address of the person capable of answering any questions that may arise during the evaluation process. (Print or type)

Name	
Address	
City/State/Zip	
Phone	
Fax	
Designated Contact	
Designated Contact Email	

I hereby submit this proposal on behalf of: _____

Name	
Title	
Signature	
Date	