

2026 PROPERTY, LIABILITY, CYBER LIABILITY, WORKERS COMPENSATION

INSURANCE BROKER RFQ

SCOPE OF SERVICES

The purpose of this Request for Qualifications (RFQ) is to solicit competitive offers for Broker Services for Property and Liability (including Cyber Liability) and Workers Compensation (P&L/WC) insurance for the City of Branson from state licensed, full-service, experienced and customer-service oriented firms. This request for qualifications is not an authorization to approach insurance companies at this time. The City specifically requests that no contact or solicitation of insurance companies be made on its behalf at this time.

The City will require the successful firm to be responsible for seeking insurance for the City's P&L/WC insurance needs and acting as the City's representative for the purchase and administration of such insurance policies. The broker shall comply with the City and State's competitive bidding requirements and provide information upon request regarding this to the City for their compliance. Additionally, the firm will advise the City on insurance needs, offer suggestions, and confer with the City regarding problems that may arise. Please note, all submissions are subject to public records law, any confidential sections must be clearly marked. The City reserves the right to reject any or all proposals, may waive minor irregularities, and does not guarantee the RFQ to be awarded during this selection process.

The selected Broker will be required to enter into the City's standard professional services agreement, which will include the following provisions:

- The City reserves the right to terminate the agreement for convenience upon thirty (30) days' written notice.
- The City reserves the right to terminate the agreement immediately for cause, including material breach, failure to perform services in a competent and timely manner, failure to disclose compensation or conflicts of interest, loss of required licensure, or unethical conduct.
- The City will conduct annual performance evaluations of the Broker's services.
- The City reserves the right to re-market its insurance program at any time if service deficiencies, pricing concerns, or other material issues arise.

By submitting a response to this RFQ, firms acknowledge and accept these requirements.

Core services the selected firm will be expected to provide include (but are not limited to) the following:

1. Facilitate P&L/WC renewal meetings to review and analyze insurance specifications and underwriting data submitted by the City. Analyze operations and exposures. Organize and facilitate discussions regarding goals and objectives based on industry best practices and the needs/requirements of the City. Provide expert advice on appropriate insurance coverages to protect the City's interests at the lowest possible price.
2. With appropriate involvement from the City, determine the carrier(s) best equipped and capable of providing superior service at the most competitive rates based on the City's needs. Design, market and implement the broadest coverage, at the most reasonable cost for the risk exposures presented.

3. Collect information necessary to market the plans, prepare applications and insurance policy specifications for review and approval by the City. The approved applications and specifications will be submitted to underwriters by the Broker while minimizing City staff time and efforts in the process.
4. Present insurance specifications to the marketplace; request quotations for specified coverage and programs; respond to underwriter's questions and provide additional information if requested on behalf of the City.
5. Receive and analyze underwriter's quotations/proposals to determine whether it adheres to the specifications and whether the premium quoted is fair and reasonable within the marketplace. Submit analysis of underwriter's quotations/proposals to the City of Branson for consideration. At the direction of the City of Branson Human Resources, negotiate any refinements on terms and/or conditions to obtain the most beneficial and cost-effective coverage available.
6. Submit insurance proposals to the City of Branson Human Resources Department to provide options from which to choose. Provide a comparative analysis for variances in cost, coverage, exposure data, and a comparison of insurance specifications vs. insurance policies, including all endorsements and coverage exceptions to be included in the issued policies. Coverage shall be submitted for competitive bid on behalf of the City, at least every six (6) years per state statute.
7. Ensure recommended carriers will provide the City the option to appoint independent defense counsel of its choosing for any covered claim, including employment practices, civil rights, and public official liability matters. Any hourly rate limitations must be disclosed in the proposal and agreed upon prior to binding coverage. The City will not accept policies requiring exclusive use of carrier-appointed counsel without prior written agreement.
8. Recommend and bind coverage on the City's behalf upon the City's approval, where agreements for coverage are between the Broker and the carrier(s). And where the City's obligations are clearly articulated in the agreement costs broken down by coverage and time frame in an easily understandable invoice or statement.
9. Review obtained coverage for appropriate terms, conditions, limits, deductibles, premiums, and carrier participation.
10. Provide an insurance coverage summary which includes but is not limited to: effective dates, policy limits, deductibles, insuring agreements, exclusions, additional benefits, annual premium and exposure basis; limited legal benefits (employment, Police and zoning issues); risk control services to include categorized loss runs, exposure analysis, and risk mitigation.
11. Receive, review, coordinate, process and monitor all P&L/WC claims related to the insurance procured and outlined herein; transmit all supporting documents to insurers.
12. Serve as the liaison between the City's Human Resources Risk Management staff and each carrier and support Human Resources staff on an ongoing monthly basis by working directly with Human Resources Risk Manager to resolve issues with claims, billing, etc. Assist the City in settlement and payment of all claims.
13. Unless otherwise agreed to by the City, the selected Broker must submit, at a minimum, quarterly reports of the number of claims open, claims closed and total incurred values. Monthly reporting is preferred.

14. Place additional related insurance coverage when necessary for any City interest and provide ongoing assistance with the implementation of any changes.
15. Receive compensation directly from insurance carrier(s), notifying the City of the commissions received no later than May 1 of each year.
16. Perform safety and loss control services and inspections when requested or required by the insurance company.
17. When necessary, issue certificates of insurance at no additional cost to the City.
18. Review, validate and approve all premium invoices and billings regarding insurance policies and endorsements prior to the City's payment for such services.
19. Review contract(s) for appropriateness of insurance requirements, when requested by the City.
20. Provide periodic, customized reports for the City as requested. Analytical services to include: utilization reviews, trend analysis, benchmarking and plan evaluations, comprehensive renewal evaluations and other underwriting services as requested. Present report findings to HR, Risk Management and Executive Leadership.
21. By January 31 of each year of the Broker agreement, provide the City with a forecast of upcoming modification rate and P&L/WC premiums based on the prior three years' claims.
22. Assist or facilitate the education of Human Resources Risk Management staff at the City, coordinate and facilitate all employee educational meetings, to include requested safety and risk management, in addition to all required employee annual training (blood borne pathogens, harassment prevention, slips trips and falls).
23. Ensure all elements, items 1 through 12, of the non-negotiable section of the questionnaire to this RFQ are maintained throughout the term of the Broker agreement.

Items 1 through 23 in this Scope of Services will be used, in conjunction with the City's standard template of required legal verbiage as a basis for the Broker agreement with the City.

RFQ INSTRUCTIONS

Firms responding to this RFQ should prepare clear and complete responses to each of the following elements of the questionnaire. Responses will be evaluated for completeness and quality. Brevity, clarity and expansion upon industry jargon in responses will be appreciated. Submissions that do not follow the order below, and/or that are incomplete may be disregarded but if nothing else, will be scored lower. Please complete the sections for the Questionnaire in order.

The thirteen items under the "non-negotiable" section are required; if information is incomplete, insufficient, missing or not available, the firm will likely not be considered.

The twenty-three items under the "negotiable" section are requested responses.

Please note, some elements from the questionnaire may be duplicated from the non-negotiable and the negotiable sections.

Also note, that standard "boiler plate" responses that do not directly address the elements of the questionnaire will be considered less favorably.

QUESTIONNAIRE

Non-Negotiable (A single undesirable response may disqualify your firm)

1. Please indicate if your firm is ready, able and willing to act as the City's risk management representative with respect to all aspects of property/liability/workers' compensation/cyber liability insurance coverages and all necessary reporting.
2. Please provide evidence of all necessary licensure for brokerage services to meet the City's Property and Liability insurance coverage needs to include writing coverage with Travelers Insurance.
3. Please provide evidence of all necessary licensure for brokerage services to meet the City's Workers' Compensation insurance coverage needs to include writing coverage with Missouri Employer's Mutual.
4. Please provide evidence of all necessary licensure for brokerage services to meet the City's Cyber Liability insurance coverage needs.
5. Please provide evidence of high-quality customer service. Customer testimonials will be acceptable; marketing literature or brochures are not acceptable.
6. Please provide evidence that your firm has a client base that includes municipalities and other entities that are the City's size (assets, employees, liabilities, etc.) or larger.
7. Please provide evidence that your firm can meet current Missouri State sovereign immunity insurance requirements for both general liability and automobile liability, and please provide evidence for \$1,000,000 in coverage for workers' compensation, law enforcement and employers' liability coverage.
8. Please disclose, and provide a solution for mitigation, of conflicts of interest for you or anyone in your firm where such conflict could have an adverse effect on the City maintaining the integrity of the broker/insurance selection process. If no conflict of interest exists, please submit "no conflict of interest exists."
9. Please disclose all claims of adverse action against your firm whether true or not. If no claim or claims exist, please submit "no adverse claims exist."
 - a. Provide summary of any disciplinary actions against the Company
 - b. Provide summary of any current legal actions against the Company
 - c. Describe how the Company communicates pertinent legal or regulatory information clients
10. Please provide evidence that your firm has access to all major insurance carriers that could be, or may be, used by the City of Branson for all lines of coverage.
 - a. Provide list of four or more carriers that has been used (vetted) by Company for Property Liability coverage
 - b. Provide list of at least two, preferably three or more carriers to be used by Company for Cyber coverage
 - c. Provide list of four or more carriers that has been used (vetted) Company for Workers Compensation coverage
 - d. Identify any earner who will work with only an exclusive broker
 - e. Identify expected turnaround time for coverage quotes by carrier
11. Please provide evidence that your firm has staff that will be servicing the City of Branson, and that such staff has demonstrable experience in insurance administration, to include workers compensation, risk

management and safety. Please provide names, titles, years of experience, telephone numbers and email addresses for each.

12. Please provide evidence that you have legal counsel for related legislative advice to ensure the City of Branson is cognizant of changes or upcoming changes in law regarding insurance coverages and requirements.
13. Please provide evidence that you have Errors and Omissions Insurance coverages and include coverage amounts.

Negotiable

1. Please provide evidence of favorable written references by clients; more is better if the references are high quality.
 - a. Provide names of five current corporate or municipal clients
 - b. Provide contact information for each of the five clients
 - c. Describe relevant services offered to each of the five clients
 - d. Provide names new clients obtained over the past three years (may be part of "a" above)
 - e. Provide contact information of new clients obtained over the past three years (may be part of "b" above)
2. Please provide evidence that your firm has provided timely communications of new legal/legislative regulations to your clients.
3. Please indicate your firm's commitment to meeting or exceeding the City's proposed timeline that meets the desired outcomes. Provide insight as to what you may recommend for subsequent years.
4. Please provide evidence that you can provide the City with the required balance of insurance coverage at the best price possible.
5. Please provide evidence on how you will deliver quality customer service.
6. Please provide evidence of the quality of customer service that will be provided by your staff dedicated to the City of Branson.
7. Please provide evidence of the skill, experience and knowledge regarding all aspects of Property and Liability, Workers' Compensation, and Cyber Liability insurance coverages, claims and administration that your staff possesses.
8. Please provide evidence, if available, that your staff has for claims submissions and updates.
9. Please provide information as to the value-added services your firm will provide the City at no additional cost.
10. Please provide evidence of your relationships with the major insurance carriers.
11. Please provide evidence that your firm's primary representative will be available to the City within four hours of any emergency.
12. Please provide evidence of your firm's written policy on targeted response times to clients.
13. Please provide evidence of your firm's length of time in the broker service industry.
 - a. List the premium volume for each of the past three years for Property Liability insurance
 - b. List the premium volume for each of the past three years for Cyber coverage.

- c. List the premium volume for each of the past three years for Workers Compensation insurance
14. Please provide information on all adverse claims against your firm. If none exist, simply respond with "no adverse claims exist."
 - a. Provide summary of any disciplinary actions against the Company
 - b. Provide summary of any current legal actions against the Company
 - c. Describe the Company's ability to monitor developments at the State and Federal levels
 - d. Describe how the Company communicates pertinent legal or regulatory information clients
 - e. Describe top three risk/workers compensation issues of which the City of Branson should be cognizant
15. No response is necessary for this item; this item will be used as a placeholder to score your overall RFQ response regarding the ease of interpreting the information you have provided.
16. No response is necessary for this item; this item will be used as a placeholder to score your RFQ responses for completeness.
17. Please provide evidence of your client per representative ratio.
18. Please articulate any anticipated or possible organizational changes that could affect the City of Branson if your firm was selected to be its Broker. If no changes are anticipated, simply respond with "no changes are anticipated."
19. Please provide any information that would be "good to know" that has not already been asked by this RFQ.
20. Please provide information on value added services your firm would provide at a cost to the City.
21. Please provide evidence of the number of clients you have gained and lost over the past 10 years.
22. Please provide the following information regarding your broker organization:
 - a. Name of Company
 - b. Address of location servicing the City of Branson
 - c. Telephone number/FAX number
 - d. Primary contact for City of Branson
 - e. Email address of primary contact
 - f. Contact's title and role with your Company
 - g. Organization's years of experience in Property Liability/Workers Compensation insurance
 - h. Other personnel assigned to work with the City of Branson
 - i. Email addresses of other personnel assigned to the City
 - j. Ownership of Company
 - k. Management of Company
 - l. Significant changes in the Company over the past three years
 - m. List the name of any co-broker or sub-broker used by your Company
 - n. List the services of any co-broker or sub-broker used by your Company
23. Please provide information regarding Customer Support
 - a. Number of staff available to support City of Branson issues
 - b. Number of dedicated claims support staff
 - c. Number of staff located in office servicing the City of Branson

- d. After hours emergency service provided
- e. Technology/tools available for use to service the City of Branson
- f. Methodology for monitoring insurer solvency

ANTICIPATED BROKER TIMELINE

Deadline for Broker RFQ submissions	April 03, 2026
Top contributors evaluated/contacted by the City Human Resources Staff	April 07, 2026
Top contributors present to City's Human Resources	April 10, 2026
Recommended Broker contacted/provided City's standard contract	April 13, 2026
Deadline for signed agreement by selected Broker (facsimile allowed)	April 22, 2026
Board of Aldermen first reading approving Broker agreement (if required)	April 28, 2026
Board of Aldermen second reading approving Broker agreement (if required)	May 12, 2026
Broker officially represents the City	July 01, 2026