



**TOWNSHIP OF FALLS
REQUEST FOR PROPOSALS**

To provide Insurance Brokerage Services
For the Township of Falls

Submittal Deadline:

4:00 p.m. on March 17, 2025

Submit Proposals to:

Matthew K. Takita, Township Manager
450 Lincoln Highway
Fairless Hills, PA 19030

Contact for Questions:

Matthew K. Takita, Township Manager
215-949-9000
m.takita@fallstwp.com

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I. GENERAL INFORMATION

A. PURPOSE

The Township of Falls (“Township”) is requesting proposals from qualified licensed insurance brokerage companies to review the Township’s current insurance policies rates, to research coverage, terms, conditions and prices, and to recommend and broker a package of insurance policies that best serve the Township’s insurance needs.

B. BACKGROUND

Falls Township is a suburban township located in Lower Bucks County, PA with a population of approximately 34,000 encompassing 26.6 square miles. Falls Township has a rich history that predates William Penn becoming the proprietor of Pennsylvania in 1681. The Township is a Second Class Township, governed by a five (5) member Board of Supervisors who serve six (6) year staggered terms. The Township has 87 full time employees, including a police department. The Township currently possesses a package of insurance policies which provide coverage to all aspects of the Township’s operations, including:

1. Commercial Property, including inland marine, boiler and machinery;
2. General Liability, including employee benefits;
3. Law Enforcement Liability;
4. Public Officials Liability;
5. Employment Practices Liability;
6. Business Automobile, including fire truck coverage;
7. Workers Compensation;
8. Heart & Lung;
9. Cyber Liability;
10. Commercial Crime;
11. Environmental Liability;
12. Bonding for the appointed Township Treasurer and Tax Collector positions

C. SCOPE OF SERVICES

The Township seeks an insurance broker who can provide a wide range of services related to the Township’s insurance and risk management program. The successful broker shall be authorized to do business in the Commonwealth of Pennsylvania and will possess experience with similar sized municipal entities. The role of the insurance broker is to provide independent advice for the purchase of insurance products; placing Township

insurance coverages; assisting Township staff with insurance related issues and providing detailed written insurance coverage recommendations to be approved by the Falls Township Board of Supervisors.

Required Services

The successful broker must provide, at a minimum, the following insurance brokerage services:

- Design specifications for the insurance program and market the program when instructed to do so by the Township, including assisting Township staff in the completion of applications, documents and gathering data that may be requested by insurance companies.
- Analyze insurance proposals received from various insurance companies and other parties, negotiate changes for the benefit of the Township and verify the reasonableness of the price for the coverage provided.
- Make recommendations as to the most advantageous insurance program(s) providing the highest level of coverage at the best possible price to meet the insurance needs of the Township.
- Provide the Township with a program of various insurance coverage options, including, but not limited to, limits, coverages, retention levels, terms, conditions and payment options.
- Provide analysis and recommendations as to the most cost-effective means for addressing the Township's exposure.
- Represent the Township in all negotiations with insurers, underwriters and other parties with regards to the insurance program.
- When instructed to do so by the Township, administer the placement of coverage and provide original binders, policies and endorsements as required by the Township.
- Assure that insurance policies are placed with reputable and financially responsible insurers (based on insurance rating, among other criteria), including keeping the Township informed of any changes in the rating of the insurers and making recommendations should ratings change during the policy term.
- Continually evaluate the insurance program and recommend coverage changes and improvements to provide the highest level of coverage at the least possible cost to the Township.
- Oversee and coordinate all relevant services performed by the insurance companies, underwriters and any other applicable service agencies.
- Act as the Township's agent with carriers and claimants to resolve claims.

Optional Services

Please detail any additional services your Firm provides that it believes may be of value to the Township. Any additional services detailed may or may not be selected by the Township to be included in a final contract with the proposal winner.

D. CONTRACT TERM

The contract shall be effective for two (2) years from the date of selection of the proposal by the Township. The contract may be extended for additional periods of one (1) year by mutual agreement of the parties. The Township shall have the right to terminate the agreement at any time for any reason or no reason.

E. PROPOSAL ELEMENTS

General Requirements

- Inquiries concerning the RFP must be submitted via email to the Township Manager no later than 4:00 pm on Monday, March 10, 2025. Inquires received after 4:00 pm will not receive responses.
- Responses will not be made to telephonic inquiries.
- Ten (10) print copies of the Proposal shall be received in a sealed envelope and must be marked prominently on the outside: "PROPOSAL – INSURANCE BROKERAGE SERVICES".
- Proposals must be mailed or hand delivered. No faxed or emailed proposals will be accepted.
- Sealed proposals must be submitted no later than 4:00 pm on March 17, 2025 to Matthew K. Takita, Township Manager, 450 Lincoln Highway, Fairless Hills, PA 19030.

Preparation Costs

The Township will not be responsible for any costs associated with the preparation, submission or presentation of any proposal.

Disclosure of Proposal Contents

All proposal and other material shall become the property of the Township. Information contained in the proposal will not be disclosed during the evaluation process. Under prevailing Pennsylvania Right to Know law, public records are required to be open to reasonable inspection and will be held in confidence during the evaluation process and prior to the selection of a proposal by the Township. Thereafter, all proposals will become public information. Copies of public records may be requested through the Township's Right-to-Know Officer.

Format of Technical Proposal

- The Title Page showing the RFP subject shall include:
 - The Firm's name;
 - The name, address, telephone number and email address of the primary contact person for the Firm; and
 - The date of the proposal.
- Table of contents identifying matters submitted by section and page number.
- Signed transmittal letter meeting the following requirements:
 - Briefly stating the proposer's understanding of the services to be performed, the commitment to perform the services within the specified time period, and the person authorized to represent the proposal;
 - An acknowledgement of, and agreement to, all terms and conditions set forth in the Appendix A of this RFP, which shall control the relationship between the Firm and the Township during the Contract term, if the Firm is selected; and
 - A certification of non-collusion, certifying that the proposal has been submitted and based upon independent analysis, without consultation, communication or agreement with any other contractor, bidder, proper or potential proposer.
- Detailed proposal organized in the order set forth herein.

Contents of Technical Proposal

The purpose of the Technical Proposal is to demonstrate the qualifications, competence and capacity of the Firm seeking to undertake the insurance brokerage of the Township of Falls' insurance requirements, in conformity with the requirements of this RFP. As such, the substance of the proposals should demonstrate the qualifications of the Firm and of the particular staff to be assigned to the engagement.

The Technical Proposal should address all points outlined in the RFP, excluding any cost information, which should be included in a separate sealed Cost Proposal. The Technical Proposal should be prepared in a straightforward and economical manner, providing a concise description of the proposer's capabilities to satisfy the requirement of this RFP. While additional information may be presented, the following items must be included and represent the criteria against which the proposal will be evaluated: Company Qualifications and Experience, Specific Approach to Brokerage and Administration.

Company Qualifications and Experience

- To qualify, the Firm must have comprehensive experience in insurance brokerage of local governments in general and Pennsylvania local governments in particular.

Additional consideration will be given to the Firm's qualifications and experience with Bucks County local governments. The proposal should state the size of the Firm, the location of the office from which the work on the engagement will be conducted, and the number and nature of the professional staff to be employed in this engagement.

- The proposer must provide a list of all current local government clients to which it provides insurance broker services.
- The proposer must identify the principal management, supervisory and professional staff that will be assigned to the engagement, including resumes, as well as the number, qualifications, experience and training on the specific staff to be assigned to this engagement.
- Similar Engagements with other Governmental Entities of comparable size.
- For the Firm's office that will be assigned for the brokerage, the list of the most significant engagements (maximum of 5) performed in the last three (3) years that are similar to the engagement described in the RFP.
- Provide a list of not less than three (3) client references for which services similar to those outlined in this RFP are currently being provided. For each reference listed, provide the name of the organization, dates for which the service(s) are being provided, the name address and telephone number of the responsible person within the client's organization. The Township reserves the right to contact any or all of the listed references regarding the services performed by the proposer.

Specific Approach to Brokerage Administration

The proposer should set forth a work plan, including an explanation of the methodology to be followed, for both the Required Services and Optional Services as described in this RFP.

Proposers must include the following information regarding their brokerage approach:

- Level of staff and number of hours to be assigned to the engagement.
- Approach to be taken to gain and document an understanding of the Township's administrative process and procedures related to insurance coverage requirements.

Format and Contents of Cost Proposal

The Cost Proposal should identify the detailed pricing information relative to performing the engagement for both the Required Services and any Optional Service, as described in the RFP. The Cost Proposal shall likewise identify any and all costs, fees, charges, or any other expense that will be associated with the brokerage services and/or passed along to the Township.

F. PROCUREMENT SCHEDULE

The RFP will follow the below tentative schedule, but is subject to change at the sole discretion of the Township:

Date	Event
March 10, 2025	Deadline for written questions
March 17, 2025	Deadline for RFP submissions
March 24, 2025 (tentative)	Selection of Proposal

G. PROPOSAL EVALUATION PROCESS

Review of Proposal

The Township will evaluate all proposals based on the criteria outlined in this RFP. The Board of Supervisors will consider all proposals and award a contract at a public meeting.

Evaluation Criteria

The following are the criteria to be used by the Township in evaluating proposals:

- The company's professional qualifications for performing the work described in this RFP.
- The company's past experience and performance with comparable engagements.
- The company's success in enabling other clients to improve their insurance coverage needs at the best possible price.
- The quality of the Firm's professional personnel to be assigned to the engagement and the quality of the Firm's management support personnel to be available for technical consultation.
- Adequacy of proposed staffing plan for various segments of the engagement.
- Thoroughness of approach to conducting the brokerage and demonstration of understanding of the Township's insurance objectives and scope.
- Fees to be charged for conducting the services and producing the required reports.

Oral Presentations

The Township may, at its discretion, request any or all Firms to make oral presentations. Such presentations would provide Firms with an opportunity to answer any questions the Township may have on a Firm's proposal. Not all Firms may be asked to make such an oral presentation. Key personnel from the Firm, who will be assigned to the work, must be present for the oral presentation.

H. RESERVATION OF RIGHTS

The Township reserves, and may at its sole discretion, exercise the following rights with respect to this RFP and all proposals submitted pursuant to this RFP:

- To reject all proposals and reissue the RFP at any time prior to the execution of a final contract; to require, in any RFP for similar products and/or services, that may be issued subsequent to this RFP, terms and conditions that are substantially different from the terms and conditions set forth in this RFP, or to cancel this RFP with or without issuing another RFP.
- To reject any proposal if, in the Township's sole discretion: the proposal is incomplete, the proposal is not representative of the requirements of this RFP, the proposer does not meet the qualification requirements set forth in this RFP, or it is otherwise determined to be in the best interest of the Township to reject the RFP.
- To reject the proposal of any proposer that, in the Township's sole judgment, has been delinquent or unfaithful in the performance of any contract with the Township, is financially or technically incapable, or is otherwise deemed to be not a responsive proposer.
- To waive any informality, defect, non-responsiveness and/or deviation from this RFP that is not, in the Township's sole discretion, material to the proposal.
- To select a proposal based upon the qualifications and professional experience of the Firm, even if the Firm may not have the lowest Cost Proposal.

I. GENERAL CONDITIONS

The successful proposer shall execute a contract with the Township in a form substantially similar to that set forth as Appendix A hereto.