

**CITY OF PANAMA CITY BEACH  
REQUEST FOR PROPOSALS  
WINDSTORM INSURANCE**

The City of Panama City Beach (the "City") hereby requests specific proposals from financially secure firms or individuals for the provision of windstorm insurance for City buildings, effective July 1, 2018. A list of property to be covered is attached as Exhibit A. The desired coverage shall include the buildings, contents and auxiliary structures at all locations.

Sealed proposals will be received in the Office of the City Clerk located at 110 South Arnold Road, Panama City Beach, FL 32413 until 10:00am on Monday, May 7, 2018 (the "Submission Deadline"). Proposals will be publicly opened and receipt acknowledged immediately thereafter. The proposals and other information should be submitted in strict compliance with the directives provided in the RFP. City is under no obligation, either express or implied, to reimburse responding firms for any expenses associated with preparation and submittal of the proposal in response to this request.

Proposals shall be submitted by qualified Firms in a sealed envelope or box, plainly marked with respondent's names, address, date, time of RFP deadline and clearly marked on the outside of the package "**SEALED PROPOSAL – WINDSTORM INSURANCE**". Late submittals will not be opened or considered.

Three (3) printed, bound copies of the Proposal shall be submitted by each respondent.

RFP documents are available to prospective Firms at the City Clerk's Office, 110 South Arnold Road, Panama City Beach, FL 32413, and may be examined or obtained at this address on or after April 12, 2018. Documents are also available for examination on the City website ([pcb.gov](http://pcb.gov)). Inquiries regarding this RFP should be directed to Lori Philput, email [lphilput@pcb.gov](mailto:lphilput@pcb.gov).

The City reserves the right to accept or reject any and all Proposals in whole or in part, to waive informalities in the RFP documents, to obtain new Proposals, or to postpone the opening of Sealed Proposals. The City shall award the contract to the fully responsive and responsible bidder who provides the best value to the City; provided, that the City may award the contract to a bidder other than one who provides the lowest priced plan option should it find that the bidder offering the lowest priced plan does not offer the reliability, quality of service or product afforded by such other bidder. Each Proposal shall be valid to the City for a period of ninety (90) days after opening.

**The City of Panama City Beach is an Equal Opportunity Employer.**

## **INSTRUCTIONS FOR PROSPECTIVE FIRMS**

### **General:**

It is the intention of this Request for Proposals (RFP) to find experienced and qualified Firms, capable of providing windstorm insurance for City buildings and their contents. Coverage shall be for one year beginning July 1, 2018, and the rates quoted shall be guaranteed for that period. Multiple year proposals may be offered as an additional option and must be fully explained. Placement is preferred outside of the Citizens Wind Pool.

RFP documents are on file at the City Clerk's office, 110 South Arnold Road, Panama City Beach, FL 32413. They may be examined at the above address, viewed on the City (pcb.gov) website, or digital copies will be emailed to prospective Firms on or after April 12, 2018.

Proposals shall be submitted in a sealed envelope or box, plainly marked with Firm's name, address, date, and time of Proposals opening and the specific RFP the Proposal is being submitted in response to.

The City may waive any informalities or major defects or reject any and all Statements of Qualification. Any Proposal may be withdrawn prior to the Proposal opening. Any Proposal received after the time and date specified shall not be considered. No prospective Firm may withdraw a Proposal within 90 days after the actual date of the opening. Should there be reasons why the Firm cannot be selected within the specified period or a contract cannot be awarded within the specified period, the time may be extended by mutual agreement between the City and the prospective Firm.

### **Addenda:**

Prospective Firms shall direct any questions or Proposal defectives to Lori Philput, Risk Manager, 110 South Arnold Road, Panama City Beach, FL 32413 or e-mail lphilput@pcb.gov. All questions and defectives shall be submitted at least ten (10) calendar days prior to the submittal date. If the City believes a response will be helpful, the City will issue a written summary of the question or suggested defect and answers as an addendum to this Request for Qualifications.

### **Non-Responsive Firms:**

Firms found to be non-responsive shall not be considered. Proposals may be rejected if found to be in nonconformance with the requirements and instructions herein contained. A Proposal may be found to be non-responsive by reasons, including but not limited to, failure to utilize or complete prescribed forms, incomplete Proposals, indefinite

or ambiguous Proposals, failure to meet deadlines and improper and/or undated signatures.

Other conditions which may cause rejection of Proposals include evidence of collusion among firms, obvious lack of experience or expertise to perform the required work, submission of more than one Proposals for the same work from an individual, firm or corporation under the same or a different name, failure to perform or meet financial obligations on previous contracts or employment of unauthorized aliens in violation of Section 274A (e) of the Immigration and Nationalization Act.

Proposals will also be rejected if not delivered or received on or before the date and time specified as the due date for submission.

**Insurance Firm Certifications:**

All Firms responding to the RFP shall have at least 5 years' experience writing windstorm coverage in Florida, and shall have the following certifications and qualifications.

- 1. Local business license, if applicable**
- 2. Individual Florida professional license**

**Sealed Proposal Submittal Requirements:**

Each Firm being considered for this project is required to submit a Proposal. The Proposal must include sufficient information to enable the City to evaluate the capability of the Firm to provide the services anticipated for the RFP.

All submittals are to be on 8 ½" x 11" paper or, if larger documents are required, they are to be folded to 8 ½" x 11" size. Proposals shall be limited to 80 pages. Exceeding the page limit may result in disqualification.

Proposals should be stapled together or bound with comb binding. Proposals submitted in 3 ring binders will not be accepted. Submit three (3) printed copies of the Proposal to:

Lori Philput  
Risk Manager  
City of Panama City Beach  
110 South Arnold Road  
Panama City Beach, Florida 32413

The Proposal must include the following items, tabbed and in the order listed:

- 1. INTRODUCTION/COVER LETTER:** Respondents shall provide a letter of introduction not to exceed two (2) pages. The letter should highlight or summarize whatever information a respondent deems appropriate as a cover letter; this section shall include the name, address, telephone number, fax

number and e-mail address of the designated person to whom all correspondence should be directed.

2. BUSINESS/TEAM ORGANIZATION: Provide the following information as to business operations:

- A) Describe the business/team organization, and identify the persons who will have primary responsibility for the City's account, their number of years' experience in the insurance business, their insurance and educational background.
- B) Discuss the workload capability of the Firm and availability of resources.
- C) List Firm member's major claim and litigation history for past five (5) years, if any.
- D) Familiarity with Panama City Beach and project area.
- E) Current A.M. Best Rating, or if no rating, the firm's most recent audited financial statement.
- F) The relationships between the Respondence and any company offering coverage, together with commission payments or fees associated with the coverage.
- G) List of other Florida governmental agencies served.

3. PLANS AND AUTHORITY FOR COVERAGE:

A) Proposers may quote several plan options as long as each option is fully explained. All relationships between Proposers and another company offering coverage must be identified, as well as any commission payments or fees that will be paid to the Proposer as a result of a bid award.

B) Proposals must be submitted by a licensed Florida resident agent. Proposals must be signed by an authorized representative of the insurance company underwriting the program. If the submitting agent/broker does not have the authority to sign the proposal, it should be signed by an authorized representative of the company. Proposals submitted without binding authority will not be given the same consideration as authorized proposals.

C) Proposers are required to submit specimen coverage documents, agreements and contracts applicable to the plans quoted.

D) Please indicate the method for payment and any optional methods that may be available.

4. FORMS & LICENSING:

A) Business and professional licenses for all team members.

B) It is preferred that insurers furnishing coverage be stable and have a current A. M. Best Company rating of "A" or better and be of sufficient financial size to provide security. Proposals are expected from insurers with acceptable financial strength. Insurers eligible for Best's rating should list their most current rating. Insurers not eligible for Best's rating should submit

their most recent audited financial statement and other relevant data to support the use of such insurers. Where such rating is unavailable, further information regarding the stability and solvency of the company should be provided. In such cases, the City is particularly interested in excess of loss relationships, and requests a listing of excess of loss carriers, copies of policy(ies), including type and amount of coverage provided by each excess of loss carrier, and percent of participation of each excess of loss carrier. Evidence of such excess of loss coverage is also required.

C) PUR 7068 Public Entity Crime Form.

5. INSURANCE: Evidence of professional liability insurance and of the ability to obtain project specific aggregate, annual coverage as required by the Risk Management Requirements.
6. REFERENCES: Three references, preferably from other public entities served, including name and address of principal, name and telephone number of contact, and brief description of the insurance coverages provided and durations of such coverage.

**Evaluation of Proposals and Method of Award:**

The City shall use the following selection criteria to select the responsive and responsible Proposer that offers the best value to the City.

- Cost. (40 points)
- Coverage – The amount and breadth of coverage and extent of restrictions or exclusions. (20 points)
- Service – The capabilities and experience record of service provided by agents and insurers. Services include amending policies and contracts for changes, premium billings, loss control/safety and claims service, etc. (40 points)

## SCOPE

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The following Scope is included for the limited purpose of giving interested firms a general concept of the City's current intentions for the agreement and a preview of selected, but not all, terms and conditions which the City intends to include in the agreement with the successful firm or team. The purpose of this solicitation is to seek Proposals from interested and qualified firms; the purpose of the following specifications is merely to give potentially interested firms a general idea of the City's plans and requirements.

### GENERAL SCOPE

The work will include the provision of windstorm insurance for real and personal property owned by the City, effective July 1, 2018. A list of property to be covered is attached as Exhibit A. The desired coverage shall include the buildings, contents and auxiliary structures at all locations.

### NAMED INSURED

The City of Panama City Beach 110 S.  
Arnold Rd. Panama City Beach, FL 32413

### CLAIM REPORTS

The City requests that the successful Proposer(s) submit quarterly loss reports for each coverage type. Reports should be in narrative style accompanied by a detailed description of individual paid losses and reserve numbers for each claim and should be received by the City within twenty (20) days following the end of the reporting period. The total claims (both number and amount) should be included for each coverage type. In the event of termination of coverage, loss reports should continue to be furnished until all open claims have been concluded. It may be requested that claim reports be structured by departments or locations

## EXHIBIT A

### Property Schedule

001 001 110 S. Arnold Road Panama City Beach, FL City Hall Masonry Non-Combustible  
Special Form \$342,400 Special Form \$72,765

002 002 17110 Firenzo Street Panama City Beach, FL Impound Building (police department) Joisted Masonry  
Special Form \$63,645 \$0

004 001 16225-16227 W. Highway 98 Panama City Beach, FL  
Concession Stand Joisted Masonry  
Special Form \$36,383 \$0

004 002 16225-16227 W. Highway 98 Panama City Beach, FL  
Concession Stand Joisted Masonry  
Special Form \$36,383 \$0

005 002 116 S. Arnold Road Panama City Beach, FL New Public Services Building  
Masonry  
Non-Combustible  
Special Form \$4,500,000 Special Form \$200,000

006 001 10115 Middle Beach Road Panama City Beach, FL  
Fire Station #2 Frame  
Special Form \$150,675 Special Form \$10,500

007 001 1501 Mandy Lane Panama City Beach, FL Civic Center / Gym / Offices  
Masonry  
Non-Combustible  
Special Form \$1,139,200 Special Form \$21,000

009 001 17121 Back Beach Road Panama City Beach, FL  
Fire Station #1 Masonry  
Non-Combustible  
Special Form \$1,014,400 Special Form \$31,500

010 001 423 Lyndell Lane Middle Beach Road Panama City Beach, FL  
Lyndell Conference Center Non-Combustible  
Special Form \$933,600 \$0

011 002 206 N. Gulf Boulevard Panama City Beach, FL New Operations Building  
Masonry  
Non-Combustible  
Special Form \$1,900,000 Special Form \$200,000

011 003 206 N. Gulf Boulevard Panama City Beach, FL Belt Press Building Masonry  
Non-Combustible  
Special Form \$2,400,000 \$0

011 004 206 N. Gulf Boulevard Panama City Beach, FL MCC#7: WWTP: Controls  
Equipment Masonry  
Non-Combustible  
Special Form \$320,000 \$0

011 005 206 N. Gulf Boulevard Panama City Beach, FL MCC#2: WWTP: Controls  
Equipment Masonry

Non-Combustible

Special Form \$320,000 \$0

011 006 206 N. Gulf Boulevard Panama City Beach, FL MCC#3: WWTP: Controls  
Equipment Masonry

Non-Combustible

Special Form \$320,000 \$0

011 007 206 N. Gulf Boulevard Panama City Beach, FL MCC#4: WWTP: Controls  
Equipment Masonry

Non-Combustible

Special Form \$320,000 \$0

011 008 206 N. Gulf Boulevard Panama City Beach, FL MCC#5: WWTP: Controls  
Equipment Masonry

Non-Combustible

Special Form \$1,200,000 \$0

011 009 206 N. Gulf Boulevard Panama City Beach, FL Pump Room Building Masonry

Non-Combustible

Special Form \$209,280 \$0

011 010 206 N. Gulf Boulevard Panama City Beach, FL Wetlands Pump Station  
Building Masonry

Non-Combustible

Special Form \$350,080 \$0

011 011 206 N. Gulf Boulevard Panama City Beach, FL Generator Set: WWTP(3)  
500kw Non-Combustible

Special Form \$354,475 \$0

011 012 206 N. Gulf Boulevard Panama City Beach, FL Generator Set: WWTP(4) 1000  
kw Non-Combustible

Special Form \$640,000 \$0

011 013 206 N. Gulf Boulevard Panama City Beach, FL Sludge Pump Station Joisted  
Masonry

Special Form \$12,000 \$0

011 014 206 N. Gulf Boulevard Panama City Beach, FL Tanks(2): WWTP 10000  
Gallons Chemical Non-Combustible

Special Form \$34,720 \$0

011 015 206 N. Gulf Boulevard Panama City Beach, FL Tanks(2): WWTP 2500 Gallons  
Chemical Frame

Special Form \$10,600 \$0

011 016 206 N. Gulf Boulevard Panama City Beach, FL Tanks(2): WWTP 2500 Gallons  
Chemical Non-Combustible

Special Form \$39,608 \$0

012 001 200 N. Gulf Boulevard Panama City Beach, FL Office / Warehouse (Public  
Works Building #1)

Non-Combustible

Special Form \$481,345 \$0

012 002 200 N. Gulf Boulevard Panama City Beach, FL Mechanic / Warehouse (Public  
Works Building #2)

Non-Combustible



Special Form \$280,000 \$0  
012 003 200 N. Gulf Boulevard Panama City Beach, FL Fuel Island: Gas Station Non-Combustible  
Special Form \$39,000 \$0  
013 001 Highway 79 Panama City Beach, FL 33' Water Storage Tank Joisted Masonry  
Special Form \$1,200,000 \$0  
013 002 Highway 79 Panama City Beach, FL Pump Station Building Masonry Non-Combustible  
Special Form \$802,560 \$0  
013 003 Highway 79 Panama City Beach, FL Tank #2: Water Storage Masonry Non-Combustible  
Special Form \$1,744,000 \$0  
014 001 11212 Front Beach Road Panama City Beach, FL Police Department Substation Joisted Masonry  
Special Form \$50,000  
015 001 17109 Panama City Beach Parkway Panama City Beach, FL County Tax Office Masonry Non-Combustible  
Special Form \$500,000 \$0  
017 001 16200 Front Beach Road (Pier Park) Panama City Beach, FL Restroom / Office Building Joisted Masonry  
Special Form \$223,200 \$0  
018 001 16200 Panama City Beach Parkway (Frank Brown Park) Panama City Beach, FL North Complex Press Box and Concession Joisted Masonry  
Special Form \$438,400 \$0  
018 002 16200 Panama City Beach Parkway (Frank Brown Park) Panama City Beach, FL Pool Equipment Non-Combustible  
Special Form \$225,000 \$0  
018 003 16200 Panama City Beach Parkway (Frank Brown Park) Panama City Beach, FL Aquatic Center Building Masonry Non-Combustible  
Special Form \$651,200 \$0  
018 004 16200 Panama City Beach Parkway (Frank Brown Park) Panama City Beach, FL Geothermal Equipment Non-Combustible  
Special Form \$150,000 \$0  
019 001 12500 Hutchinson Boulevard Panama City Beach, FL Library Fire Resistive  
Special Form \$1,700,000 Special Form \$80,000  
020 001 16501 Front Beach Road (Pier Park) Panama City Beach, FL Ticket Booth Joisted Masonry  
Special Form \$166,000 \$0

020 002 16501 Front Beach Road (Pier Park) Panama City Beach, FL  
Cafe and Tackle Shop Joisted Masonry  
Special Form \$720,000 \$0

021 001 16053 Front Beach Road Panama City Beach, FL  
Outdoor Amphitheater Masonry  
Non-Combustible  
Special Form \$1,060,855 \$0

021 002 16053 Front Beach Road Panama City Beach, FL  
Restrooms Masonry  
Non-Combustible  
Special Form \$390,436 \$0

022 001 17115 Panama City Beach Parkway Panama City Beach, FL  
New Police Station Masonry  
Non-Combustible  
Special Form \$3,700,000 Special Form \$175,000

022 002 17115 PCB Pkwy Panama City Beach, FL Fuel Station Non-Combustible  
Special Form \$103,000 \$0

023 001 7120 McElvery Road Panama City Beach, FL MCC / Lab / Office Building  
Masonry  
Non-Combustible  
Special Form \$341,120 Special Form \$20,000

023 002 7120 McElvery Rd Panama City Beach, FL McElvery Pump Station Frame  
Special Form \$11,736 \$0

023 003 7120 McElvery Rd Panama City Beach, FL Pavilion Non-Combustible  
Special Form \$21,168 \$0

023 004 7120 McElvery Rd Panama City Beach, FL Tank #1: Masonry Water Storage  
Masonry  
Non-Combustible  
Special Form \$704,000 \$0

023 005 7120 McElvery Rd Panama City Beach, FL Tank #2: Masonry Water Storage  
Masonry  
Non-Combustible  
Special Form \$1,280,000 \$0

023 006 7120 McElvery Rd Panama City Beach, FL Tank #3: Masonry Water Storage  
Masonry  
Non-Combustible  
Special Form \$1,136,000 \$0

023 007 7120 McElvery Rd Panama City Beach, FL Tanks(2): 1500 Gallons Chlorine  
Storage Frame  
Special Form \$6,360 \$0

023 008 7120 McElvery Rd Panama City Beach, FL McElvery Pump Station Non-  
Combustible  
Special Form \$276,310 \$0

023 009 7120 McElvery Road Panama City Beach, FL Generator 750kw Non-  
Combustible  
Special Form \$150,116 \$0

024 001 600 Pier Park Drive Panama City Beach, FL Restrooms Amphitheater Old  
Masonry  
Non-Combustible  
Special Form \$216,000 \$0

025 001 16201 Panama City Beach Parkway (Frank Brown Park) Panama City Beach,  
FL  
Life Guard Tower (2015) Non-Combustible  
Special Form \$19,616 \$0

025 002 16201 Panama City Beach Parkway (Frank Brown Park) Panama City Beach,  
FL  
Life Guard Tower (2016) Non-Combustible  
Special Form \$19,986 \$0

026 001 205 N Gulf Boulevard Panama City Beach, FL Pump Room and Office Building  
Masonry  
Non-Combustible  
Special Form \$612,720 \$0

026 002 205 N Gulf Boulevard Panama City Beach, FL Tank#2:5MG Masonry Water  
Storage Masonry  
Non-Combustible  
Special Form \$1,320,000 \$0

026 003 205 N Gulf Boulevard Panama City Beach, FL Tank: 5MG Masonry Water  
Storage Masonry  
Non-Combustible  
Special Form \$1,320,000 \$0

026 004 205 N Gulf Boulevard Panama City Beach, FL Generator 1000 kw Non-  
Combustible  
Special Form \$223,000 \$0

027 001 100 Conservation Dr Panama City Beach, FL Dechlorine Building Frame  
Special Form \$12,640 \$0

027 002 100 Conservation Dr Panama City Beach, FL Wetlands Discharge Building  
Frame  
Special Form \$417,600 \$0

027 003 100 Conservation Dr Panama City Beach, FL Pavilion: Wetlands Discharge  
14' Wood  
Frame  
Special Form \$200,000 \$0

027 004 100 Conservation Dr Panama City Beach, FL Sign:Complex Name Wood  
Frame  
Special Form \$6,400 \$0

027 005 100 Conservation Dr Panama City Beach, FL Tank: 1000 Gallon Chlorine  
Storage Frame  
Special Form \$17,600 \$0

027 006 100 Conservation Dr Panama City Beach, FL Fence:Masonry 440' Masonry  
Non-Combustible  
Special Form \$20,000 \$0

027 007 100 Conservation Dr Panama City Beach, FL Generator 150 kw Non-Combustible

Special Form \$34,237 \$0

Total: \$39,589,054 \$860,765

10005 Middle Beach Rd Station # 2	281,000	13,000	Fire
110 S Arnold Rd Office	455,000	80,000	County Tax
110 S Arnold Rd	617,000	70,000	City Hall
110 S Arnold Rd Press Box & Concession	424,000	97,000	N. Complex
12500 Hutchison Blvd.	1,000,000	0	Library
16200 PCB Parkway Aquatic Center	671,000	29,000	
16200 PCB Parkway Center/Gym/Offices	1,000,000	0	Civic
16200 PCB Parkway Bldg	1,000,000	0	Operations
16201 Front Beach Rd Restroom/Office Bldg	383,000	0	
16101 Front Beach Rd	178,000	0	Ticket Booth
16101 Front Beach Rd Tackle Shop	771,000	0	Café &
17121 PCB Parkway Station # 1	767,000	43,000	Fire
423 Lyndell Ln Conference Center	767,000	12,000	Lyndell