



Office of the West Seneca Town Supervisor  
Hon. Gary A. Dickson

Memorandum

To: Honorable Town Board  
From: Gary Dickson, Town Supervisor  
Date: January 13, 2022  
Subject: RFP for Insurance Brokerage Services

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Dear Colleagues,

In the interest of ensuring that the Town of West Seneca is getting the best insurance service possible, I would like to issue an RFP for insurance brokerage services. Unlike the process two years ago, when the insurance companies were allocated to three local brokerages, this time I suggest choosing between three local brokerages and letting the winner go out to the insurance marketplace and choose the best insurance for the town.

I recommend sending the attached RFP to three brokers:

1. USI – our current insurance broker (Tim Wroblewski)
2. M&T Insurance (Christine Wiktor)
3. Tompkins Insurance (Kathleen Rapasadi)

I limited the number of outside brokers to two (besides USI) because M&T and Tompkins have both shown over the last two years that they are interested in our business. The Tompkins agent gave a competitive submission two years ago, has always been available to answer insurance-related questions, and has assisted several organizations in town with the necessary insurance to use town facilities. M&T was not involved in the previous RFP, but they have met with me several times, have sent me regular updates on insurance issues, and has always been available to answer insurance-related questions.

This is just an RFP; we are under no obligation to accept any proposal. The three companies will give presentations to the Town Board in executive session, perhaps at the town board meeting on January 31.

**TOWN OF WEST SENECA  
REQUEST FOR PROPOSALS INSURANCE BROKERAGE  
AND RELATED SERVICES**

**Proposal Submission Deadline: Thursday, January 27, 2022, at 4:30 pm**

The Town of West Seneca has invited interested companies to submit written proposals to provide insurance brokerage and related services to the town. Under the supervision of the Town Supervisor, the selected insurance brokerage firm will provide insurance advice to the Supervisor, attorney, and Finance Department. It is anticipated that, subject to approval by the Town Board the selected insurance brokerage firm will begin providing insurance brokerage services on or about February 15, 2022.

West Seneca is a town in Erie County, New York, United States. The population was approximately during the 2020 census. West Seneca is a centrally located interior town of the county, and a suburb of Buffalo. West Seneca, Orchard Park and Hamburg form the inner "Southtowns," a cluster of middle-class suburban towns.

In 1851 parts of Cheektowaga, Hamburg, and East Hamburg were organized into the town of "Seneca". On October 16, 1851, the New York State Legislature officially incorporated the town. The name was changed to West Seneca the following year to avoid confusion with a Town of Seneca in eastern New York State. On March 2, 1852, the first West Seneca Town Meeting was held in the home of Morgan S. Whitney.

The town has approximately 195 full time employees, consisting of 12 senior staff/department heads/board members, approximately 130 employees covered by agreements with the Civil Service Employees Association (CSEA), and 66 uniformed police officers represented by the Police Benevolent Association (PBA). The town primarily operates out of four buildings: 1250 Union Road (Town Hall), 1300 Union Road (Community Center/Library), 35 South Avenue (Highway Garage), and 570 Mineral Springs Road (Sewer Service Department). The Town's 2022 annual budget totaled approximately \$42,000,000.

The Town Board has five members including the supervisor, who are each elected to four-year terms and meet every other Monday at 6:00 pm.

As noted, the selected insurance brokerage firm will report to the Supervisor. There also will be frequent contact with the town's attorney and Finance Director.

The purpose of this Request for Proposals (RFP) is to provide prospective municipal insurance brokers with essential information to enable them to prepare and submit a comprehensive proposal. The awarded firm will be named as the Town of West Seneca's Broker of Record and will have the following responsibilities, including, but not limited to, design of an optimal insurance program for the town, annual marketing of the town's insurance program, responding to the town's inquiries regarding insurance related matters, and communicating with the town's insurance companies.

The town is currently self-insured for workers compensation with insurance above the self-insured retention levels. The town currently has the following coverage: general liability/automobile/property damage/crime/cyber liability.

This is an RFP for insurance brokerage services, therefore, proposals from insurance consultants and insurance carriers will not be considered.

**This RFP is not an authorization to approach the insurance marketplace or service agencies on behalf of the Town of West Seneca. Proposers are specifically directed that no contact and/or solicitation of insurance markets be made on behalf of the town. Failure to comply with this condition will result in disqualification.**

### **SCOPE OF WORK**

The following is a list of the town's **minimum** service guidelines and requirements. Responses to the RFP should address each of the following service areas and include any relevant additional services that your firm would offer.

- Solicit and analyze proposals from qualified insurance carriers for the town's insurance coverage on an annual or as needed basis and submit developed bid specifications for consideration.
- Evaluate proposals relative to compliance with insurance specifications, cost and ability of each insurance carrier to perform as required including relative solvency.
- Provide a detailed report of solicited policy renewal options available to the town and provide recommendations.
- Examine and provide recommendations regarding issued policies for conformance with the town's specifications and the insurance carrier's proposals.
- Provide all binders and insurance policies and review all for accuracy.
- Verify all invoices and allocate premiums, working with the Town Finance Director.
- Provide an annual report including insurance schedules, policy summaries, review of past year's activities and outlook for coming year.
- Assisting the Corporation Counsel in reviewing insurance requirements in town contracts with vendors.
- Provide insurance certificates as needed.
- Evaluate existing insurance coverage and claims history and provide recommendations on any modifications to the town's current program.

### **TERM OF CONTRACT**

The contract shall be awarded for a term of three (3) years. During the third year of the agreement, it is anticipated that another Request for Proposals will be issued for insurance brokerage services. The firm awarded a contract in response to the current RFP may respond to a subsequent RFP.

### **PROPRIETARY INFORMATION**

The New York State Freedom of Information Law, Public Officers Law, Article 6, provides for public access to information. Public Officers Law, section 87(d)(2) provides for exceptions to disclosure for records or portions thereof that are "trade secrets or are submitted to an agency by a commercial enterprise and which if disclosed would cause substantial injury to the competitive position of the subject enterprise." Information that the

proposer wishes to have treated as proprietary and confidential trade information should be identified and labeled “Confidential” or “Proprietary” on each page at the time of submittal. This information should include a written request to exempt it from disclosure, including a written statement of the reasons why the information should be exempt.

### **RIGHT TO REJECT PROPOSALS**

This RFP does not commit the town to award a contract, pay any cost incurred in the preparation of a proposal in response to this RFP or to procure or contract for services. The town intends to award a contract on the basis of the best interest and advantage to the town and reserves the right to accept or reject any or all proposals received as a result of this request, to negotiate with all qualified proposers or to cancel this RFP in part or its entirety, if it is in the best interest of the town to do so.

### **INSURANCE AND INDEMNIFICATION REQUIREMENTS**

The selected municipal insurance broker shall maintain at its own expense an errors and omissions policy in the amount of no less than \$1,000,000 per occurrence and \$1,000,000 policy aggregate covering the selected firm in connection with the insurance brokerage services provided to the town. Insurance Agent shall obtain, maintain, and keep in force during the life of this Agreement all of the following minimum scope of insurance coverages with an insurance company that is A Rated with AM Best. (a) Commercial general liability, including premises-operations, products/completed operations, personal injury or bodily injury with a policy limit of not less than One Million Dollars (\$1,000,000.00), combined single limits, per occurrence. If such insurance contains a general aggregate limit, it shall apply separately to this Agreement or shall be twice the required occurrence limit. (b) Professional errors and omissions (“E&O”) liability insurance with policy limits of not less than One Million Dollars (\$1,000,000.00), combined single limits, per occurrence and aggregate.

The selected firm shall agree to indemnify and hold harmless the Town of West Seneca, its officers, elected officials, volunteers and employees from and against any and all lawsuits, settlements, judgments, costs, penalties and expenses, including attorneys’ fees, and at the selected firm’s own cost and expense, defend any action against the Town of West Seneca arising from the selected firm’s: a) willful misconduct, fraud or criminal conduct, including the conduct of the selected firm’s directors, officers and employees or b) any material breach of the selected firm’s obligations under the agreement entered into with the Town of West Seneca.

### **PROPOSED TIMELINE**

**January 18, 2022** - RFP Release Date.

**January 27, 2022** - Proposals due by 4:30 pm.

**Week of January 31, 2022** - Prospective brokers present to Town Board and town staff (who may include Attorney and Finance Director).

**February 14, 2022** - Resolution presented to the Town Board authorizing the Supervisor,

upon review by the attorney for the town, to execute an agreement with the selected firm. Assuming that the resolution is approved and a firm selected, the town and the selected firm will negotiate the terms of the service agreement.

The Town of West Seneca is an Equal Employment Employer.

The town reserves the right to amend the RFP based upon questions and issues raised at any time prior to the RFP submission deadline.

The town reserves the right to change the timeline, at which time all participants will be notified of the changes.

### **QUALIFICATION REQUIREMENTS**

The following are minimum requirements for firms responding to the RFP:

- At least five years' experience providing similar services to a municipality of similar size.
- Provide at least three references with contact information of clients currently/previously served. At least two of the references must be from municipal clients. This requirement is waived for the town's current broker.

### **PROPOSAL FORMAT AND CONTENT**

The proposal should include the following detailed information on how the firm meets the Scope of Work and Qualification Requirements section. The proposal should address each item as listed in a format similar to that of the RFP.

Proposals must address the following items:

- A profile of the firm including number of employees and office locations. The response should identify with contact information the person or persons who will handle the marketing and placement of insurance coverage and the day-to-day servicing of the account. For the individuals identified as responsible for the account, please provide the individual's title, tenure, licenses and area of expertise.
- Provide a description of the firm's experience with other municipal clients.
- Provide examples where the firm has taken over existing policies by filing Broker of Record letters. Include the contact information for the involved municipality.
- Describe your approach to providing support and customer service to your clients, including a list of staff who would be points of contact.
- Three references from municipalities for whom you are currently providing coverage.
- Please describe your claims handling process and coordination for each of the coverages listed above.
- A completed and signed Exhibit A attached hereto.

### **PROPOSAL SUBMISSION**

An original and three copies of the proposal and any other required documents must be submitted in an opaque sealed envelope clearly marked with the name of the proposal and the

name and address of the responding firm. Where the United States Postal Service or another delivery service is used, the sealed envelope shall be enclosed in a separate envelope with the notation "Proposal Enclosed" on the face thereof. Please leave sufficient time for mailing and delivery.

Proposals must be received no later than **4:30 PM on January 27, 2022**, at the following address:

Town of West Seneca  
1250 Union Rod  
West Seneca, NY 14224

In addition to mailing the proposal, one electronic copy of the proposal with all other documents in PDF format shall be emailed to the Town Supervisor at [gdickson@twsny.org](mailto:gdickson@twsny.org).

Thank you in advance for your interest. If you have any questions or need additional information, please contact the Town Supervisor at (716) 558-3202 or by email at [gdickson@twsny.org](mailto:gdickson@twsny.org).

**EXHIBIT A: REQUEST FOR PROPOSAL SPECIFICATION**

**TOWN OF WEST SENECA**

All terms, conditions and requirements as set forth in this Request for Proposals are acceptable as specified therein. Yes\_\_\_ No \_\_\_

If “NO”, please provide a detailed description and/or explanation of any deviation in your proposal from the specification detailed in the Request for Proposal with your proposal response.

By submission of this proposal, each bidder, and each person signing on behalf of any bidder, under penalty of perjury, certifies that to the best of its knowledge and belief:

- The proposal is made without any connection with any person making a proposal for the same purpose, and is in all respects fair and without collusion or fraud and that no elected official or other officer or employee or person whose salary is payable in whole or in part by the Town of West Seneca is directly or indirectly interested therein, or in any of the profits thereof.

**As an authorized representative for the identified company, I accept all the terms and conditions identified in the Request for Proposals except as identified.**

**Company Name and Address**

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\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name and Title