

**CITY OF MIDDLETOWN
PURCHASING DEPARTMENT
MUNICIPAL BUILDING
245 DEKOVEN DRIVE, ROOM 112
MIDDLETOWN, CT 06457
(860) 638-4895**



CONTRACT DOCUMENTS FOR

RFP #2026-002

**INSURANCE/RISK MANAGEMENT CONSULTING SERVICES
INCLUDING AGENT/BROKER OF RECORD SERVICES**

OFFICE OF THE GENERAL COUNSEL

Proposals due by: Friday, February 27, 2026 by 3:00 pm

**DONNA L. FORMATO, CPPB, NIGP-CPP
SUPERVISOR OF PURCHASES**

**CARL R. ERLACHER
DIRECTOR OF FINANCE AND REVENUE SERVICES**

The Contract Documents for the contract entitled:

RFP #2026-002
INSURANCE/RISK MANAGEMENT CONSULTING SERVICES
INCLUDING AGENT/BROKER OF RECORD SERVICES
OFFICE OF THE GENERAL COUNSEL

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REQUEST FOR PROPOSALS

Sealed proposals, addressed to the Supervisor of Purchases, City of Middletown, Municipal Building, Room 112, 245 deKoven Drive, Middletown, CT, shall be received until **Friday, February 27, 2026 by 3:00 pm** for the following service:

RFP #2026-002
INSURANCE/RISK MANAGEMENT CONSULTING SERVICES
INCLUDING AGENT/BROKER OF RECORD SERVICES
OFFICE OF THE GENERAL COUNSEL

The City of Middletown will accept proposals from interested brokers/agents to be evaluated by the City of Middletown to select a broker(s)/agent(s) to service its property and casualty insurance program and provide insurance and risk management consulting services, effective July 1, 2026.

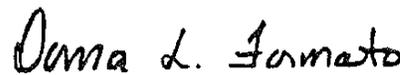
Proposal Packages inclusive of an "Insurance Broker Qualifications Questionnaire" may be obtained at the Purchasing Department, Room 112, Municipal Building, 245 DeKoven Drive, Middletown, CT, Monday - Friday, between the hours of 8:30 a.m. and 4:30 p.m. for a fee of \$.50 per page. **It is preferred that they are downloaded free of charge on the City of Middletown web site: www.MiddletownCT.gov.** All questions concerning this RFP should be directed in writing to the Purchasing Department via fax at 860-638-4895 or email at purchase@MiddletownCT.gov.

All proposals shall be submitted in the order stipulated on the RFP and in a clearly marked, sealed envelope using the Bid Return Label provided as designated in the Information for Bidders. All proposals must be received by Supervisor of Purchases, Room 112, City of Middletown, 245 DeKoven Dr., Middletown CT 06457 **no later than the date and time specified**. Responses received after this date will not be considered.

The City of Middletown reserves the right to waive any defect or any irregularity in any RFP and reserves the right to reject any or all proposals or any part thereof. Proposals, amendments to proposals or withdrawals of proposals received after the time set for receipt of the proposals **shall not be considered**.

All bids and proposals are subject to, and must comply with the equal opportunity and non-discriminatory provisions set forth in the Affirmative Action Plan of the City of Middletown.

Date: **01/13/2026**
Middletown, Connecticut


Donna L. Formato, CPPB, NIGP-CPP
Supervisor of Purchases

GENERAL TERMS AND CONDITIONS

Any prospective respondents must be willing to adhere to the following conditions and must positively state their compliance to them in the proposal document.

1. Acceptance or Rejection by the City of Middletown - The City of Middletown reserves the right to accept and or reject any or all proposals submitted for consideration or to negotiate separately in any manner necessary to serve the best interests of the City. Respondents whose proposals are not accepted shall be notified in writing.
2. Ownership of Proposals - All proposals submitted in response to this RFP are to be the sole property of the City of Middletown and subject to the provisions of Section 1-19 of the Connecticut General Statutes (re: Freedom of Information).
3. Timing and Sequence - Timing and sequence of events resulting from this RFP will ultimately be determined by the City of Middletown.
4. Oral Agreements - Any alleged oral agreement or arrangement made by the Proposer with any agency or employee will be superseded by the written agreement.
5. Amending or Canceling Requests - The City of Middletown reserves the right to amend or cancel this RFP, prior to the due date and time, if it chooses to do so for any reason.
6. Rejection for Default or Misrepresentation - The City of Middletown reserves the right to reject the proposal of the Proposer which is in default of any prior contract or for misrepresentation.
7. City's Clerical Errors in Awards - The City of Middletown reserves the right to correct inaccurate awards resulting from its clerical errors.
8. Rejection of Qualified Proposals - Proposals are subject to rejection in whole or in part if they limit or modify any of the terms and conditions and/or specifications of the RFP.
9. Changes to Proposal - No additions or changes to the original proposal will be allowed after submittal.
10. Collusion - By responding, the Proposer implicitly states that the proposal is not made in connection with any competing entity submitting a separate response to the RFP, and is in all respect fair and without collusion or fraud. It is further implied that the Proposer did not participate in the RFP development process, had no knowledge of the specific contents of the RFP prior to its issuance, and that no employee of the City participated directly or indirectly in the Proposer's proposal preparation. The respondent shall be required to complete and submit the Non-collusive Statement incorporated herein with their proposal.
11. Contract Requirements - A formal contractual arrangement will be entered into with the Proposer selected as per the City of Middletown's standard form of Agreement. The contents of the proposal submitted by the successful respondent and the RFP will become part of any contract award. The terms and conditions of which shall be negotiated and accepted by mutual agreement between the parties.
12. Rights Reserved to the City of Middletown - It is the intent of the City to award one (1) contract to the responsible Entity submitting the most qualified proposal. The City of Middletown reserves the right to award in part, to reject any and all proposals in whole or in part, and to waive technical defects, irregularities and omissions if, in its judgment, the best interest of the City will be served. However, the City shall reserve the right to make award(s) based upon whatever is in the best interest of the City.
Partial Bids - Partial Bids will not be accepted.
13. Termination - If the Proposer fails to fulfill its obligations under this Agreement violates any of

the covenants, agreements, or stipulations of this Agreement, or if the City deems that the Proposer's conduct could have a negative effect on the reputation of the City, the City shall have the right, in its sole discretion, to terminate this Agreement immediately. The City also shall have the right, in its sole discretion, to terminate this contract without cause by giving thirty (30) days written notice to the Proposer of such termination specifying the date of such termination. Upon termination of the Agreement, the City shall have no obligation to pay Vendor for services not performed or goods not received. "

14. Interpretations and Addenda - No oral interpretations shall be made to any bidder as to the meaning of any of the Contract Documents or to be effective to modify any of the provisions of the Contract Documents.

Every request for an interpretation shall be made in **writing**, addressed and forwarded to the **Supervisor of Purchases, Municipal Building, 245 DeKoven Drive, Middletown, Connecticut, 06457. Questions may be sent via facsimile to (860) 638-1995 or emailed at purchase@middletownct.gov**

To receive consideration, such questions shall be submitted in writing. **Deadline for submission of questions is Friday, February 6, 2026 by noon (EST).** If the question involves the equality or use of products or methods, it must be accompanied by drawings, specifications or other data in sufficient detail to enable the Supervisor of Purchases to determine the equality or suitability of the product or method. In general, the Supervisor of Purchases will neither approve nor disapprove particular products prior to the opening of the bids; such products will be considered when offered by the bidder for incorporation into the work.

The Purchasing Supervisor will arrange an Addenda, which shall become a part of the contract, all questions received as above provided and the decision regarding each. The

Purchasing Supervisor will post said addenda to the City website at www.middletownct.gov. Non-receipt of said Addenda shall not excuse compliance with said addenda. It is the bidder's responsibility to determine whether any addenda have been issued and if so whether he/she has received a copy of each. Nothing in this section shall prohibit the Purchasing Supervisor from posting Addenda to extend the deadline for the receipt of bids at any time and for any reason.

It is the responsibility of each Proposer to visit our website at www.middletownct.gov to view additional information and/or acknowledge any addenda's issued prior to submitting a proposal.

No alleged "verbal interpretation" shall be held valid. Any addenda issued during the bidding period shall supersede previous information.

15. Certificates of Insurance - The selected Proposer shall be required to provide appropriate Certificates of Insurance as indicated in the Attachment "Insurance Requirements".
16. Withdrawal of Proposals - Negligence on the part of the Proposer in preparing the proposal confers no right of withdrawal after the time fixed for the acceptance of the proposals.
17. Assigning, Transferring of Agreement - The successful Proposer is prohibited from assigning, transferring, conveying, subletting or otherwise disposing of this agreement of its rights, title or interest therein or its power to execute such agreement to any other person, company or corporation without the prior consent and approval in writing by the City.
18. Cost of Preparing Proposal - The City shall not be responsible for any expenses incurred by the Proposer in preparing and submitting a proposal. All proposals shall provide a straight-forward, concise delineation of the firm's capabilities to satisfy the requirements of this request. Emphasis should be on completeness and clarity of content.

19. Time of Completion/Liquidated Damages - The bidder shall be available to commence work within ten (10) consecutive calendar days after receipt of the Notice to Proceed as issued by the City and shall agree to complete the work within the time specified for completion.

Any contract awarded pursuant to this Bid Document shall be subject to a liquidated damages provision whereby the Parties recognize that time is of the essence with this project and that the City will suffer financial loss if the project is not completed within the times specified in the Contract documents, plus any extensions of such deadlines thereof allowed by the City.

The bidder agrees that all extensions made by the City shall be in writing or shall be deemed ineffective. The bidder also recognizes that the delays, expense, and difficulties involved in proving the actual loss suffered by the City if the project is not completed on time. Accordingly, instead of requiring any such proof, the bidder agrees that as liquidated damages for delay (but

not as a penalty) bidder shall pay the City four hundred dollars (\$400.00) for each day that expires after the time specified in this section for substantial completion, until the project is determined in good faith to be substantially complete by the City.

After substantial completion has been achieved, if bidder shall neglect, refuse, or fail to complete the remaining work within the time specified in the Contract documents for the completion and readiness for final payment or within the time frame allowed by any proper extension that is granted by the City, the bidder shall pay the City four hundred dollars (\$400.00) for each day that such work is not completed. These liquidated damages will apply to any termination for cause or convenience, with or without cause and without prejudice to any other right or remedy of the City.

20. Affirmative Action - Demonstration of commitment to Affirmative Action by full compliance with the regulations of the Commission of Human Rights and Opportunities (CHRO).

RFP #2026-002
INSURANCE/RISK MANAGEMENT CONSULTING SERVICES
INCLUDING AGENT/BROKER OF RECORD SERVICES

OFFICE OF THE GENERAL COUNSEL

GENERAL SPECIFICATIONS

The following specifications have been prepared in order to solicit proposals for Insurance and Risk Management Consultant Services including Agent/ Broker of Record for the City of Middletown and the Middletown Board of Education.

These specifications are to be used by all respondents for the City of Middletown proposals. It is expected that each respondent will read these specifications with care. Failure to meet each specific condition may invalidate the proposal. Any requirement not met should be highlighted.

The information contained herein is believed to be accurate and is based upon the latest available information, but is not to be considered in any way as a warranty. Requests for additional information should be directed in writing to the Supervisor of Purchases.

The City of Middletown anticipates entering into a three year contract, effective July 1, 2026 with the selected agent/broker, with an option to renew for two additional one year terms. It is understood this Request for Proposals is not a contract offer and no contract shall exist unless and until a written contract is signed by the City of Middletown and the successful respondent.

OBJECTIVE:

The City of Middletown is accepting proposals to provide services, on a fee for service basis, as Insurance/Risk Management Consultant including Agent/Broker of Record for the City of Middletown and Middletown Board of Education effective July 1, 2026.

The City of Middletown will not pay for services on a commission basis. All insurance policies, subject to this contract, issued or placed directly by the Consultant / Broker of Record are to be issued, or billed net of any commissions to the Consultant / Broker, including to any related entities as well as any other compensation paid by the insurance carrier related to the placement of these policies.

This proposal provides background information about the City and Board of Education, outlines the purpose and objectives and provides an explanation of the selection process.

BACKGROUND INFORMATION

The City of Middletown is located on the west bank of the Connecticut River mid-way between the cities of Hartford and New Haven. Governed by a strong Mayor form of government and twelve-member Common Council, it is home to approximately 48,000 residents and Wesleyan University.

The City's adopted budget, including Board of Education, for 2025-2026 was **\$235,400,000** . Middletown is a full service community with operations encompassing public works, police, fire, public schools, water, sewer, sanitation

departments, parking districts, parks and recreation programs, planning and zoning, and staff support services. The City and Board of Education combined employ approximately 1,200 full-time employees.

Middletown Public Schools includes a total of ten (10) schools consisting of eight (8) elementary schools Grades K to 5, one (1) middle schools; Grades 6 to 8 , and one (1) high school for Grades 9 to 12.

The City has taken several steps to increase its commitment to loss control and risk management. The Mayor's Safety Committee meets on a quarterly basis. The City has a full-time Risk Manager reporting to the General Counsel. The Risk Manager has the responsibility for the administration of the property, liability, and workers' compensation programs, including safety and loss control. An internal Risk Management Information System is utilized to maintain and track pertinent information such as all first party and third party claims, certificates of insurance received from contracted parties, a complete inventory of all city owned vehicles, and a record of all workers' compensation injuries.

For more information about the City of Middletown, go to www.MiddletownCT.gov or www.middletownschoools.org

Current Insurance Situation:

Since July 1, 2009, the City's Property & Casualty Insurance Program has been fully insured with Connecticut Interlocal Risk Management Agency (CIRMA). The attached Schedule of Insurance details the City's current deductibles and coverage limits. As a point of information, from July 1, 2003 to June 30, 2009, the City was self-insured for the general liability, automobile liability, law enforcement liability, school leaders legal liability, and public official liability coverage, all subject to a self-insured retention (SIR) of \$250,000. There are still claims pending from this period of self-insurance that continue to be funded in the budget as part of the City's outstanding liabilities, in accordance with government reporting standards.

The City's Office of the General Counsel is comprised of the General Counsel, the Deputy General Counsel, the Assistant General Counsel, the Risk Manager, a Claims Administrator and two (2) administrative support staff along with a Human Resources Division that includes a Director of Human Resources, Manager of Human Resources, Recruitment and Outreach Specialist and a Human Resources Clerk. The Office of the General Counsel works at the direction of the Mayor to develop and execute the City's legal objectives to ensure the City's short and long term legal, economic and governmental well-being and the health and safety of its residents. The General Counsel, in conjunction with the Risk Manager, oversees the City's insurance funds that are established by ordinance specific to the income and expenses associated with the Property & Casualty and Workers' Compensation coverage lines. By ordinance, the General Counsel has unilateral settlement authority up to \$5,000 with larger claims settled under the insurer's authority or the authority of a three-member Councilmanic Insurance and Claims Committee.

The City has a long-standing history of being self-insured for Workers' Compensation; in effect since July 1, 1991. Excess Workers' Compensation Insurance is currently underwritten through Safety National with self-insured retentions of \$750,000 for Police, Fire and EMT and \$650,000 for all other City employees.

The Middletown Board of Education is currently insured with United Heartland for workers' compensation insurance. Review of this program will not be a part of the Successful Respondent's duties under this contract.

SCOPE OF SERVICES

Based on the City's current insurance situation, the City's coverage needs may include any of the following:

- * Comprehensive General Liability Insurance
- * Automobile Liability Insurance
- * Public Officials Liability Insurance
- * School Leaders Legal Liability Insurance
- * Law Enforcement Liability Insurance
- * All Risk Property, Boiler and Machinery Coverage
- * Flood Insurance
- * Earthquake Insurance
- * Workers' Compensation Insurance, including excess coverage
- * Medical Professional for the City's Director of Health, School Physician & Part-time Nurse
- * Commercial Crime Insurance
- * Tax Collector Bond
- * Special Events Coverage
- * Inland Marine (Contractors Equipment Coverage) – Mobile Field Hospital
- * Cyber Liability
- * Environmental Liability
- * Theft Policy
- * Employed Lawyers Professional Liability
- * Underground Storage Tank Liability
- * Bonds as required by statute

In addition to soliciting insurance, the Successful Respondent(s) should be able to specify what services will be performed by the respondent. Insurance/Risk Management Consulting and Agent/Broker of Record Services to be provided shall include, but shall not be limited to, the following:

1. Advise the City on any new developments or changes in municipal insurance as well as the overall insurance market;
2. Provide assistance in the processing of any claims or disputes arising from the terms of an insurance policy, whether past, present or future, which the City may have against the insurance carrier.
3. Provide loss experience data to the City, at least quarterly, for any primary/excess insured policies, or earlier upon request.
4. Assist the City in its administration of retained and transferred losses, including tracking loss experience data and notifying insurers when appropriate based upon potential exposure.
5. Provide safety and loss control services, as needed. Also, provide assistance and support to the Risk Manager in managing the Mayor's Safety Committee, including delivery of job safety training upon request.
6. Provide motor vehicle records to the City, for each City employee, as needed. This would include existing employees as well as new hires having driving responsibility. City's current workforce includes approximately 300 employees who regularly drive or have occasion to drive a City vehicle. The successful Respondent shall be responsible for providing MVR at no cost to the City.

7. Develop property and building appraisals for newly acquired properties and/or updates on values for existing properties as needed.
8. Annually solicit the insurance market to obtain competitive proposals for the City's insurance placement, and conduct negotiations with the existing carrier at the City's direction. Handle and review, for accuracy, all of the property and casualty insurance contracts, including Excess Workers' Compensation.
9. Assist in determining whether the City should remain self-insured for workers' compensation, whether the Board of Education should become self-insured, and whether the risk for both entities should be pooled.
10. Depending on whether the City, Board of Education or both are self-insured, assist in the solicitation and selection of a third party claims administrator for the City's self-insured workers' compensation program. If either or both are fully insured, solicit and negotiate for workers' compensation coverage.
11. Attend meetings pertaining to the Property & Casualty coverage, as requested. Review workers' compensation injuries and make recommendations to control losses. Attend meetings, as requested. Must be available for both day and evening meetings.
12. Work with the General Counsel, Risk Manager and Finance Director in the development of budget numbers for the property and casualty and workers' compensation programs on an annual basis.
13. Provide the City with projections as to the outstanding liabilities associated with the City's property and casualty and workers' compensation programs in compliance with governmental auditing requirements.
14. Assist the City in the administration of an effective Certificate of Insurance program, including but not limited to, initial certificate review for coverage confirmation, advice regarding the content of a certificate submission and any modifications that may be needed due to deficiencies identified.
15. Perform contract review and review requests for proposals and bid packages as requested, including but not limited to, making recommendations for indemnification and hold harmless language and insurance requirements, for projects of varying size, nature and dollar amounts.
16. Provide advice regarding risk financing and risk control alternatives to managing the City's and Board of Education's exposures to risk.
17. Provide coverage and exposure review services, as needed or requested.
18. Specify, if any, additional services your firm will provide other than those specified in this scope of services.

PROPOSAL REVIEW AND SELECTION PROCESS

The anticipated selection process will be as follows:

1. **Four (4) copies, one (1) original and three (3) copies and one (1) electronic copy on CD, DVD, or USB storage of the completed proposal and questionnaire shall be submitted to:**

**City of Middletown Municipal Building
 Attn: Purchasing Department, Room 112
 245 DeKoven Drive
 Middletown, CT 06457**

Proposal documents shall be submitted to the Purchasing Office in a sealed envelope **Friday, February 27, 2026**

by 3:00 pm using the bid return label provided. Proposal documents received after the time and date set for receipt **WILL NOT BE ACCEPTED.**

2. PROPOSAL REQUIREMENTS:

A. LETTER OF TRANSMITTAL:

A letter of transmittal shall be submitted with the completed questionnaire. The letter of transmittal shall indicate the firm's interest in providing the brokerage services, brief summary of their related experience, and any other information that would assist the City is making its selection.

B. NON-COLLUSIVE STATEMENT:

Submit and complete the provided non-collusive statement

C. EEO STATEMENT:

Submit and complete the provided EEO statement

D. INSURANCE BROKER QUALIFICATION QUESTIONNAIRE

All answers are to be provided in response to the questions as stated in section titled **"Insurance Broker Qualification Questionnaire"** accordingly.

OTHER CONDITIONS:

WITHDRAWAL OF PROPOSALS:

Bidders may withdraw their proposals at any time prior to the bid date. No withdrawals will be allowed after the bid date.

INTERPRETATION OF SPECIFICATIONS:

If any person contemplating submitting a proposal is in doubt as to the true meaning of any part of these specifications, they may submit a written request for an interpretation to the Purchasing Office. The person submitting the request will be responsible for its prompt delivery. Any interpretation of these specifications will be made in writing and distributed to all those receiving a copy thereof. Failure on the part of the prospective bidder to receive a written interpretation prior to the closing time for acceptance of proposals will not be grounds for withdrawal of proposals. Oral explanations will not be binding on the City.

CONDITIONS:

- A. All proposals must conform to specifications attached.
- B. The City reserves the right to reject any and all proposals (or any part thereof), to waive defects in proposals, or to accept any proposal deemed to be in its best interest of the City.
- C. It is the City's desire to contract with one agent/broker. Therefore, the City will not accept any proposal as responsive unless the firm is able to exclusively provide all of the services described (requested) herein.

COMPLIANCE WITH LAWS:

The bidder shall at all times observe and comply with all laws, ordinances and regulations of the Federal, State and Local governments, which may in any way affect the preparation or performance of the insurance contracts.

INSURANCE BROKER QUALIFICATION QUESTIONNAIRE

QUESTIONNAIRE INSTRUCTIONS/REQUIREMENTS:

Please provide answers to all questions, label each answer as to which question it refers to, and answer each question separately, as listed. Please do not combine answers to questions or otherwise develop a modified questionnaire. Respondents shall be required to respond to each question. Failure to respond to any of the listed questions shall be cause for disqualification.

I. FIRM, SERVICING AND STAFFING QUALIFICATIONS:

- a. Provide a brief description of your firm including number of employees, number of offices and locations, and financial information.
- b. Provide a brief description of the office designated to service the City of Middletown including services available at that office and number of employees.
- c. If your firm is selected, name the account executive(s) and supporting personnel who will be fully responsible for the City's account. Describe the professional qualifications and educational background of account executive(s) and key support personnel. Identify the person(s) that would be a resource to the City regarding technical questions concerning coverage and the availability of that person(s) to respond in a timely manner.
- d. Please describe your firm's knowledge and experience specific to municipal entities and provide a list of other similarly-sized (to Middletown) Connecticut municipalities that your firm services.
- e. Please provide any other information and/or services that you could provide that may be relevant to your selection as insurance consultant and agent/broker of record for the City of Middletown and Board of Education. For example, how do you propose to control the City's overall cost of risk?

II. INSURANCE MARKETING CAPABILITIES:

- a. Please describe the insurance marketing expertise of your servicing office and firm with respect to municipalities or comparable entities. What insurers might your firm approach to underwrite the City's insurance needs?
- b. Please describe your access to the excess or surplus lines markets.
- c. Please describe your firm's marketing "technique", and the reasons for its success.

III. REFERENCES:

- a. Please provide a minimum of three (3) references listing name, address and contact information.

IV. FINANCIAL SOLVENCY:

Please provide your latest annual financial report, and prior year's audited financial statement, or otherwise include necessary information to assure the City of your financial solvency.

V. RELATED SERVICES:

- a. Please describe the risk management services available to the City through your local office, or affiliates.
- b. Please describe the safety and loss control services you propose to provide or expect to be provided by the insurance carrier(s) handling the City's property and casualty insurance program.
- c. Please describe any exceptions to the services that may be provided, if any.
- d. Please describe what safety training resources and instruction your firm can provide including OSHA required training programs.

VI. ANALYSIS OF MARKET CONDITIONS:

We would appreciate a brief (not more than one page) discussion of your assessment of the insurance market conditions, as they currently exist industry-wide as well as specifically to Connecticut municipalities.

**RFP #2026-002
INSURANCE/RISK MANAGEMENT CONSULTING SERVICES
INCLUDING AGENT/BROKER OF RECORD SERVICES
PROPOSAL PAGES**

Issued: 01/13/2026

Reply Date: Friday, February 27, 2026 by 3:00 pm

To: Donna L. Formato, CPPB, NIGP-CPP
Supervisor of Purchases
Room 112, Municipal Building
245 DeKoven Drive
Middletown, Connecticut 06457

We, the undersigned submit our proposal for the Insurance/Risk Management Consulting Services including Agent/Broker of Record Services, in accordance with the Scope of Services outlined in this request and submit for your consideration the following:

RESPONDENT CHECKLIST

We have submitted the following for your review:

- 1. Four (4) copies, one (1) original and three (3) copies and one (1) electronic copy on CD, DVD, or USB storage of the completed proposal; _____
- 2. Letter of Transmittal; _____
- 3. RFP Proposal Pages _____
- 4. Non-Collusive Statement; _____
- 5. EEO Statement; _____
- 6. Complete the "Insurance Broker Qualification Questionnaire" _____

BID MUST BE SIGNED BY THE BIDDER TO BE ACCEPTED	
_____ COMPANY NAME	_____ SIGNATURE AND TITLE

The City of Middletown will only consider proposals from agent/brokers willing to place coverage net of commission. All insurance policies subject to this contract, issued or placed directly by the Consultant/Broker of Record are to be issued, or billed net of any commissions to the Consultant/Broker, including to any related entities, as well as any other compensation paid by the insurance carrier related to the placement of these policies.

**SCHEDULE OF FEES FOR
YEAR ONE - 7/1/2026 - 6/30/2027**

1.	YEAR 1 - ANNUAL FEE <div style="text-align: right;">_____ (\$ _____)</div> Written figures
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**SCHEDULE OF FEES FOR
YEAR TWO - 7/1/2027 - 6/30/2028**

2.	YEAR 2 - ANNUAL FEE <div style="text-align: right;">_____ (\$ _____)</div> Written figures
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**SCHEDULE OF FEES FOR
YEAR THREE - 7/1/2028 - 6/30/2029**

3.	YEAR 3 - ANNUAL FEE <div style="text-align: right;">_____ (\$ _____)</div> Written figures
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GRAND TOTAL ITEMS #1 - 3 INCLUSIVE:

_____ (\$ _____)

Written figures

**SCHEDULE OF FEES FOR
OPTION TO RENEW FOR TWO ADDITIONAL ONE YEAR TERMS**

4.	YEAR 4 – ANNUAL FEE FOR THE OPTION TO RENEW FOR FIRST ADDITIONAL YEAR (7/1/2029-6/30/2030) <div style="text-align: right;">_____ (\$ _____)</div> Written figures
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5	YEAR 5 – ANNUAL FEE FOR THE OPTION TO RENEW FOR SECOND ADDITIONAL YEAR (7/1/2030-6/30/2031) <div style="text-align: right;">_____ (\$ _____)</div> Written figures
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Receipt of Addenda is acknowledged:

Addendum No.1 ____ **Date**_____

Addendum No.2 ____ **Date**_____

(PROPOSAL PAGES CONT.)

PLEASE NOTE: All of the information below is REQUIRED. Please do not leave any information blank.

Date: _____

Corporation Name (if applicable)

Company Name

Mailing Address:

Payment Address (If different from mailing addr.):

Address

Address

City, State and Zip

City, State and Zip

Contact Information

Contact Name: _____ Title: _____

Additional Contact: _____ Title: _____

Phone Number: _____ Fax: _____

Email Address: _____

Website: _____

WITH EACH PROPOSAL, THE BIDDER SHALL SUBMIT A SIGNED NON-COLLUSIVE STATEMENT ON THE FORM ENCLOSED HERE-IN

CITY OF MIDDLETOWN CONNECTICUT

NON-COLLUSIVE BID STATEMENT

All vendors are required to sign a Non-Collusive Statement with all public bids as follows:

1. The bid has been arrived at by the vendor, independently and has been submitted without collusion with, and without any agreement, understanding, or planned common course of action with any other vendor of materials, supplies, equipment, or services described in the Request for Proposals, designed to limit independent bidding or competition, and
2. The contents of the bid have not been communicated by the vendor or its employees or agents to any person not an employee or agent of the vendor or its surety on any bond furnished with the bid, and shall not be communicated to any person prior to the official opening of the bid.

Date: _____

Signed

Company

Address

Telephone Number

**PURCHASING DEPARTMENT
CITY OF MIDDLETOWN
PROPOSAL ATTACHMENT
CHAPTER 26, CONTRACTS**

ARTICLE I--EQUAL OPPORTUNITY IN EMPLOYMENT.

26-1 Contract Provisions Required

Every contract made by or on behalf of the City of Middletown for the construction, lease, alteration or repair of any public building or public work, or for the purchase, manufacture, sale or distribution of materials, equipment or supplies shall contain provisions providing for equal opportunity in employment.

26-2 Enforcement Officer

The Director of Equal Opportunity and Diversity Management, who is the City's Affirmative Action Officer, shall have the authority to enforce this ordinance.

26-3 Provisions to be Included

- A. Every contract for the construction, alteration or repair of any public building or public work shall contain the following provisions approved by the Office of Equal Opportunity and Diversity Management Director:

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he contractor agrees and warrants that in the performance of this contract he or she will not discriminate or permit discrimination against any person or group of persons on the grounds of age, alienage, ancestry, color, disability (past and present intellectual, mental, learning, and physical disabilities, including, but not limited to, blindness, deafness, mobility impairments, and use of a guide dog or guide dog in training), gender identity or expression, genetic information, marital status, national origin, race, religious creed, sex (including pregnancy, childbirth and related conditions, accommodations for pregnancy, breastfeeding, and sexual harassment) in accordance with §46a-60(a), (b)(7), (d) (1), 46a-80(b), or 46a-81c of the Connecticut General Statutes, sexual orientation, status as a veteran, status as a victim of domestic violence, criminal conviction, erased criminal history, and retaliation for protected activity (including filing with CHRO). This provision is limited to the extent there is a bona fide occupational qualification or a superseding federal or state law. In addition, the Connecticut Fair Employment Practices Act, Connecticut General Statutes §46a-51 et seq., (CFEPA) as amended in 2022, not only prohibits discrimination based on actual physical

disability, but also applies to discrimination based on perceived physical disability. The contractor also agrees to provide the Affirmative Action Officer of the City of Middletown with such information that may be requested concerning the employment practices and procedures of the contractor as related to the provisions of this section.

- B. The aforesaid provision shall include, but not be limited to, the following: advertising, recruitment, layoff, termination, rates of pay or other forms of compensation, conditions or privileges of employment selection for apprenticeship, selection or retention of subcontractors, or in the procurement of materials, equipment or services.

26.4 Notices to be posted on project site.

The contractor shall hereinafter post on the project site, in conspicuous places available for employees and applicants for employment, notices setting forth its non-discrimination requirements.

26.5 Subcontractors and Suppliers

In all pre-contractual contracts between contractor and any subcontractor or supplier either for work to be performed under a subcontract or for the procurement of materials, equipment or services, each subcontractor or supplier shall be notified in writing by the contractor of the contractor's obligations under this contract relative to non-discrimination and each subcontractor or supplier, by his contracting agent, shall agree to and be bound by the terms of this Contract.

26.6 Effect on other laws

Nothing contained herein is intended to relieve any contractor from compliance with all applicable federal, state and municipal legislation or provision concerning equal employment opportunity, affirmative action, non-discrimination and related subjects during the term of its contract on this project.

7/80; 3/8/93, 11/1/02, 2/3/03, 6/3/13, 2/4/16, 6/29/20, 1/10/25, 8/4/25)

STATEMENT OF BIDDERS EEO COMPLIANCE

IT IS HEREBY CERTIFIED THAT:

NAME OF BIDDER: _____

BUSINESS ADDRESS: _____

We the undersigned agree to comply with all applicable laws and regulations regarding equal employment opportunities as stated in Chapter 26, Contracts, Article I - Equal Opportunity Employment incorporated here within and any applicable Executive Orders.

Signature _____

Title _____

Subscribed and sworn to before me this

_____ Day of _____, 2026.

(Title)

My commission expires _____, 2026.

APPENDIX B – Insurance Requirements

**RFP #2026-002
INSURANCE/RISK MANAGEMENT CONSULTING SERVICES
INCLUDING AGENT/BROKER OF RECORD SERVICES**

CONSULTANT shall agree to maintain in force at all times during the contract the following minimum coverages and shall name the City of Middletown as an Additional Insured on a primary and non-contributory basis to all policies, except Workers Compensation. All policies should also include a Waiver of Subrogation. Upon request the **CONSULTANT** shall provide a copy of the policy endorsement confirming the additional insured status.

Insurance shall be written with Carriers approved in the State of Connecticut and with a minimum AM Best’s Rating of “A-” VIII. In addition, all Carriers are subject to approval by the City of Middletown.

		(Minimum Limits)
General Liability	Each Occurrence	\$1,000,000
	General Aggregate	\$2,000,000
	Products/Completed Operations Aggregate	\$2,000,000
Auto Liability	Combined Single Limit	
	Each Accident	\$1,000,000
Professional Liability	Each Occurrence	\$1,000,000
	Aggregate	\$1,000,000
Umbrella/Excess Liability	Each Occurrence	\$3,000,000

If any policy is written on a “Claims Made” basis, the policy must be continually renewed for a minimum of two (2) years from the completion date of this contract. If the policy is replaced and/or the retroactive date is changed, then the expiring policy must be endorsed to extend the reporting period for claims for the policy in effect during the contract for two (2) years from the completion date.

Workers’ Compensation and Employers’ Liability	WC Statutory Limits	
	EL Each Accident	\$1,000,000
	EL Disease Each Employee	\$1,000,000
	EL Disease Policy Limit	\$1,000,000

Original, completed Certificates of Insurance must be presented to the City of Middletown prior contract issuance. **CONSULTANT** agrees to provide replacement/renewal certificates at least 30 days prior to the expiration date of the policies. Should any of the above described policies be cancelled, limits reduced or coverage altered, 30 days written notice must be given to the City.

Always use Mailing Label below on all packages when submitting bids to the City of Middletown Purchasing Office for clear identification of your bid response.

Official Bid Documents Enclosed:

**RFP # 2026-002 – INSURANCE/RISK MANAGEMENT CONSULTING SERVICES
INCLUDING AGENT/BROKER OF RECORD SERVICES**

Return Date: Friday, February 27, 2026 by 3:00 pm

**City of Middletown Purchasing Department
Municipal Building Room 112
245 DeKoven Drive
Middletown, CT 06457**



CITY OF MIDDLETOWN SCHEDULE OF INSURANCE effective July 1, 2026				
COVERAGE & LIMITS			COMPANY	EFFECTIVE DATES
General Liability			CIRMA	07/01/2025 - 07/01/2026
General Aggregate	\$3,000,000		LAP20251610001	
Each occurrence	\$1,000,000			
Products & Completed Ops.	\$1,000,000			
Personal & Advertising Injury	\$1,000,000			
Damage to Rented Premises	\$100,000			
Medical Expense	\$10,000			
Property		Special Form/Replacement Cost		
Blanket Limit	\$770,813,319	\$50,000 Deductible	CIRMA	07/01/2025 - 07/01/2026
Flood	\$10,000,000	\$50,000 Deductible	LAP20251610001	
Earthquake	\$10,000,000	\$50,000 Deductible		
Boiler & Machinery	Incl	\$50,000 Deductible		
Inland Marine	(per schedule on file)	\$500 Deductible		
Commercial Automobile:				
Combined Single Limit	\$1,000,000	\$25,000 Comprehensive/Collision Deductible	CIRMA	07/01/2025 - 07/01/2026
Uninsured/Underinsured Motorists	\$50,000	Includes Hired & Non-Owned Liability	LAP20251610001	
Medical Expense	\$5,000			
Employee Benefits Liability (Claims Made)			CIRMA	07/01/2025 - 07/01/2026
Each Claim	\$1,000,000	\$1,000 Deductible	LAP20251610001	
Aggregate	\$1,000,000	Retro Date 7/1/1986		

<u>Law Enforcement Liability</u>			CIRMA	07/01/2025 - 07/01/2026
Each Wrongful Act	\$1,000,000	\$50,000 Deductible	LAP20251610001	
Aggregate	\$1,000,000			
<u>Public Officials Liability (Claims Made)</u>			CIRMA	07/01/2025 - 07/01/2026
Each occurrence	\$1,000,000	\$50,000 Deductible	LAP20251610001	
Aggregate	\$1,000,000	Retro Date 7/1/1986		
<u>School Leaders Liability (Claims Made)</u>			CIRMA	07/01/2025 - 07/01/2026
Each occurrence	\$1,000,000	\$50,000 Deductible	LAP20251610001	
Aggregate	\$1,000,000	Retro Date 7/1/1986		
<u>Excess Liability</u>			CIRMA	07/01/2025 - 07/01/2026
Annual Aggregate	\$25,000,000		LAP20251610001	
Each occurrence	\$25,000,000			
<u>Excess Workers' Compensation</u>			Safety National	11/01/24- 11/01/25
Each occurrence	\$1,000,000	\$750,000 Self-Insured Retention Police/Fire	SP4067468	
Aggregate	\$1,000,000	\$650,000 Self-Insured Retention All Other		
<u>Employed Lawyers Professional Liability</u>			Columbia Casualty	12/01/25 - 12/1/26
Each Wrongful Act	\$1,000,000	\$10,000 Retention Indemnifiable	596849866	
Aggregate	\$1,000,000			

Underground Storage Tank Liability			UCPM	10/01/2025 - 10/01/2026
Tank Liability	\$1,000,000	\$10,000 Deductible	STPL01242002	
Tank Liability Aggregate Limit	\$1,000,000			
Defense Aggregate	\$1,000,000			
Total Policy Aggregate	\$2,000,000			
Bonds			The Hanover	
Tax Collector – L Cockrell	\$500,000		BOEJ469050	07/04/25 - 07/04/26
Spt of Highways - R Russo	\$250,000		BOED275613	07/01/25 - 07/01/26

CITY OF MIDDLETOWN ADDITIONAL INSURANCE POLICIES

- **Crime**
 - Employee Theft Per Loss Coverage - \$1,000,000/\$10,000 deductible
 - Forgery or Alteration - \$1,000,000/\$10,000 deductible
 - Inside Premises – Theft of Money and Securities - \$25,000/\$1,000 deductible
 - Inside Premises – Robbery or Safe Burglary - \$25,000/\$1,000 deductible
 - Outside Premises - \$25,000/\$1,000 deductible
 - Computer and Funds Transfer Fraud - \$1,000,000/\$10,000 deductible
 - The Hanover Group – Allmerican Financial Benefit #1063012 02
 - 7/1/2023 to 7/1/2026
- **Cyber**
 - Breach Costs, Cyber and Multimedia Liability, and eCrime, Cyber Extortion and First Party Loss
 - Aggregate Limit: \$5,000,000; Breach Response Limit \$5,000,000
 - \$50,000 retention limit each incident or event
 - Crum & Foster #CYB-113085
 - 6/1/25 to 6/1/26
- **Social Engineering**
 - \$250,000 Limit
 - Crum & Foster Specialty Ins. Comp #CYB-113085
 - 6/1/25 to 6/1/26
- **Flood Insurance**
 - 80 Harbor Drive Policy
 - No.: RL10564306
 - Effective Dates: 2/18/25 to 10/18/26
 - Insurer: National Flood Insurance Program
 - Building Limit: \$500,000
 - Contents Limit: \$500,000
 - 34 E Main Street
 - Policy No.: 87-18730406
 - Effective Dates: 4/14/25 to 4/14/26
 - Insurer: American Commerce Insurance Company
 - Building Limit: \$500,000
 - Contents Limit: \$277,000
 - 1 Bernie O'Rourke Rd (Field House)
 - Policy No.: FLD5118543
 - Effective Dates: 7/13/25-7/13/26
 - Insurer: Selective Insurance Company
 - Building Limit: \$350,000
 - Contents Limit: \$0
 - 1 Bernie O'Rourke Rd (Grand Stand/Press Box)
 - Policy No.: FLD5118525
 - Effective Dates: 7/13/25-7/13/26
 - Insurer: Selective Insurance Company
 - Building Limit: \$175,000
 - Contents Limit: \$0
 - 1 Bernie O'Rourke Rd (Museum Palmer Field)
 - Policy No.: FLD5118538
 - Effective Dates: 7/13/25-7/13/26
 - Insurer: Selective Insurance Company
 - Building Limit: \$405,000
 - Contents Limit: \$0