# REQUEST FOR QUALIFICATIONS
## INSURANCE BROKERAGE SERVICES

## ISSUED BY

## METROPOLITAN AIRPORT AUTHORITY
## OF ROCK ISLAND COUNTY, ILLINOIS
## OCTOBER 5, 2026

## SEALED REQUESTS FOR QUALIFICATIONS WILL BE RECEIVED AT THE OFFICE OF

**THE DIRECTOR OF HUMAN RESOURCES AND RISK MANAGEMENT**

**2200 George Kirk Dr.**
**Suite 100**
**Moline, Illinois 61265**

**until 3:00 P.M.**

**Friday, October 30, 2026**



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# INSTRUCTIONS TO PROPOSERS

**Request for Qualifications (RFQ)**

**ACCEPTANCE OF PROPOSALS -** The right is reserved, as the interest of the Metropolitan Airport Authority of Rock Island County, Illinois, hereinafter referred to as the Authority, may require, to reject any or all proposals and to waive any nonmaterial informality or irregularity in the responses received. All such responses will be in English. The Authority will select a Proposer as described below or reject all proposals within one hundred-eighty (180) calendar days from the date the responses are opened.

**INQUIRIES -** Information regarding the RFQ can be obtained by contacting Jo Johnson-Meineke, Director of Human Resources and Risk Management at (309) 757-1777.

**RFQ ENVELOPE IDENTIFICATION** - Proposers shall submit their response in a sealed envelope which shall be clearly labeled with the organization/individual name and address. Proposers are requested to indicate in the LOWER LEFT-HAND CORNER OF THEIR ENVELOPE, "RFQ BROKER SERVICES".

**MAILING OF PROPOSALS**– ***One (1) original and Four (4) copies*** of all responses are to be mailed or delivered to the Metropolitan Airport Authority of Rock Island County, Illinois, 2200 George Kirk Dr, Suite 100, Moline Illinois, 61265. Proposals will not be accepted by FAX, e-mail, internet, telephone, or telegraphic means.

**CLOSING TIME** - The RFQ closing time will be based upon Central Standard Time or Central Daylight Time, whichever is in effect on the date the proposal is due.

**SELECTION –** The proposal selected will be that which best meets the needs of the Authority as expressed in the RFQ. Said Selection will be made as per the guidelines created by the Authority's Selection Committee. The content of the proposal, the experience of the firm/individuals and the result of any scheduled interview(s) may be considered in making the selection.

**WITHDRAWAL OF PROPOSALS** - Proposers may withdraw their proposals at any time prior to the RFQ closing time by telephone, or written request. A telephone request must be confirmed in writing within 24 hours of the call and prior to closing time. No Proposer shall withdraw its response for a period of sixty (60) calendar days from the RFQ due date. Negligence on the part of the Proposer in preparing a response confers no right of withdrawal or modification of a proposal after it has been opened. No response will be



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opened which has been received after the closing time specified in the RFQ document, and it will be returned unopened to the Proposer.

**ALTERNATE RESPONSES** - The RFQ describes the service and level of experience/expertise, which the Authority feels are necessary to meet the performance requirements of the Authority. Proposers desiring to submit a response on items which deviate from these specifications, but which they believe to be equivalent, are requested to submit alternate responses. However, ALTERNATE TENDERS MUST BE CLEARLY INDICATED AS SUCH AND DEVIATIONS FROM THE APPLICABLE SPECIFICATIONS PLAINLY NOTED. The response must be accompanied by complete specifications of the items offered.

**COSTS** - Unit costs must be clearly identified for each component requested by the RFQ document or otherwise submitted by the Proposer. All costs shall be stated in U.S. dollars. All costs must be typewritten or written in ink. No erasures are permitted. Mistakes must be crossed out and corrections typewritten or written in ink adjacent thereto and initialed in ink by the party signing the proposal or their authorized representative.

**SIGNATURES** - Each proposal must be signed by the Proposer with its usual signature. Proposals by partnerships must be signed with the partnership name by one of the members of the partnership, or by an authorized representative, followed by the signature and title of the person signing. Proposals by corporations must be signed with the name of the corporation, followed by the signature and title of the person authorized to bind it on the matter. All signatures must be in ink.

**INVESTIGATION -** Proposer shall make all investigations necessary to thoroughly inform itself regarding the supplies and/or service to be furnished in accordance with the RFQ. No plea of ignorance by the Proposer, of conditions that exist or that may hereafter exist as a result of failure or omission on the part of the Proposer to make the necessary examinations and investigations, will be accepted as a basis for varying the requirements of the Authority or the compensation to the Proposer.

**CONFLICT OF INTEREST DISCLOSURE –** Respondents to this RFQ must attest that they have no interest and will not acquire any interest which would conflict with the performance of services required. Any preexisting relationship(s) must be disclosed and could be considered a potential conflict of interest.

**SAMPLES** - Samples of items, when required, must be submitted within the time specified and at no expense to the Airport Authority; and if not destroyed in testing, they



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will be returned at the Respondent's request and expense. Samples, which are not requested for return within thirty (30) days, will become the property of the Airport Authority.

**RESPONSES** – A response is requested of all Proposers even if it is a "no response".



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# REQUEST FOR QUALIFICATIONS

## INSURANCE BROKERAGE SERVICES
## FOR THE
## METROPOLITAN AIRPORT AUTHORITY OF ROCK ISLAND COUNTY, ILLINOIS

### *Purpose*

The Metropolitan Airport Authority of Rock Island County, Illinois, hereinafter referred to as the Authority, seeks proposals in response to this Request for Qualifications from experienced and qualified firms to provide broker-of-record insurance services, for the marketing and placement of the Authority's liability, property, auto, pollution, crime, cyber liability, public officials, and workers compensation lines of coverage and for providing other insurance-related services as further defined herein.

The proposal should detail the firm's conceptual approach to handling the Authority's account and providing both insurance placement and advisory services.

### *Scope of Work*

While the exact range and extent of services is negotiable, it is anticipated that the selected broker shall provide, at a minimum, professional services and dedicated personnel necessary to perform the following:

- Develop a complete understanding of the Authority's areas of exposure and consult with Authority representatives about short- and long-term solutions.
- Evaluate existing insurance contracts and claims history and make recommendations concerning any changes, modifications, consolidations, and/or additions in the terms, conditions and coverage limits needed to yield a comprehensive risk management program to protect the interests of the Authority.
- Identify programs, products and insurers capable of meeting the Authority's insurance needs and prepare specifications for markets capable of quoting for upcoming renewals.
- When so authorized by Authority representatives by means of a "broker of



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record" letter, approach appropriate markets on behalf of the Authority to obtain pricing with respect to the program adopted by the Authority.

- If or when requested or recommended, provide a minimum of at least three (3) competitive quotes from reputable insurance carriers for each type of risk.
- Act as an advisor to the Authority for specialty insurance coverages that may be outside the normal market of the selected broker, and as authorized, negotiate, audit policies and rates, and provide recommendations for the Authority Risk Manager.
- Present for Authority consideration, in an understandable format, an evaluation of the results of each solicitation, with a comprehensive financial analysis and recommendations for selection of an insurer or risk management plan for each type of risk.
- Negotiate on the Authority's behalf the details of insurance contracts with selected carriers and audit resulting policies and rates for accuracy of coverage, terms and conditions, and compliance with financial arrangements and administrative procedures acceptable to the Authority.
- Provide verification of coverage as needed by the Authority to satisfy lessors, contractors, and other parties from whom the Authority seeks services or use of equipment and/or facilities.
- Provide evaluation, training, and education, if requested, relative to loss control, safety, claims management, and related topics in the area of risk management.
- Provide recommendations for Authority contract staff as to risk-related issues in Authority contractual arrangements.
- If requested, assist in the design and implementation of an effective safety and loss control program.
- Prepare insurance certificates and endorsements as requested by the Authority or its suppliers, contractors, or vendors.
- Provide answers to Authority staff and obtain clarification from underwriters or adjusters regarding coverage or claims questions.
- Provide assistance in the form of an annual report for Authority management as well as advisory services or other written reports or claims summaries as is customarily expected from a professional insurance broker.



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- Provide premium allocation services if requested, so that premium costs may be properly charged back to appropriate departments or subsidiaries.

## *Current Program*

The Authority currently has the following lines of coverage that will come up for renewal on July 1, 2027.

The selected broker will be securing quotes for the coverages in the table below as well as for pollution liability coverage which will expire in 2029.

| Coverage type | Premium |
|---|---|
| Property | $215,804 |
| Inland Marine | $24,479 |
| Business Auto | $68,202 |
| Workers Compensation | $187,417 |
| Airport Liability | $88,378 |
| Crime | $2,904 |
| Public Officials/EPL Cyber Liability | $42,071 |
| Cyber Liability | $14,764 |

## *Term of Contract*

The initial term of the insurance broker contract shall be for a period of three (3) years.

The contract may be renewable by mutual consent on an annual basis thereafter for no more than two (2) additional 1-year terms, for a maximum total contract term of five (5) years. The Authority shall issue its consent in writing.

The contract may be terminated by either party by giving the other party written notice of such intent not less than ninety (90) days prior to the effective date of the termination.

In the event of termination, claims for compensation owed the broker by the Authority shall be limited to verifiable services rendered.

## *General Conditions*

Prohibition of Premature Approach to Markets



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Prospective proposers are cautioned that receipt of the Request for Proposal document is not to be considered an authorization to approach any insurance markets.

**It is specifically requested that no contact or solicitation of markets be made and no market reservations be made as respect any insurance or reinsurance to be provided for the Authority; doing so may result in the offending firm's disqualification from the selection process.**

## *Legal Compliance*

Each proposer is responsible for full and complete compliance with all applicable laws, rules, regulations, and licensing requirements imposed by any public authority having jurisdiction.

## *Proposer's Insurance*

The broker must provide and maintain in force at all times during the term of the services contemplated herein insurance for Workers' Compensation, General Liability, Automobile Liability, and Errors and Omissions Liability.

Such policies shall be issued by companies authorized to do business in the State of Illinois.

Evidence of such coverage is to be submitted as part of the proposal.

## *Approval of Agent*

The Authority reserves the right to require the successful broker to replace the assigned agent with another agent of the same company if, in the opinion of the Authority staff, the agent is not rendering or is incapable of rendering the appropriate quality of service and cooperation.

## *Auditable Records*

The successful broker shall maintain such accounts and records in connection with its performance of services for the Authority as may reasonably be required by the Authority.

The broker shall, at any reasonable time during the term and for a period of one year following the completion of work under the contract, afford the Authority's agents and auditors reasonable facilities and access for the examination and audit of its records pertaining to its performance and shall, upon request by the Authority, produce and



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exhibit all such records.

## *Indemnification*

The broker, in performing its obligations under this contract, is acting independently, and the Authority assumes no responsibility or liability for the broker's acts or omissions to third parties. The broker shall also agree to indemnify and hold harmless the Authority, its officials, and employees against any and all claims, lawsuits, judgements, costs and expenses for which recovery of damages is sought, or suffered by any person or persons, that may arise out of or be occasioned by the broker's breach of the terms or provisions of the contract, or by any negligent act or omission of the broker's performance of this contract; except that the indemnity specified in this paragraph shall not apply to any liability resulting from the sole negligence of the Authority, its officials, officers, or employees.

In the event of joint and concurrent negligence of both the broker and the Authority, responsibility and indemnity shall be apportioned comparatively in accordance with the laws of the State of Illinois; without, however, waiving any governmental immunity available to the Authority under Illinois law and without waiving any defense of the parties under Illinois law.

## *Required Content of Proposals*

### Executive Summary

Prefacing the proposal shall be an Executive Summary of three (3) pages or less, providing in concise terms a summation of the proposal and bearing the signature of an individual authorized to bind the firm.

### Structure of Proposal

Part I - Business Organization:

The proposal shall include relevant historical data and identification of the branch office or subordinate element which will perform the work contemplated herein.

The owners and principal management personnel of the firm shall be identified fully.

Annual market volume by line of coverage and the number and size of accounts should be disclosed on the Insurance Broker Questionnaire at the end of the RFQ. In addition to that, please provide a detailed report of your regional and national public entity



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experience as a company and for the team that will handle our account.

Please include 3 markets your firm would use for placement of our insurance programs to include:

1. The volume of agency business with companies,
2. Loss ratio of book of business,
3. Length of time of affiliation,
4. FY 2025 A.M. Best's Rating,
5. Services to be provided or available from carriers,
6. Contingent commission arrangements, if any.

Part II - Concept and Solution:

The proposer's understanding of the tasks presented in the scope of work section shall be defined in detail and proposed solutions outlined.

A description of the firm's strengths in the marketplace should be included, along with an explanation of how the Authority's insurance program would be marketed. Any restrictions or limitations should be defined.

Part III - Program:

The Proposer's technical plan to accomplish the work shall be presented, including time-related displays, graphs, and charts showing tasks, subtasks, milestones, and decision points, including the points at which deliverable reports will be provided.

The scope of services available in the area of risk management, loss control services, claims management, and associated functions should also be described in detail. Please describe all additional services or programs that will be offered or available as a part of this program.

Part IV - Account Team Personnel:

The names and titles of the team proposed for assignment to the Authority account shall be identified in full, with a description of the team leadership, interface and support functions, reporting relationships, along with individual backgrounds of personnel who will be actively engaged in work related to the account. Resumes of key personnel should be included.

The primary work assigned to each person shall be indicated.



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Part V - Corporate Experience:

Relevant insurance placement and account handling experience and client references shall be presented in detail, with all experience cited to be recent in time and to have been performed, to a considerable degree, by members of the proposed account team.

Emphasis shall be given to identifying comparable services for public sector organizations.

For each client reference, the scope of service, time performed, and name, title, e-mail address, and phone number of the principal contact person should be shown.

Part VI - Authorized Negotiator:

The proposal shall provide the name, title, address, and telephone number of the person authorized to negotiate contract terms and render binding decisions on contract matters.

Part VII - Cost Proposal:

The Authority seeks an all-inclusive cost structure which will allow predictability of fees and accuracy in budget planning.

The proposer's plan of compensation for insurance placement and consulting services shall be described in detail, along with a flat annual fee for core services. The Authority seeks a fixed fee service agreement for broker-of-record services.

The successful broker will be required to disclose in detail all compensation received from any source resulting from the marketing of insurance programs for the Authority.

The proposal shall include a clear statement of the services for which compensation would be in the form of fees paid by the Authority and to what extent, if any, compensation would rely upon commissions paid by underwriters.

If there are expenses which are considered reimbursable and are not included in the fee structure, such expenses shall be identified and quantified as fully as possible.

A sample copy of the Proposer's standard agreement, including terms and conditions and included services should be included.



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## *Competitive Selection*

Evaluation factors shall be applied to all eligible, responsive firms in comparing proposals and selecting the successful broker.

While the Authority reserves the right to interview any or all proposers, award of a contract may be made without discussion with proposers after proposals are received. Proposals should, therefore, be submitted on the most favorable terms available.

## *Proposal Evaluation Factors*

- Thoroughness of RFQ response and documentation.
- Demonstration of successful prior performance with comparable services in the public sector.
- Maximum total compensation for the contract period.
- Evidence of good organization and management practices.
- Adequacy and breadth of services available.
- Access to and tenure of broker and support team.
- Insurance markets and creativity for innovative coverage solutions.
- Insurance Broker Questionnaire

## *Evaluation of Proposals*

Proposals will be judged upon the proposer's ability to provide services which meet the requirements set forth in the accompanying documents.

The Metropolitan Airport Authority reserves the right to make such investigations as it deems necessary to determine the ability of the proposer to provide services meeting a satisfactory level of performance in accordance with Authority requirements. Proposers shall furnish such information and data for this purpose as the Authority may request.

Interviews and on-site presentations or conference calls by one, several, or all of the proposers may be requested by evaluators if deemed necessary to fully understand and compare the proposers' capabilities.



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A non-responsive or incomplete proposal will not be considered.

## *Authority Prerogative*

The Authority reserves the right to award the responsible firm whose proposal is judged to offer the most advantages, with the Authority being the sole judge thereof, to negotiate with any or all proposers, to reject any or all proposals, in whole or any part thereof, and to re-solicit for proposals in such an event, and to waive any minor technicalities or informalities in accordance with the Authority's determination of its own best interests.



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# Metropolitan Airport Authority of Rock Island County, Illinois
# Insurance Broker Questionnaire
(pages 15-19)

**INFORMATION ON THE FIRM**

Name of firm:

Branch Office:

Address:

Phone Number:

Fax Number:

National Office:

Address:

Phone Number:

Fax Number:

List any prior names of the business, if applicable:

Number of Years In Business:

Branch:

National:

Provide a brief history of your firm and your firm's overall capabilities. Elaborate on experience with public entities.



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## PERSONNEL INFORMATION

Provide the names, professional qualifications, and educational background of the Account Executives and key support personnel who would be responsible for our account.

| | |
|---|---|
| **Total Personnel:** | Branch _____ National _____ |
| **Licensed Brokers:** | Branch _____ National ____ |
| **Claims Administration Personnel:** | Branch _____ National _____ |
| **Safety/Loss Control Personnel:** | Branch _____ National _____ |
| **Licensed Insurance Consultants:** | Branch _____ National _____ |
| **Licensed Excess & Surplus Lines Brokers:** | Branch _____ National _____ |

**Agency Personnel Information:**

List principals in firm and denote those who would work with the Metropolitan Airport Authority. Please attach curriculum vitae for all personnel who would be assigned to this account.

List the number of clerical/support staff in the service office.

**Claims:**

Describe the claims process as it relates to your firm.



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**INSURANCE COMPANY INFORMATION**

Commercial Property/Casualty: List your top 5 companies by premium volume written and indicate the dollars of premium written.

What is your Annual Premium Volume by Coverage Area?

| | | |
|---|---|---|
| Property | Branch: | National: |
| General Liability | Branch: | National: |
| Auto Liability | Branch: | National: |
| Public Officials/EPL | Branch: | National: |
| Crime | Branch: | National: |
| Workers Compensation | Branch: | National: |
| Cyber Liability | Branch: | National: |
| Pollution Liability | Branch: | National: |

List other key markets your firm uses:



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## ILLINOIS PUBLIC ENTITY REFERENCES

List two (2) Illinois references:

1. Entity/Company:

   Coverage/Service:

   Contact (name, email, telephone)

2. Entity/Company:

   Coverage/Service:

   Contact (name, email, telephone)

## OTHER REFERENCES

1. Entity/Company:

   Coverage/Service:

   Contact (name, email, telephone)

2. Entity/Company:

   Coverage/Service:

   Contact (name, email, telephone)



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**SERVICES**

What kinds of insurance services can you provide the Metropolitan Airport Authority?

Attach an audited financial statement or other indicators of financial strength.

Signed:

Title:

Date:

This questionnaire must be submitted with a complete written proposal.



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# METROPOLITAN AIRPORT AUTHORITY

## REQUEST FOR QUALIFICATION

**The execution of this form certifies understanding and compliance with the total REQUEST FOR QUALIFICATION package.**

**PROPOSAL SUBMITTED BY:**

_____
**Company**

_____
*Address*

_____
**City** **State** **Zip** **Telephone #**

_____
**Contact Person (Please print or type)**

_____
**Name of Authorized Agent or Officer** **Title**

_____
**Signature of Authorized Agent or Officer**

_____
*Date*

**PLEASE MARK ENVELOPE: RFQ BROKER SERVICES**



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