



**REQUEST FOR PROPOSALS (RFP)
FOR INSURANCE BROKER AND CONSULTING SERVICES**

Date Issued: October 22, 2025

Due Date: November 26, 2025

REQUEST FOR PROPOSAL SUMMARY

The Town of Granite Quarry is seeking proposals from qualified consulting/broker firms to assist the Town with strategic planning, design, and negotiating the best coverage and cost for selective employee benefit programs.

Issue Date: October 22, 2025

Questions Due: November 12, 2025

Proposal Due Date: November 26, 2025; 12pm

Potential Interviews/Presentations: December 4-5, 2025

Final Selection: December 10, 2025

Issuing Agency:

Physical Address

Town of Granite Quarry
Human Resources
143 N Salisbury GQ Ave
Salisbury, NC 28146

Mailing Address

Town of Granite Quarry
Human Resources
PO Box 351
Granite Quarry, NC 28072

Proposal Format

Proposals submitted are required to be responsive to the information provided in this RFP. To be considered complete, proposals must include the following:

1. Introduction letter and signed Execution of Proposal signature page
2. Written narrative responses to Proposal Requirements
3. Completed Cost of Services table or Fees Schedule

It is preferred that respondents submit their proposals electronically to HR Officer Aubrey Smith at admin@granitequarrync.gov. For all submissions, please indicate in the subject line "Insurance Broker and Consulting Services Proposal". Please include the firm name in the body of the email. Submissions will be accepted until 12:00 p.m. on 11/26/2025. Any proposals received after this date and time will not be considered.

Proposals may be emailed, mailed, sent by private carrier, or delivered in person during normal business hours: 8 am – 5 pm, Monday through Thursday & 8am – 12pm, Friday, up to the due date and time. Each proposal will be retained as property of the Town.

RFP Questions

Questions concerning the RFP requirements must be submitted in writing by email to HR Officer Aubrey Smith, at admin@granitequarrync.gov. All questions must be submitted no later than 12:00 p.m. on 11/12/2025. All questions submitted in writing will be answered via email. No additional contact with the Town of Granite Quarry will be allowed during the proposal process. Current providers may continue to provide the necessary service to the Town of Granite Quarry without relation to the proposal. Any vendors contacting the Town directly may subject their proposal to rejection.

This Request for Proposal (RFP) is an invitation by the Town for brokers to submit a proposal, which may be subject to subsequent discussion. It is not a request for competitive bid. Submittal of proposal does not create any right in or expectation to a contract with the Town.

INTRODUCTION

The Town of Granite Quarry ("Town") is seeking proposals from qualified consulting/broker firms ("Broker") to assist the Town with strategic planning and design for selective employee benefit programs. The Broker will lead the annual bidding and evaluation of plans, contract negotiation, on-going evaluation, plan modification, communication, open enrollment of employees, and other services required to obtain and maintain a competitive Health Benefits offering.

The Town is particularly interested in a broker who can offer on-going support to ensure the Town's health insurance package remains strong, competitive, and fiscally sound.

BACKGROUND

The Town is a municipal government organization that provides a range of services to care for the visitors and residents of Granite Quarry. The services are provided by employees of the following departments: Administration, Fire, Public Works, and Police. The Town currently consists of 27 full-time positions, approximately 35 part-time and 10 volunteer positions, and operates with a budget of \$4,781,856. The Town is looking to ensure we have financially competitive and affordable benefit programs to recruit and retain our employees.

The Town's fiscal year begins July 1. The Town's Health Insurance policies follow the fiscal year calendar.

Current Insurance Type	Current Carrier
Medical Insurance	BlueCross BlueShield of NC
Health Reimbursement Arrangement	Flores and Associates, LLC
Vision	Mutual of Omaha
Dental	Mutual of Omaha
Short Term Disability	Mutual of Omaha
Accident (Public Safety)	Colonial Life
Base Life and AD&D	Mutual of Omaha
Voluntary Life and AD&D	Mutual of Omaha
Employee Assistance Program	MYGroup

QUALIFICATIONS

The Town requires a North Carolina Licensed Broker who is independent and is not affiliated with any insurance company, third party administrative agency, or provider network. The Broker must demonstrate that they have the expertise, resources, capability, and experience to provide the materials and services for employers. It is preferred that the brokerage firm have experience (no less than 5 years) in providing brokerage services in the public-sector arena for employers with under 50 employees.

SCOPE OF SERVICES

The Broker's response will include, but is not limited to, the services described below.

- Manage the annual benefits renewal process, including:
 - Pre-renewal meeting with the Town,
 - Solicitation of bids,
 - Evaluation of various insurance products, including, but not limited to:
 - Health

- Dental
- Vision
- Short Term Disability
- Life
- AD&D
- Presentation of proposals to Town management,
- Negotiation of contracts,
- Implementation and maintenance of contracts,
- Assist in the design of employee benefits communications, and
- Enrollment of employees and their dependents.
- Provide semi-annual reports on the financial and claims experience, utilization, and condition of plans.
- Conduct annual review of selected health insurance package with review of:
 - Quality of insurance products provided,
 - Cost effectiveness for the Town,
 - Comparison within comparable markets of health insurance offerings and competitiveness within the marketplace, and
 - Alternative health insurance designs, plan recommendations, or delivery systems.
- Assist in informing Town of and maintaining legal compliance for all health insurance and agreements with:
 - Federal, state and local legal requirements (Healthcare Reform and Federal Mandates),
 - Annual reporting requirements,
 - New or proposed legislation impacting Health Insurance administration.
- Assistance with the preparation and filing of forms 1094-B and 1095-B in compliance with the Affordable Care Act (ACA), and
- Perform other related consultation services as needed or requested.

PROPOSAL REQUIREMENTS

In addition to the specifications outlined in the Summary section, proposals must include responses to the following:

COMPANY INFORMATION

1. Describe your organization structure and brief organizational history, including the type of organization, length of service, national/local mergers/acquisitions, etc.
2. Provide copies of the following documents and information:
 - a) Proof of status as a licensed broker in North Carolina and whether you are affiliated with any insurance company, third-party administrative agency, or provider network.
 - b) Professional liability or errors and omissions insurance currently carried by your company and indicate if you have had any claims filed against you for errors and omissions in the last five years and provide a short description of such claims.
3. Provide a breakdown of your current public and private clients.
4. Provide a listing of three public sector references, preferably of similar scope, including: organization name, contact name, years with your organization, and number of covered employees.
5. Provide a listing of the insurance carriers, third-party administrators, and other vendors with whom your organization bids and places contracts. Please include whether you

have preferred status with any carriers.

6. If awarded, who will manage/service this account? Please list all municipalities and public entities this person(s) has directly serviced.
7. What makes your organization well qualified to understand the current needs, identify future needs, and provide those services to the Town?
8. What is your average response time to questions posed from your clients? How do you handle follow-up to outstanding items?
9. Describe any impending changes in your organization which may impact delivery of services.
10. Describe open enrollment of employees, how is the enrollment held (i.e., in person, virtual)? Is there an enrollment system that human resources would have access to?
11. Include a sample communication plan and samples of the communication materials you will provide for employees.
12. Please submit a preliminary implementation plan. The plan should consist of a sequential listing of all steps necessary to provide the requested services and which party is responsible.
13. Describe how your organization strives to streamline benefit administration for your clients. Include any services or tools you provide for automation of the benefit process (i.e. electronic platforms or capabilities, outsourcing options, etc.). Attach any associated costs for these services on a separate fee schedule.

COST OF SERVICES

Outline and detail the fees or commissions for health insurance brokerage and consulting services as set forth in this RFP. Include in your cost proposal a projected schedule of payment terms (i.e., monthly, quarterly, etc.).

If your firm works on a fee-only basis, include the proposed fixed annual fee along with a detailed description of the number of hours your firm believes necessary to complete the Scope of Services. Identify any services that would not be included in the fixed annual fee and the associated cost for those services. In lieu of a fee-only basis, describe any other proposed fee structure on which you would be willing to provide consulting services, including how the compensation is determined and calculated.

EVALUATION – SELECTION PROCESS

All proposals received in accordance with these RFP instructions will be evaluated by Town staff. The criteria for evaluation will be consistent for all proposals and include:

- Responsiveness to the RFP
- Qualifications and experience of the Broker
- Demonstration of the Broker's ability to successfully complete all requirements as specified in the Scope of Services
- Additional service opportunities
- Positive reference responses
- Cost of Services including any additional fees

The Town will endeavor to negotiate a contract with the successful broker firm. However, this RFP does not commit the Town to award a contract, pay any costs incurred in preparation of the contract or travel to Granite Quarry to present a proposal to this request, or to procure a contract for services.

The Town of Granite Quarry reserves the right to accept or reject any or all proposals or to cancel this RFP in part or in its entirety. Any proposal selected will be one that serves the best interest of the Town and its employees.

During the evaluation process, the Town may, at its discretion, request any or all broker firms to make presentations for the purpose of clarification or to amplify the materials presented in any part of the proposal. However, brokers are cautioned that the Town is not required to request clarification; therefore, all proposals should be complete and reflect the most favorable terms available from the broker. Not all brokers may be asked to make such presentations. Any presentations are anticipated to be scheduled on or near 12/4-5/2025. There should be no contact with elected or appointed officials during this selection process. Any such contact will be subject to disqualification.

CONTRACT TERM

The term of the contract shall commence upon full execution of the agreement and shall continue for an initial term of two (2) years. Upon expiration of the initial term, the contract shall automatically renew on a year-to-year basis unless either party provides written notice of its intent not to renew at least 90 days prior to the expiration of the then-current term. Any change in the costs of services must be communicated to the Town at least 60 days prior to the effective date.

PROPOSALS SUBJECT TO PUBLIC RECORDS LAWS

All proposals, data, materials, and documentation originated, prepared, and submitted to the Town pursuant to this RFP shall belong exclusively to the Town and may become available to the public in accordance with the North Carolina Public Records Act as provided in NCGS 132-1 et. seq. The Town will make reasonable attempts to maintain, in accordance with the Public Records Law, the confidentiality of any trade secrets or confidential information that meets the requirements of NCGS 132-1.2 of the Public Records Law if such potential contractors properly and conspicuously identify the particular data or other materials which are confidential information in accordance with the Public Records Law.

IMPORTANT NOTICE: The Town of Granite Quarry reserves the right to disqualify incomplete proposals; waive minor defects in the written proposals (where applicable); request additional information from a respondent; revise or modify the scope of the study at any time, without any penalty; negotiate terms with one or more of the respondents; reject any or all proposals, without a penalty; and take any steps necessary to act in the Town's best interest. Proposals will not be considered if received by the Town after the official closing date and time. Any costs incurred by the broker in preparing or submitting offers are the broker's sole responsibility; the Town will not reimburse any broker for any costs incurred prior to the award. The town reserves the right to separate out coverage providers as needed.

Execution of Proposal

- The Broker certifies the following:
 - That the Broker has carefully read and fully understands the information provided by the Town of Granite Quarry in this RFP;
 - That the Broker agrees to the conditions as set forth in this Request for Proposals with no exceptions;
 - That the Broker has determined the cost and availability of all materials and supplies associated with performing the services outlined herein;
 - That all of the information contained in the submitted proposal is true and correct;
 - The Broker acknowledges that the Town of Granite Quarry has the right to make any inquiry it deems appropriate to substantiate or supplement information provided by proposing vendors and hereby grants the Town permission to make these inquiries;
 - The Broker acknowledges that any proposal cannot be modified after its submission for any reason; and
 - That this proposal was signed by an authorized representative of the Broker's firm.

Company Name

Federal ID #

Street Address or PO Box

City

State

Zip

Telephone

Fax

Signature

Signatory's Name

Signatory's Title