City of London, Kentucky
Request for Proposal

Issue Date: September 10, 2026
Proposal Due Date/Time: September 16, 2026, by 4:00 pm
Submit to: Christy L. Shannon, City Attorney, chris@shannonfirm.com
Hard copies may be delivered to City Hall, 501 S. Main Street, London, Kentucky

1. Introduction and Purpose

The City of London, Kentucky (the "City") is soliciting proposals from qualified, licensed insurance agents and agencies ("Agency") to serve as the City's Agent/Broker of Record for employee health and welfare benefits. The City intends to select a single agency to provide brokerage, consulting, marketing, enrollment, and ongoing administrative support services for its group health and welfare benefits program.

This Request for Proposal (RFP) is intended to allow the City to evaluate the qualifications, carrier relationships, service capabilities, and cost of services offered by local and regional agencies before selecting a broker of record. Nothing in this RFP obligates the City to award a contract, and the City reserves the right to reject any or all proposals, to waive minor informalities, and to negotiate final terms with the selected Respondent.

2. Background

The City of London currently provides coverage for approximately 200 full-time employees across several departments, including general government, public safety, public works, tourism and utilities. The City currently offers the following benefit lines to eligible employees and their dependents:

- Group medical insurance
- Dental insurance
- Vision insurance
- Basic and voluntary life / AD&D insurance
- Short-term and long-term disability insurance
- Voluntary/supplemental benefits (e.g., accident, critical illness, hospital indemnity)
- Flexible spending account(s) / Section 125 cafeteria plan

3. Scope of Services

The selected Agency will be expected to act as the City's exclusive Agent/Broker of Record and provide, at a minimum, the following services:

3.1 Carrier Marketing, Placement, and Renewal

- Market the City's health and welfare benefit lines annually (or as directed) to obtain competitive proposals from qualified carriers.
- Negotiate rates, plan designs, and contract terms with carriers on the City's behalf.
- Provide renewal analysis, claims/loss-run review, and trend/rate projections in advance of each plan year.

- Present plan design alternatives, cost-saving strategies, and funding options (fully insured, level-funded, self-funded, etc.).

3.2 Vendor Representation

- Identify all insurance carriers, third-party administrators (TPAs), pharmacy benefit managers (PBMs), and other vendors the Agency is appointed to represent or has access to for each line of coverage requested (medical, dental, vision, life/AD&D, disability, voluntary benefits, FSA/Section 125 administration, and COBRA administration).
- Disclose any carrier relationships, preferred-vendor arrangements, override commissions, or contingent compensation arrangements that could present a conflict of interest.

3.3 Open Enrollment and Employee Communications

- Plan, coordinate, and conduct annual open enrollment for all eligible employees, including scheduling and staffing on-site (or virtual) enrollment sessions across City departments and shifts (including public safety personnel on rotating schedules).
- Conduct employee benefits education and information meetings throughout the year, including new-hire orientation benefits sessions.
- Develop and provide employee communication materials (benefit guides, comparison charts, summary plan descriptions, enrollment flyers, and digital/print communications).
- Provide one-on-one enrollment assistance and be available to answer employee questions during the enrollment period.

3.4 Ongoing Administration and Support

- Serve as the primary point of contact for day-to-day carrier issue resolution, claims escalation, and eligibility questions.
- Assist with COBRA administration oversight and compliance.
- Provide compliance support and guidance related to ACA, HIPAA, ERISA (to the extent applicable to a municipal employer), Medicare Part D creditable coverage notices, and other applicable federal/state requirements.
- Provide access to (or recommend) online benefits administration/enrollment technology platforms.
- Provide wellness program design and support, if available.
- Provide benchmarking data and market comparisons for benefit offerings relative to comparable public-sector employers.
- Assist City staff with employee benefit statements, billing reconciliation, and annual budget/renewal planning support.

4. Proposal Content and Requirements

Respondents should organize proposals using the following sections and provide all requested information. Proposals that fail to address each item may be deemed non-responsive.

4.1 Agency Overview and Qualifications

1. Agency name, address, and primary contact information.

2. Years in business and years providing services to public-sector/municipal clients.
3. Kentucky insurance agency license number(s) and confirmation of good standing; individual producer license numbers and lines of authority for all staff who will service the account.
4. Errors & omissions (E&O) insurance carrier and coverage limits.
5. Number and location of local/regional office(s) that will service the account, and staffing plan (names, titles, and roles of the service team, including who will be the day-to-day contact).
6. At least three (3) public-sector or comparably sized employer references, including client name, contact person, phone number, and number of years served.

4.2 Carrier and Vendor Representation

7. A complete list of the medical, dental, vision, life/AD&D, disability, voluntary benefit, and FSA/COBRA administration carriers or vendors the Agency is appointed to represent or can access.
8. Disclosure of any exclusive, preferred, or override arrangements with any carrier.

4.3 Scope of Services and Approach

9. A narrative description of the Agency’s approach to annual marketing/renewal, plan design consultation, and rate negotiation.
10. A description of the Agency’s approach to open enrollment, including staffing levels, on-site availability across multiple City locations/shifts, and communication materials provided.
11. A description of employee information meetings and ongoing education the Agency will provide throughout the plan year (new-hire orientation, mid-year education, etc.).
12. A description of technology/enrollment platform capabilities, if any, including cost (if separate from commission).
13. A description of compliance support services (ACA, COBRA, Medicare Part D, required notices, etc.).
14. A description of claims advocacy/issue resolution support available to employees and City HR staff.

4.4 Compensation

15. A full disclosure of how the Agency will be compensated for each line of coverage (commission percentage or basis, flat/fee-for-service arrangement, or a combination), including any contingent or bonus compensation received from carriers.
16. Confirmation of willingness to execute a compensation disclosure statement annually.

4.5 Additional Value-Added Services

17. Any additional services the Agency can provide at no additional cost or reduced cost, such as wellness programming, benchmarking surveys, HR/compliance consulting, COBRA administration, or Section 125 plan document preparation.

General Terms

- This RFP does not commit the City to award a contract, to pay any costs incurred in the preparation of a proposal, or to procure or contract for services.
- The City reserves the right to accept or reject any or all proposals, to negotiate with any qualified Respondent, and to waive minor irregularities in proposals received.

- The selected Agency must be properly licensed to conduct insurance business in the Commonwealth of Kentucky and maintain such licensure throughout the term of any resulting agreement.
- The City is an Equal Opportunity Employer, and the selected Agency shall comply with all applicable federal, state, and local non-discrimination laws.
- Any agreement resulting from this RFP will be subject to review and approval by the City of London City Council and/or Mayor as required by City ordinance and Kentucky procurement law.
- All proposals submitted become the property of the City and may be subject to disclosure under the Kentucky Open Records Act, except for information specifically identified by the Agent as proprietary or confidential to the extent permitted by law.

The City of London appreciates your interest in providing insurance brokerage services to our employees and looks forward to reviewing your proposal.