

**REQUEST FOR QUALIFICATIONS
FOR BROKER/VENDORS TO FURNISH
PROPERTY, VEHICLE, AND LIABILITY INSURANCE
BEGINNING JANUARY 1, 2026**

1.0 INTRODUCTION

The Binghamton-Johnson City Joint Sewage Board (the “Board”) is requesting qualifications from qualified brokers and/or vendors (“Proposers”) to secure property, vehicle, and liability insurance for the Board, beginning January 1, 2026. The Term of any agreement entered into with the selected Proposer will be two (2) years, with the Board having the option to continue the agreement for up to three (3) consecutive one-year extensions, on the same terms and conditions. For the full and satisfactory performance of its services, the selected Proposer will be compensated exclusively by the commissions paid by any insurer with which the Board may contract in relation to insured products that the selected Proposer secures for the Board,

The scope of the required services, proposal requirements, and proposal evaluation criteria are detailed within the subsequent sections of this RFQ. The selected Proposer will be expected to secure all coverages and/or perform all services required as outlined in this RFQ and its attachments.

To be considered for selection in response to this RFQ, ten (10) paper copies in a sealed envelope, and (1) one digital/electronic copy of the submittals identified in Section 4.0 shall be submitted to the Board, in care of Billie J. McGovern, Business Manager, Binghamton-Johnson City Joint Sewage Treatment Plant, 4480 Vestal Road, Vestal, New York 13850, no later than 2:00 p.m. on Thursday, November 6, 2025. The digital/electronic copy of Proposer’s submittals may be submitted on a flash drive delivered simultaneously with the paper copies, or by email addressed to bmcgovern@bjcwwtp.onmicrosoft.com prior to such date/time.

This RFQ and all documents attached hereto may be reviewed at the Plant or on the Plant website <http://bjcwwtp.org/bidrfp>. Copies may be requested from, and any questions regarding this RFQ may be addressed to Billie J. McGovern, (607) 729-2975 or e-mail: bmcgovern@bjcwwtp.onmicrosoft.com.

All information, materials and proposals submitted in response to this RFQ and all negotiations will become the property of the Board. Except as specifically requested, Proposers should not submit proprietary or confidential business information or, if it is believed such information is critical to their presentations, such information should be clearly identified as such and submitted on pages separate from the other submittals and in a separate electronic document containing the word “CONFIDENTIAL” in the filename. The Board will endeavor to protect such proprietary or confidential information to the extent that the law allows.

This RFQ does not commit the Board to award a contract or contracts or to pay any cost incurred in the preparation of a proposal in response to this RFQ.

The Board reserves the right for any reason at its sole discretion to accept or reject any or all proposals received as a result of this request, to negotiate with qualified Proposers, to cancel in part or in its entirety this RFQ, and/or discontinue discussions with a particular Proposer. The Board reserves the right to make modifications and issue addenda to the terms and conditions of this RFQ at any time, including after conducting interviews.

Following receipt of responses, the Board may request clarifications, in-person interviews/presentations, and additional information pertaining to the qualifications and/or proposals.

This RFQ and/or the selection of any Proposer/proposal does not create any contractual rights or obligations whatsoever with the Board, whether by this RFQ or pursuant to any other understanding, written or oral.

2.0 BACKGROUND

The City of Binghamton (54.8%) and the Village of Johnson City (45.2%) together own the Binghamton-Johnson City Joint Sewage Project, a venture they created through a series of inter-municipal agreements dating back to July 14, 1965. Among other things, the initial inter-municipal agreement created the Board, which is the agency that possesses, operates, and maintains the Project's facilities. Further, Section 17(H) of the initial inter-municipal agreement obligates the Board to procure and "maintain general liability, fire and casualty insurance" as well as to have each Owner named as an "additional insured" on such policies.

The facilities consist of an 11.2 acre main campus known as the Binghamton-Johnson City Joint Sewage Treatment Plant, 4480 Vestal Road, Vestal, New York (the "Plant") and a remote Terminal Pumping Station at 3936 Gates Road, Vestal, New York (the "TPS"). A site diagram is furnished as an attachment to this RFQ. The Board has arranged for periodic appraisal services with the Industrial Appraisal Company of Pittsburgh, Pennsylvania, and the values provided in its most recent report (effective date: February 2, 2024) are incorporated into the description of coverages sought.

The facilities provide wastewater treatment services to the Owner municipalities as well as nine other municipal or governmental entities having agreements or arrangements with the Owner municipalities, under a State Pollution Discharge Elimination System Permit issued by the New York State Department of Environmental Conservation. Approximately 26,500 separately-assessed parcels of real property are connected to the tributary sewer collection systems that discharge to the facilities. For the years starting January 1, 2020, the facilities received a daily average 16.96 million gallons per day of wastewater for treatment (on an annual basis, this is approximately 6.19 billion gallons per year, on average, over the most recent five + year period).

(The coverages sought by the Board do not include insurance separately-procured, or having a different policy period. Specifically, the Board does not seek quotes, policies, or coverage for Flood Insurance, Workers' Compensation & Employers' Liability Insurance; Statutory New York State Disability Insurance; or insurance to provide benefits under Employee Benefit Plans [for example, Health Insurance, etc.]).

3.0 SCOPE OF COVERAGES AND SERVICES FOR WHICH PROPOSALS ARE REQUESTED

3.1 Insurance Coverages. The Board seeks broker services to secure from insurance companies policies of insurance providing the Board with property, vehicle, and liability insurance coverages described on the “Coverages Sought” attachment to this RFQ in the following seven major categories:

- Property (real property and business personal property [including electronic data processing equipment])
- Inland Marine
- Vehicle/Automobile
- Crime
- General Commercial Liability
- Management Liability (including coverage for Board Members/Officers Liability, Errors & Omissions, Employment Practices, and Employee Benefits Liability)
- Excess Liability (Umbrella Coverage)

3.2 Policy Documentation, Consultation, Advice, Assistance, and Updating. The selected Proposer shall, among other things: 1) assist the Board or its designee in the completion of all applications, forms, and documentation required to place coverages and policies in force; 2) furnish two paper copies of all binders, policies, endorsements, notices and related documents procured during the course of the engagement in notebook form together with two electronic copies (in Adobe.pdf format compatible with Adobe Reader version 7.0 or lower) on USB flash drive, CD-ROM, or DVD-ROM disc; 3) consult with and advise the Board or its designee regarding questions pertaining to insurance matters, coverage, claims, potential claims, and improvements to the insurance program; 4) assist the Board or its designee with the initial reporting of claims and potential claims, if any; 5) assist with updating policy coverages for changes in property and/or conditions occurring during the policy period[s]; and 6) furnish two paper copies of all related binders, policies, endorsements, notices and related documents with instructions for posting in the notebook referred to above together with two electronic copies (in Adobe.pdf format compatible with Adobe Reader version 7.0 or lower) on USB flash drive, CD-ROM, or DVD-ROM disc.

3.3 Renewal Assistance. As requested by the Board, the selected Proposer shall assist the Board or its designee in the completion of all applications, forms, and documentation required to renew coverages and policies for subsequent policy periods, soliciting/inquiring of at least three potential markets/carriers with a goal of ensuring that coverage at the most reasonable price for policies meeting the Board’s insurance needs are procured.

4.0 QUALIFICATIONS SUBMITTAL

4.1 Interest, Availability, Capability, and Relevant Experience. Brokers wishing to be considered should timely submit to the address stated in 1.0 above, ten (10) paper copies in a sealed envelope, and one (1) digital/electronic copy of the following information:

- 4.1.1 A statement of the Broker's interest in and availability to perform the work and furnish the insurance coverages and services sought. Not more than one page.
- 4.1.2 A statement of background and qualifications, including the resumes and qualifications of principal employees who will render the services sought hereunder, as well as resumes and qualifications of any subconsultants and/or venture partners. Background information should include, to the extent not otherwise provided, information and answers responsive to the questions listed on the Background Questionnaire provided as an attachment to this RFQ. A completed Vendor/Consultant/Contractor/Subcontractor Questionnaire in the form provided as an attachment to this RFQ shall be submitted covering the Proposer and each venture partner/subconsultant participating in the proposal.
- 4.1.3 Copy of valid NYS Insurance License with respect to the "Coverages Sought" and current certificate of Errors and Omissions insurance showing a minimum \$2,000,000 coverage per event/occurrence.
- 4.1.4 Broker's qualifications, containing the following information: An organizational chart indicating the duties of key personnel including subconsultants and/or venture partners. The individual(s) to be assigned primary responsibility as lead broker, representative, relationship or project manager(s) must be specified together with such individual's background and experience, specifically noting any experience with public sector client insurance needs in New York State.

4.2 References. Brokers wishing to be considered should timely submit to the address stated above ten (10) copies of a reference list containing the following information: A list of references (at least five) with respect to other similar work or comparable engagements completed within the past three full calendar years (2021-2024) and current year-to-date, preferably for local governmental entities and/or governmental agencies (such as school districts).

4.3 Digital/Electronic Copy. Interested brokers are reminded that a digital or electronic copy of the foregoing shall also be timely submitted in accordance with the description in 1.0, above, on page 1.

5.0 REVIEW AND SELECTION

5.1 Review of Qualifications; Selection of Preferred Proposers. The Board may select and negotiate with one Proposer deemed the most qualified and available to timely perform the work and furnish the insurance coverages and services sought based on evaluation of the statements of qualifications and other information timely received by the Board. Alternatively, the Board may interview – or have a selection committee interview – as many as three of the Proposers deemed the most qualified and available to perform the work and furnish the insurance coverages and services sought based on evaluation of the statements of

qualifications and other information received. Such interviews may be conducted in person or by conference telephone call.

Evaluation criteria include the following factors to be considered by the Board or selection committee:

- Qualifications, including relevant experience, of the Proposer, the Proposer's staff, and subconsultants (if any);
- Organization, capability and availability of the Proposer to undertake the work and perform the required tasks as well as furnish the policies/programs and services in a high-quality and timely manner; and
- Proposer's overall understanding of the Board's goals, and Proposer's approach to the work of the proposed engagement.

The rating and evaluation will be performed by the Board or a committee designated by it. If pre-selection interviews are pursued, the Board anticipates that the same may be conducted during or in connection with a special or regular meeting of the Board held as early as November 20, 2025. The Board will endeavor to give Proposers as much advance notice of any scheduled interview as is practicable under the circumstances.

5.2. Evaluation of the Preferred Proposers. The Proposer or Proposers selected for further consideration ("Preferred Proposers") must promptly submit to the Board:

- Detailed summaries of proposed insurance policy/program solutions responsive to 3.1, above, along with annualized costs/fees (including fees assessed by the State of New York or other applicable governmental jurisdiction).
- If a Preferred Proposer claims that a stated "coverage sought" cannot be obtained or furnished identical to that listed on the "Coverages Sought" attachment, the Preferred Proposer shall propose, with its submittal, the closest analogous coverage available and specifically describe in writing all differences from the "coverage sought".
- If a Preferred Proposer believes that an alternative coverage (with respect to limit and/or policy provisions) would be more suitable to meet the Board's insurance needs, the Preferred Proposer may include the same in the submittal as an alternative, provided that separate pricing information is furnished together with a written description of all differences from the respective "coverage sought".
- The current A.M. Best rating (and, in addition, any other ratings recognized within the insurance or financial industry) for each insurance carrier underwriting proposed policies, together with any changes in such rating[s] since January 1, 2014.
- Detailed summaries of proposed service solutions responsive to Sections 3.2 and 3.3, above.

If the Board has accepted and reviewed submittals from more than one Preferred Proposer, the Board shall evaluate the submissions of each, and shall select a single Preferred Proposer with which to negotiate certain terms of the engagement. Evaluation criteria will include: the coverage proposed, cost of the proposed coverage, the A.M. Best and other ratings of the insurance carrier(s) proposed, and the proposed service solutions responsive to Sections 3.2 and 3.3.

5.3 Negotiation with a Single Proposer. Upon selection of a single Preferred Proposer (i.e., “the Selected Proposer”), the Board will negotiate with the Selected Proposer regarding the scope of policies/programs and services, and personnel to be assigned to the engagement. The result of such negotiation shall be incorporated into a contract between the Board and the Selected Proposer, in the form attached to this RFQ. On the attached form contract, it is expected that the Board and the Selected Proposer will negotiate only those terms identified therein as “To Be Negotiated.”

If negotiations with the Selected Proposer are not promptly completed to the Board’s satisfaction, the Board reserves the right to negotiate with other Preferred Proposers.

If a Preferred Proposer has objections to other terms and conditions of the attached contract form, the Preferred Proposer must bring those to the Board’s attention at the time of its submissions pursuant to Section 5.2 above. Otherwise, it will be assumed that the Proposer agrees to those terms.

6.0 LIMITATIONS

- 6.1** Exemption from Sales and Use Taxes. The Board is exempt from paying New York State or local sales taxes on any material which it purchases. In computing their bids or proposals, as well as in rendering billings, Service Performers shall not include sales taxes or compensating use taxes of the State of New York or of any city and county in the State of New York for any services to be rendered, supplies or materials to be used by the Service Performer for and on behalf of the Board which are exempt from such taxes.
- 6.2** The Board reserves the right to ask for additional information and to consult references as may be necessary to judge the qualifications and ability of a Proposer and/or proposed insurance carriers.
- 6.3** Proposals as submitted are irrevocable and cannot be withdrawn for 45 days after the submission deadline stated above.
- 6.4** This RFQ does not commit the Board to award any contract, to pay any costs incurred in the preparation of the submittal, interview/presentation, or to procure or contract for services.
- 6.5** All information and reports submitted in response to this request, and all proposals received as a result of this request and related negotiations, will become the property of the Binghamton-Johnson City Joint Sewage Board.
- 6.6** The Board reserves the right to amend or cancel in part or in its entirety this RFQ, including to amend this RFQ after conducting interviews, if the Board deems it in the best interests of the Binghamton-Johnson City Joint Sewage Project to do so.

END RFQ

(NOTE: a list of Attachments to the RFQ appears on the following page)

ATTACHMENTS

1. Site diagram for the Binghamton-Johnson City Joint Sewage Treatment Facilities
2. Outline of Coverages Sought
3. Detail Schedule of Appraised Values for Buildings, Structures, and Contents
4. Detail Schedule of Contractors' Equipment for Inland Marine Coverage
5. Detail Schedule of Vehicles for Vehicle/Automotive Coverage
6. Background Questionnaire
7. Vendor/Consultant/Contractor/Subcontractor Questionnaire
8. Form Contract

NOTE: Digital/electronic versions of Attachments 2, 3, 4, and 5 in Microsoft Excel format are available from the contact identified in 1.0, above. Similarly, digital/electronic versions of this RFQ document as well as Attachments 6 and 7 in Microsoft Word format are available from the contact identified in 1.0, above.