

## Minutes

### RFP Evaluation Committee Meeting

#### Property and Casualty Insurance RFP 25-014

**Location: City Commission Conference Room, 1300 White Street, Key West, Florida 33040**

#### 1. Call to Order

The meeting was called to order at [ 1:10 PM] by Lucas Torres-Bull

#### 2. Roll Call/Attendance

The following members were present:

[Ian McDowell], Committee Member – **Not Available to Join**

[Todd Stoughton], Committee Member - **Present**

[Christina Bernaldi], Committee Member – **Not Available to Join**

[Laura Estevez], Committee Member - **Present**

[Juan Llera], Committee Member – **Present via Telephone**

[Lucas Torres-Bull], Procurement Representative (non-voting) - **Present**

#### 3. Purpose of Meeting

The purpose of the meeting is to evaluate the responses received in response to Request for Proposal (RFP) No. [RFP 25-014], for Property and Casualty Insurance, and to rank the firms based on their overall proposals in accordance with the evaluation criteria outlined in the RFP.

#### 4. Overview of Evaluation Criteria

Evaluation Representative reviewed the evaluation process and criteria, which included the following:

Category	Total Points Possible
Qualifications of Firm:  Shows a strong knowledge of how to provide, place and structure governmental entity/Municipal insurance coverages and risk management services. (0 to 5 points)  Proves a successful history of providing governmental entity/ municipal insurance	10

coverages and risk management services. (0 to 5 points)	
<p>Experience of Team: Incorporates strong team structure (including successful relationships with outside vendors, TPAs, attorneys, etc.) and able to handle entire task. (0 to 5 points)</p> <p>Team members have resumes that reflect experience in providing governmental entity/municipal insurance coverages and risk management services. (0 to 5 points)</p>	10
<p>Responsiveness to Requested Scope:</p> <p>Shows a deep understanding of the entire scope of governmental entity/municipal insurance coverages and risk services being requested herein. (0 to 5 points)</p> <p>Able, at a minimum, to meet all of the principle areas defined in the RFP's Scope of Work. (0 to 20 points)</p>	25
<p>Cost: Demonstrates a proven ability and creative approach to cost control, structuring and obtaining the best rates from the insurance market. (0 to 45 points)</p> <p>Cost breakdown meets the proposal requirements. (0 to 5 points)</p>	50
<p>References:</p> <p>Lists strong references reflecting examples of successfully providing similar services to other local governmental entities. (0 to 5 points)</p>	5
Total:	100

### 1) Review of Submittals

The committee reviewed and discussed the submittals received from the following proposer:

1. Brown & Brown (Risk Management Associates, Inc)
2. Public Risk Management of Florida (World Risk Management)

Note: Each firm's submission was evaluated individually

## **2) Total Scoring and Ranking**

After discussion, each committee member independently completed a scoring sheet. The scores were then compiled, and firms were ranked as follows

	Brown & Brown	Public Risk Management
Evaluator #1	85	95
Evaluator #2	92	97
Evaluator #3	93	97
Total:	270/300 90%	/300 96.33%

## **3) Recommendation**

Based on the following scoring outcome, the evaluation committee recommendation that the award for RFP 25-014 to Public Risk Management.

## **4) Adjournment**

There being no further business or discussions, the meeting was adjourned at 1:30 PM.

### **Minutes prepared by:**

Lucas Torres-Bull  
Procurement Manager  
08/19/2025



Evaluation Scoring Breakdown				
Evaluator #1:	Category	Brown & Brown	Public Risk Management	
	Qualifications of Firm (10 points possible)	10	10	
	Experience of Team (10 points possible)	10	10	
	Responsiveness to Requested Scope (25 points possible)	20	25	
	Cost (50 points possible)	40	45	
	References (5 points possible)	5	5	
	Total Score	85	95	
Evaluator #2:	Category	Brown & Brown	Public Risk Management	
	Qualifications of Firm (10 points possible)	10	10	
	Experience of Team (10 points possible)	10	10	
	Responsiveness to Requested Scope (25 points possible)	24	24	
	Cost (50 points possible)	44	49	
	References (5 points possible)	4	4	
	Total Score	92	97	
Evaluator #3:	Category	Brown & Brown	Public Risk Management	
	Qualifications of Firm (10 points possible)	10	10	
	Experience of Team (10 points possible)	10	10	
	Responsiveness to Requested Scope (25 points possible)	23	25	
	Cost (50 points possible)	45	47	
	References (5 points possible)	5	5	
	Total Score	93	97	
		90	96.33333333	

Top Ranked Proposer

# City of Key West – RFP 25-014

## Evaluation Criteria Package

---

### Purpose

This package is provided to Evaluation Committee members to ensure consistent, fair, and transparent scoring of proposals submitted in response to RFP 25-014: Property and Casualty Insurance.

### Evaluation Criteria & Scoring

### Public Risk Management 9/2/2025

Category	Points	Points Assigned
<b>Qualifications of Firm:</b>  Shows a strong knowledge of how to provide, place and structure governmental entity /municipal insurance coverages and risk management services. (0 to 5 points)  Proves a successful history of providing governmental entity/ municipal insurance coverages and risk management services. (0 to 5 points)	10	10
<b>Experience of Team:</b>  Incorporates strong team structure (including successful relationships with outside vendors, TPAs, attorneys, etc.) and able to handle entire task. (0 to 5 points)  Team members have resumes that reflect experience in providing governmental entity/municipal insurance cover	10	10

ages and risk management services. (0 to 5 points)		
<b>Responsiveness to Requested Scope:</b>  Shows a deep understanding of the entire scope of governmental entity/municipal insurance coverages and risk services being requested herein. (0 to 5 points)  Able, at a minimum, to meet all of the principle areas defined in the RFP's Scope of Work. (0 to 20 points)	25	25
<b>Cost:</b> Demonstrates a proven ability and creative approach to cost control, structuring and obtaining the best rates from the insurance market. (0 to 45 points).  Cost breakdown meets the proposal requirements. (0 to 5 points)	50	47
<b>References:</b> Lists strong references reflecting examples of successfully providing similar services to other local governmental entities. (0 to 5 points)	5	5
<b>Total Scoring</b>	100	97

Scoring Scale (for each category):

0 = Non-responsive / Not addressed

1 = Poor / Inadequate

2 = Fair / Below Average

3 = Satisfactory / Meets requirements



4 = Good / Exceeds requirements

5 = Excellent / Outstanding

### **Evaluator Instructions**

1. Review each proposal independently before the evaluation meeting.
2. Verify that all required documents are submitted (see checklist below).
3. Score each proposal using the scoring scale provided.
4. Provide written justification for scores below 3 or above 4.
5. Submit completed score sheets to the Procurement Manager at the end of the Evaluation Meeting.

### **Proposal Submission Checklist (for Evaluators)**

Evaluators should confirm the following items are included and properly executed in each proposal:

#### **Administrative Documents**

- ☒ Signed Proposal Form
- ☐ Addenda Acknowledgment (if any issued)
- ☒ Affidavit of Non-Collusion
- ☒ Public Entity Crimes Affidavit (Florida Statute §287.133 compliance)
- ☒ Drug-Free Workplace Certification
- ☒ Conflict of Interest Disclosure
- ☒ E-Verify Certification (if required)
- ☒ Insurance Certificates demonstrating ability to meet minimum requirements
- ☒ Hold Harmless/Indemnification Form (if included in RFP)

#### **Technical Proposal**

- ☐ Company Profile and Qualifications
- ☒ Relevant Project/Client Experience & References
- ☒ Detailed Coverage Proposal (including exclusions/limitations)
- ☒ Risk Management/Claims Handling Approach
- ☒ Value-Added Services (if offered)

#### **Cost Proposal**

- ☒ Premium Breakdown by Coverage Line
- ☒ Deductibles & Self-Insured Retentions
- ☒ Other Applicable Fees or Discounts

**Juan LLera, Sep. 2 ,2025**





# City of Key West – RFP 25-014

## Evaluation Criteria Package

---

### Purpose

This package is provided to Evaluation Committee members to ensure consistent, fair, and transparent scoring of proposals submitted in response to RFP 25-014: Property and Casualty Insurance.

### Evaluation Criteria & Scoring

**Brown & Brown 9/2/2025**

Category	Points	Points Assigned
<b>Qualifications of Firm:</b>  Shows a strong knowledge of how to provide, place and structure governmental entity /municipal insurance coverages and risk management services. (0 to 5 points)  Proves a successful history of providing governmental entity/ municipal insurance coverages and risk management services. (0 to 5 points)	10	10
<b>Experience of Team:</b>  Incorporates strong team structure (including successful relationships with outside vendors, TPAs, attorneys, etc.) and able to handle entire task. (0 to 5 points)  Team members have resumes that reflect experience in providing governmental entity/municipal insurance cover	10	10

ages and risk management services. (0 to 5 points)		
<b>Responsiveness to Requested Scope:</b>  Shows a deep understanding of the entire scope of governmental entity/municipal insurance coverages and risk services being requested herein. (0 to 5 points)  Able, at a minimum, to meet all of the principle areas defined in the RFP's Scope of Work. (0 to 20 points)	25	23
<b>Cost:</b> Demonstrates a proven ability and creative approach to cost control, structuring and obtaining the best rates from the insurance market. (0 to 45 points)  Cost breakdown meets the proposal requirements. (0 to 5 points)	50	45
<b>References:</b> Lists strong references reflecting examples of successfully providing similar services to other local governmental entities. (0 to 5 points)	5	5
<b>Total Scoring</b>	<b>100</b>	<b>93</b>

**Scoring Scale (for each category):**

0 = Non-responsive / Not addressed

1 = Poor / Inadequate

2 = Fair / Below Average

3 = Satisfactory / Meets requirements

4 = Good / Exceeds requirements

5 = Excellent / Outstanding

### **Evaluator Instructions**

1. Review each proposal independently before the evaluation meeting.
2. Verify that all required documents are submitted (see checklist below).
3. Score each proposal using the scoring scale provided.
4. Provide written justification for scores below 3 or above 4.
5. Submit completed score sheets to the Procurement Manager at the end of the Evaluation Meeting.

### **Proposal Submission Checklist (for Evaluators)**

Evaluators should confirm the following items are included and properly executed in each proposal:

#### **Administrative Documents**

- ☒ Signed Proposal Form
- ☐ Addenda Acknowledgment (if any issued)
- ☒ Affidavit of Non-Collusion
- ☒ Public Entity Crimes Affidavit (Florida Statute §287.133 compliance)
- ☒ Drug-Free Workplace Certification
- ☒ Conflict of Interest Disclosure
- ☒ E-Verify Certification (if required)
- ☒ Insurance Certificates demonstrating ability to meet minimum requirements
- ☒ Hold Harmless/Indemnification Form (if included in RFP)

#### **Technical Proposal**

- ☒ Company Profile and Qualifications
- ☒ Relevant Project/Client Experience & References
- ☒ Detailed Coverage Proposal (including exclusions/limitations)
- ☒ Risk Management/Claims Handling Approach
- ☒ Value-Added Services (if offered)

#### **Cost Proposal**

- ☒ Premium Breakdown by Coverage Line
- ☒ Deductibles & Self-Insured Retentions
- ☒ Other Applicable Fees or Discounts

**Juan Llera, Sep. 2, 2025**





# City of Key West – RFP 25-014

## Evaluation Criteria Package

---

### Purpose

This package is provided to Evaluation Committee members to ensure consistent, fair, and transparent scoring of proposals submitted in response to RFP 25-014: Property and Casualty Insurance.

### Evaluation Criteria & Scoring

Category	Points	Points Assigned
<p><b>Qualifications of Firm:</b></p> <p>Shows a strong knowledge of how to provide, place and structure governmental entity/municipal insurance coverages and risk management services. (0 to 5 points)</p> <p>Proves a successful history of providing governmental entity/ municipal insurance coverages and risk management services. (0 to 5 points)</p>	10	10
<p><b>Experience of Team:</b></p> <p>Incorporates strong team structure (including successful relationships with outside vendors, TPAs, attorneys, etc.) and able to handle entire task. (0 to 5 points)</p> <p>Team members have resumes that reflect experience in providing governmental entity/municipal insurance cover</p>	10	10





ages and risk management services. (0 to 5 points)		
<p>Responsiveness to Requested Scope:</p> <p>Shows a deep understanding of the entire scope of governmental entity/municipal insurance coverages and risk services being requested herein. (0 to 5 points)</p> <p>Able, at a minimum, to meet all of the principle areas defined in the RFP's Scope of Work. (0 to 20 points)</p>	<p>25</p> <p>5 / 15</p>	<p>20</p> <p>OK Cancer</p>
<p>Cost:</p> <p>Demonstrates a proven ability and creative approach to cost control, structuring and obtaining the best rates from the insurance market. (0 to 45 points)</p> <p>Cost breakdown meets the proposal requirements. (0 to 5 points)</p>	<p>50</p>	<p>40</p> <p>Windstorm</p>
<p>References:</p> <p>Lists strong references reflecting examples of successfully providing similar services to other local governmental entities. (0 to 5 points)</p>	<p>5</p>	<p>5</p>
Total Scoring	100	85

Scoring Scale (for each category):

0 = Non-responsive / Not addressed

1 = Poor / Inadequate

2 = Fair / Below Average

3 = Satisfactory / Meets requirements



# City of Key West – RFP 25-014

## Evaluation Criteria Package

---

### Purpose

This package is provided to Evaluation Committee members to ensure consistent, fair, and transparent scoring of proposals submitted in response to RFP 25-014: Property and Casualty Insurance.

### Evaluation Criteria & Scoring

Category	Points	Points Assigned
<p><b>Qualifications of Firm:</b></p> <p>Shows a strong knowledge of how to provide, place and structure governmental entity /municipal insurance coverages and risk management services. (0 to 5 points)</p> <p>Proves a successful history of providing governmental entity/ municipal insurance coverages and risk management services. (0 to 5 points)</p>	10	10
<p><b>Experience of Team:</b></p> <p>Incorporates strong team structure (including successful relationships with outside vendors, TPAs, attorneys, etc.) and able to handle entire task. (0 to 5 points)</p> <p>Team members have resumes that reflect experience in providing governmental entity/municipal insurance cover</p>	10	10



ages and risk management services. (0 to 5 points)		
<p>Responsiveness to Requested Scope:</p> <p>Shows a deep understanding of the entire scope of governmental entity/municipal insurance coverages and risk services being requested herein. (0 to 5 points)</p> <p>Able, at a minimum, to meet all of the principle areas defined in the RFP's Scope of Work. (0 to 20 points)</p>	<p>25</p> <p>4/20</p>	25
<p>Cost:</p> <p>Demonstrates a proven ability and creative approach to cost control, structuring and obtaining the best rates from the insurance market. (0 to 45 points)</p> <p>Cost breakdown meets the proposal requirements. (0 to 5 points)</p>	50	45
<p>References:</p> <p>Lists strong references reflecting examples of successfully providing similar services to other local governmental entities. (0 to 5 points)</p>	5	5
Total Scoring	100	95

Scoring Scale (for each category):

0 = Non-responsive / Not addressed

1 = Poor / Inadequate

2 = Fair / Below Average

3 = Satisfactory / Meets requirements



# City of Key West – RFP 25-014

## Evaluation Criteria Package - WRM

---

### Purpose

This package is provided to Evaluation Committee members to ensure consistent, fair, and transparent scoring of proposals submitted in response to RFP 25-014: Property and Casualty Insurance.

### Evaluation Criteria & Scoring

Category	Points	Points Assigned
<p><b>Qualifications of Firm:</b></p> <p>Shows a strong knowledge of how to provide, place and structure governmental entity /municipal insurance coverages and risk management services. (0 to 5 points)</p> <p>Proves a successful history of providing governmental entity/ municipal insurance coverages and risk management services. (0 to 5 points)</p>	10	10
<p><b>Experience of Team:</b></p> <p>Incorporates strong team structure (including successful relationships with outside vendors, TPAs, attorneys, etc.) and able to handle entire task. (0 to 5 points)</p> <p>Team members have resumes that reflect experience in p</p>	10	10





<p>providing governmental entity/municipal insurance coverages and risk management services. (0 to 5 points)</p>		
<p>Responsiveness to Requested Scope:</p> <p>Shows a deep understanding of the entire scope of governmental entity/municipal insurance coverages and risk services being requested herein. (0 to 5 points)</p> <p>Able, at a minimum, to meet all of the principle areas defined in the RFP's Scope of Work. (0 to 20 points)</p>	25	<p>24 (5 out of 5)(19 out of 20)</p> <p>They map services to the RFP (risk control, loss prevention, contract review, special events, loss development), provide audited financials, describe billing and cost-allocation approaches, and include required forms and enclosures per the cover letter. Minor open-ended items (e.g., separability of coverages: "not separable").</p>
<p>Cost:</p> <p>Demonstrates a proven ability and creative approach to cost control, structuring and obtaining the best rates from the insurance market. (0 to 45 points)</p> <p>Cost breakdown meets the proposal requirements. (0 to 5 points)</p>	50	<p>49 (5 out of 5)(44 out of 45)</p> <p>Two-year rate guarantee (not premium) across Property, Liability &amp; WC (with stated conditions), quarterly installment option, ongoing appraisals every five years to manage TIV accuracy, and a clear discussion of claim run-off costs if the City were to move — all indicate strong cost discipline and market realism.</p> <p>They provide a full premium breakdown (Property/Crime, Equip. Breakdown, GL/LEL/AL/E&amp;O/Excess, WC, member credit, total), optional coverages, and member loss fund figures,</p>



		plus examples of allocation and billing terms.
References: Lists strong references reflecting examples of successfully providing similar services to other local governmental entities. (0 to 5 points)	5	4  Multiple positive references, one from another Monroe County Municipality.
Total Scoring	100	97

Scoring Scale (for each category):

0 = Non-responsive / Not addressed

1 = Poor / Inadequate

2 = Fair / Below Average

3 = Satisfactory / Meets requirements

4 = Good / Exceeds requirements

5 = Excellent / Outstanding

### Evaluator Instructions

1. Review each proposal independently before the evaluation meeting.
2. Verify that all required documents are submitted (see checklist below).
3. Score each proposal using the scoring scale provided.
4. Provide written justification for scores below 3 or above 4.
5. Submit completed score sheets to the Procurement Manager at the end of the Evaluation Meeting.

### Proposal Submission Checklist (for Evaluators)

Evaluators should confirm the following items are included and properly executed in each proposal:

#### Administrative Documents

- ☐ Signed Proposal Form
- ☐ Addenda Acknowledgment (if any issued)
- ☐ Affidavit of Non-Collusion
- ☐ Public Entity Crimes Affidavit (Florida Statute §287.133 compliance)
- ☐ Drug-Free Workplace Certification
- ☐ Conflict of Interest Disclosure
- ☐ E-Verify Certification (if required)
- ☐ Insurance Certificates demonstrating ability to meet minimum requirements
- ☐ Hold Harmless/Indemnification Form (if included in RFP)



### Technical Proposal

- ☐ Company Profile and Qualifications
- ☐ Relevant Project/Client Experience & References
- ☐ Detailed Coverage Proposal (including exclusions/limitations)
- ☐ Risk Management/Claims Handling Approach
- ☐ Value-Added Services (if offered)

### Cost Proposal

- ☐ Premium Breakdown by Coverage Line
- ☐ Deductibles & Self-Insured Retentions
- ☐ Other Applicable Fees or Discounts

  
\_\_\_\_\_  
Evaluator – Todd Stoughton

9-2-2025  
~~8-19-2025~~ (TS)  
\_\_\_\_\_  
Date:



# City of Key West – RFP 25-014

## Evaluation Criteria Package –

### **Brown and Brown**

---

#### **Purpose**

This package is provided to Evaluation Committee members to ensure consistent, fair, and transparent scoring of proposals submitted in response to RFP 25-014: Property and Casualty Insurance.

#### **Evaluation Criteria & Scoring**

Category	Points	Points Assigned
<p><b>Qualifications of Firm:</b></p> <p>Shows a strong knowledge of how to provide, place and structure governmental entity /municipal insurance coverages and risk management services. (0 to 5 points)</p> <p>Proves a successful history of providing governmental entity/ municipal insurance coverages and risk management services. (0 to 5 points)</p>	10	10  Expertise in governmental and municipal risk pools. Proposal emphasizes long-standing Florida public-sector experience and extensive carrier relationships.
<p><b>Experience of Team:</b></p> <p>Incorporates strong team structure (including successful relationships with outside vendors, TPAs, attorneys, etc.) and able to handle entire task. (0 to 5 points)</p>	10	10  Dedicated team named with resumes showing decades of municipal insurance placement, risk management, and claims expertise. Some individuals appear nationally focused, but still directly relevant.





Team members have resumes that reflect experience in providing governmental entity/municipal insurance coverages and risk management services. (0 to 5 points)		
<p>Responsiveness to Requested Scope:</p> <p>Shows a deep understanding of the entire scope of governmental entity/municipal insurance coverages and risk services being requested herein. (0 to 5 points)</p> <p>Able, at a minimum, to meet all of the principle areas defined in the RFP's Scope of Work. (0 to 20 points)</p>	25	<p>24 (5 out of 5)(19 out of 20)</p> <p>Proposal responds to each element of the scope: risk management, claims handling, coverage structuring, contract review, and special events. Includes sample deliverables, benchmarking, and value-added services (e.g., cyber risk support). Minor lack of detail on some loss control specifics keeps from full score.</p>
<p>Cost:</p> <p>Demonstrates a proven ability and creative approach to cost control, structuring and obtaining the best rates from the insurance market. (0 to 45 points)</p> <p>Cost breakdown meets the proposal requirements. (0 to 5 points)</p>	50	<p>44 (4 out of 5) (40 out of 45)</p> <p>Competitive pricing structure with full premium breakdowns by line, deductibles, and optional coverages. Emphasis on market leverage to control costs. Slightly higher premiums than WRM/PRM but with broader carrier options. *The premium for WRM is higher, however, the WRM coverage is greater for named windstorm and flood per occurrence. \$30Million for both for Brown and Brown, \$55Million in coverages with PRM/WRM.</p>
<p>References:</p> <p>Lists strong references reflecting</p>	5	4



ting examples of successfully providing similar services to other local governmental entities. (0 to 5 points)		Multiple municipal references listed, including Florida cities and counties. Well-presented, but limited detail on outcomes/metrics.
Total Scoring	100	92

Scoring Scale (for each category):

0 = Non-responsive / Not addressed

1 = Poor / Inadequate

2 = Fair / Below Average

3 = Satisfactory / Meets requirements

4 = Good / Exceeds requirements

5 = Excellent / Outstanding

### Evaluator Instructions

1. Review each proposal independently before the evaluation meeting.
2. Verify that all required documents are submitted (see checklist below).
3. Score each proposal using the scoring scale provided.
4. Provide written justification for scores below 3 or above 4.
5. Submit completed score sheets to the Procurement Manager at the end of the Evaluation Meeting.

### Proposal Submission Checklist (for Evaluators)

Evaluators should confirm the following items are included and properly executed in each proposal:

#### Administrative Documents

- ☐ Signed Proposal Form
- ☐ Addenda Acknowledgment (if any issued)
- ☐ Affidavit of Non-Collusion
- ☐ Public Entity Crimes Affidavit (Florida Statute §287.133 compliance)
- ☐ Drug-Free Workplace Certification
- ☐ Conflict of Interest Disclosure
- ☐ E-Verify Certification (if required)
- ☐ Insurance Certificates demonstrating ability to meet minimum requirements
- ☐ Hold Harmless/Indemnification Form (if included in RFP)

#### Technical Proposal

- ☐ Company Profile and Qualifications
- ☐ Relevant Project/Client Experience & References



- ☐ Detailed Coverage Proposal (including exclusions/limitations)
- ☐ Risk Management/Claims Handling Approach
- ☐ Value-Added Services (if offered)

**Cost Proposal**

- ☐ Premium Breakdown by Coverage Line
- ☐ Deductibles & Self-Insured Retentions
- ☐ Other Applicable Fees or Discounts

  
\_\_\_\_\_  
Evaluator – Todd Stoughton

9-2-2025  
~~8-19-2025~~ (TS)  
\_\_\_\_\_  
Date:






# RFP Evaluation Sign-In Sheet

**Project:** Property and Casualty Insurance

**RFQ Number:** RFP 25-014

**Date:** September 2, 2025

**Location:** 1300 White Street, Key West, Florida 33040

#	Name	Organization	Email	Signature	Time In	Time Out
1	Laura Tine	KWC	lucce@townofkeywest.com		1:00	
2	Laura Beingle	City of Key West	lestev@cityofkeywest-fl.gov		1:00	
3	Tara Staughton	City of Key West	tsstaughton@cityofkeywest-fl.gov		12:57	
4						
5						
6						
7						
8						

