



## Agenda Report Form

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### Open Session Item

**SUBJECT:** Contract Award (PUR-1726) – Insurance Brokerage and Risk Management Services

**PRESENTATION DATE:** June 24, 2025

**PRESENTATION BY:** Brandi Kentner, CPPO, Director of Purchasing, and Tracy McCammon, Risk Management Coordinator, Human Resources

**RECOMMENDED MOTION:** Move to award the contract for the Insurance Brokerage and Risk Management Services to the responsible, responsive proposer, CBIZ, Inc. of Cumberland, MD with the total proposal cost of \$96,000 per year, totally \$480,000 for the five year period of the contract.

**REPORT-IN-BRIEF:** Proposals were seeking a team of industry professionals to assist and guide the County in identifying and managing the unique public sector risks and exposures encountered in its daily operations. The County accepted proposals from firms interested in providing the County with design of its risk financing program, including brokerage services, to include, but not be limited to, its property and casualty risk financing program for the County which would contemplate use of cost-effective self-insured retentions, insurance deductibles, and other risk financing techniques. Services will also extend to preparation of insurance specifications for the insurance market, marketing and solicitation of insurance quotations, placement of insurance policies at the request of the County and other broker services as enumerated in the Scope of Services contained in the Request for Proposals, including efforts necessary to insure those volunteer fire and rescue companies who are members of the Washington County Volunteer Fire & Rescue Association. The term of the contract is for a one (1) year period tentatively to commence July 1, 2025, with an option by the County to renew for up to four (4) additional consecutive one (1) year periods thereafter contingent upon satisfactory annual performance by the Contractor and fiscal appropriations.

The Coordinating Committee shall be comprised of the County Administrator, Risk Management Administrator, Safety Compliance Coordinator, Director of Human Resources (Chairman Designee), and Director of Purchasing. The Request for Proposals (RFP) was advertised on the State's "eMaryland Marketplace Advantage" website, on the County's web site, the County's new online bidding site with Ionwave and in the local newspaper. Twenty-eight (28) persons/firms accessed the RFP from the County's web site. Submittals were received on May 28, 2025, from three (3) firms. The Qualifications & Experience/Technical Proposals of two (2) of the firms were considered non-responsive by the Coordinating Committee. The Price Proposals of the one responsive, responsible firm was opened.

**DISCUSSION:** N/A

**FISCAL IMPACT:** Funds are budgeted in individual departments for each of the lines of coverage.

The present contract for these services was awarded in 2020 to CBIZ Insurance Services, Inc. at a cost of \$192,500 for the five (5) years that ends August 31, 2025. CBIZ Insurance Services, Inc. had greatly underpriced their contract in 2020. They were very aggressive in their pricing due to their desire to win back the County's business that they had from 2010-2015. CBIZ normally bases its contract pricing on 6% of the total net premiums written for the County. The county has a net premium of \$2,790,418 right now, which would calculate to a \$167,425 per year fee. So, their proposal of \$96,000 per year is still substantially lower than normal.

**CONCURRENCES:** As recommended by the Coordinating Committee.

**ALTERNATIVES:** N/A

**ATTACHMENTS:** Bid Tabulation

**AUDIO/VISUAL NEEDS:** N/A

**CBIZ, INC.**  
**CUMBERLAND, MD**

<b>1</b>	<b>ANNUAL LUMP SUM FEE: CONTRACT YEAR 1</b>					
	<b>Supplier</b>	<b>QTY</b>	<b>UOM</b>	<b>Estimated</b>	<b>Price</b>	<b>Extended</b>
	CBIZ, Inc.	1	Year		\$96,000.00	\$96,000.00
<b>2</b>	<b>ANNUAL LUMP SUM FEE: CONTRACT YEAR 2</b>					
	<b>Supplier</b>	<b>QTY</b>	<b>UOM</b>	<b>Estimated</b>	<b>Price</b>	<b>Extended</b>
	CBIZ, Inc.	1	Year		\$96,000.00	\$96,000.00
<b>3</b>	<b>ANNUAL LUMP SUM FEE: CONTRACT YEAR 3</b>					
	<b>Supplier</b>	<b>QTY</b>	<b>UOM</b>	<b>Estimated</b>	<b>Price</b>	<b>Extended</b>
	CBIZ, Inc.	1	Year		\$96,000.00	\$96,000.00
<b>4</b>	<b>ANNUAL LUMP SUM FEE: CONTRACT YEAR 4</b>					
	<b>Supplier</b>	<b>QTY</b>	<b>UOM</b>	<b>Estimated</b>	<b>Price</b>	<b>Extended</b>
	CBIZ, Inc.	1	Year		\$96,000.00	\$96,000.00
<b>5</b>	<b>ANNUAL LUMP SUM FEE: CONTRACT YEAR 5</b>					
	<b>Supplier</b>	<b>QTY</b>	<b>UOM</b>	<b>Estimated</b>	<b>Price</b>	<b>Extended</b>
	CBIZ, Inc.	1	Year		\$96,000.00	\$96,000.00
<b>TOTAL SUM</b>				<b>\$</b>	<b>480,000.00</b>	