



Notice of Intent to Award

Solicitation Number	370488	Award Date	6/25/2024 2:39 PM CDT	
Solicitation Title	Group Life Insurance			
Buyer Name	Sandra Walker	Buyer Email	sandra.walker@nashville.gov	
BAO Rep	Joe Ann Carr	BAO Email	joecarr@nashville.gov	

Awarded Supplier(s)

In reference to the above solicitation and contingent upon successful contract negotiation, it is the intent of the Metropolitan Government of Nashville and Davidson County to award to the following supplier(s):

Company Name	Hartford Life and Accident Insurance Company	Company Contact	Mark Anthony		
Street Address	810 Crescent Centre Drive Suite 120				
City	Franklin	State	TN	Zipcode	37067

Company Name		Company Contact			
Street Address					
City		State		Zipcode	

Company Name		Company Contact			
Street Address					
City		State		Zipcode	

Certificate of Insurance

The awarded supplier(s) must submit a certificate of insurance (COI) indicating all applicable coverage required by the referenced solicitation. The COI should be emailed to the referenced buyer no more than 15 days after the referenced award date.

Equal Business Opportunity Program

Where applicable, the awarded supplier(s) must submit a signed copy of the letter of intent to perform for any and all minority-owned (MBE) or woman-owned (WBE) subcontractors included in the solicitation response. The letter(s) should be emailed to the referenced business assistance office (BAO) rep no more than two business days after the referenced award date.

Yes, the EBO Program is applicable. No, the EBO Program is not applicable.

Monthly Reporting

Where applicable, the awarded supplier(s) will be required monthly to submit evidence of participation and payment to all small (SBE), minority-owned (MBE), women-owned (WBE), LGBT-owned (LGBTBE), and service disabled veteran owned (SDV) subcontractors. Sufficient evidence may include, but is not necessarily limited to copies of subcontracts, purchase orders, applications for payment, invoices, and cancelled checks.

Questions related to contract compliance may be directed to the referenced BAO rep.

Yes, monthly reporting is applicable. No, monthly reporting is not applicable.

Public Information and Records Retention

Solicitation and award documentation are available upon request. Please email the referenced buyer to arrange.

A copy of this notice will be placed in the solicitation file and sent to all offerors.

Right to Protest

Per MCL 4.36.010 – any actual or prospective bidder, offeror, or contractor who is aggrieved in connection with the solicitation or award of a contract may protest to the purchasing agent. The protest shall be submitted in writing within ten (10) days after such aggrieved person knows or should have known of the facts giving rise thereto.

DR
____ Supervisor (Initial)

Dennis Rowland

Dennis Rowland
Purchasing Agent & Chief Procurement Officer

RFQ: 370488-Group Life Insurance

Offeror	Hartford Life and Accident Insurance Company	Metropolitan Life Insurance Company	Securian Life Insurance Company	The Prudential Insurance Company of America	The Standard Insurance Co.
Cost (30 Points)	29.01	30.00	27.19	25.49	25.49
Firm and Team Experience – (10 Points)	9.00	10.00	6.00	10.00	10.00
Capacity to Perform – (35 Points)	34.00	25.00	26.00	34.00	28.00
Communication and Reporting – 20 Points	20.00	20.00	20.00	20.00	19.00
Diversity Practices (5 Points)	3.00	3.50	1.50	3.00	0.00
Total	95.01	88.50	80.69	92.49	82.49

Evaluation Comments

Hartford Life and Accident Insurance Company
<p>Strengths - Good overall Firm and Team Experience. Good references on contracts of a similar size, scope, and complexity. Good overall Capacity to Perform. Vendor will raise the guaranteed issue amount for supplemental employee life coverage to \$400,000.00 without raising rates. Vendor will provide a cost reduction of 1.6 million to Metro. Good overall Communication and Reporting. Positive program-dedicated employee.</p>
<p>Weaknesses - Failed to attach resumes. Experience on proposed team members lacked specific detail. Response to implementation/work plan lacked specific detail. Call system/claim system first call resolution results are not measured. Programmatic approach lacked key details.</p>
Metropolitan Life Insurance Company
<p>Strengths - Good overall detailed Firm and Team Experience. Detailed response on specific reasons why firm was the most qualified and best choice to be awarded this contract. Detailed response on firm’s qualifications. Detailed response on organizational structure, and project team members. Good overall Communication and Reporting. Vendor will raise the guaranteed issue amount for supplemental employee life coverage to \$350,000.00 without raising rates. Positive Diversity, Equity and Inclusion. Leadership Council team approach.</p>
<p>Weaknesses- Failed to apply the same policy provision to the suicide clause and actively at work. Failed to recognize the Metro contract as the primary contract. Failed to confirm statement of health turnaround time. Failed to confirm no other reserves (besides IBNR and WOP) will be established or charged to the plan. Failed to confirm several administrative requirements listed. Vendor has an actively at work requirement. Vendor's waiver of premium provision is nine months. Programmatic approach lacked key details.</p>
Securian Life Insurance Company

Strengths - Overall response to Firm and Team Experience was adequate. Vendor will raise the guaranteed issue amount for supplemental employee life coverage to \$250,000.00 without raising rates. Overall response to Capacity to Perform was adequate. Good overall Communication and Reporting.

Weaknesses- Failed to provide a response to qualifications of the project team, members and staff, project manager's experience, and previous work of similar size, scope, and complexity. Failed to provide relevant experience of proposed team members and resumes. as referenced Failed to attach the Account Management Team document. May require in person exams for members. Vendor's waiver of premium provision is nine months and the waiver would end on the holders 65th birthday or the date the employee retires including normal and early retirement. Programmatic approach lacked key details.

The Prudential Insurance Company of America

Strengths - Good overall Firm and Team Experience. Vendor will keep the current guaranteed issue amount for supplemental employee life coverage to \$200,000.00 without raising rates. Good overall Capacity to Perform. Good overall Communication and Reporting. Positive diversity team approach.

Weaknesses- Offer does not agree to waive actively at work provision as requested by the background requirement. Programmatic approach lacked key details.

The Standard Insurance Co.

Strengths - Good overall Firm and Team Experience. Good overall Communication and Reporting. Overall response to Capacity to Perform was adequate. Vendor will raise the guaranteed issue amount for supplemental employee life coverage to \$350,000.00 without raising rates.

Weaknesses- Vendor did not verify if information was displayed in real time. Failed to confirm no other reserves (besides IBNR and WOP) will be established or charged to the plan. Failed to confirm several administrative requirements listed. Failed to provide a response to deviations in proposal from Metro's current life insurance, accidental death and dismemberment, and waiver of premium policies. Vendor lump sum payment amounts are limited. Coverage increase is not applicable to all Metro employees under the Fall 2024 annual enrollment for the 2025 plan year. Failed to provide enhancement and deviations document. Reopen of EOI is conditional. Vendors proposed operational hours are less than the current operating hours. Advised no specific diversity program in place.

RFQ: 370488-Group Life Insurance		Max. RFP Cost Points
		30
Offeror's Name	Total Cost	RFP Cost Point Distribution
Hartford Life and Accident Insurance Company	\$39,900,035.28	29.01
Metropolitan Life Insurance Company	\$38,578,669.53	30.00
Securian Life Insurance Company	\$42,567,976.08	27.19
The Prudential Insurance Company of America	\$45,401,226.48	25.49
The Standard Insurance Co.	\$45,401,226.48	25.49