



city of
Ankeny

City of Ankeny, Iowa

Request for Proposal (RFP)

Water and Sewer Service Line Protection Program

Request for Proposal Issued	Monday, January 12, 2026	
Pre-Proposal Meeting	N/A	
Deadline for Vendor Questions	Monday, January 26, 2026	4:00 PM CST
Deadline for City Responses	Wednesday, January 28, 2026	4:00 PM CST
Proposals Due	Tuesday, February 3, 2026	2:00 PM CST

RESPONSES MUST BE SUBMITTED ELECTRONICALLY TO:

Jimi Rider, Procurement Coordinator

Jrider@ankenyiowa.gov

Contents

Section 1. Summary	3
Section 2. Scope of Consultant Services	3
Section 3. Submittal Requirements	5
Section 4. City Procedures, Terms, and Conditions	9
Section 5. Evaluation Criteria	9
Section 6. Service Line Warranty Program Scope of Services	11

Section 1. Summary

Request for Proposals (RFP): The City of Ankeny (City) is hereby inviting qualified firms, with proven experience and expertise, to provide residential and commercial property owners the opportunity to voluntarily purchase warranty coverage to repair the external private plumbing connecting a home or building to the City of Ankeny's water main or sewer main.

Internet Web Site for More Information: This document may be viewed and downloaded in PDF format from the City's Bid & RFP Opportunities Webpage under Municipal Building Projects & Services at: <https://www.ankenyiowa.gov/Bids.aspx>.

Timeline: Firm selection and contract execution is expected to be complete by July 1, 2026, with a program marketing campaign to follow in the 3rd quarter of 2026.

Evaluation Criteria: The City will utilize a weighted analysis of the evaluation criteria to determine the Vendor that represents the best value solution for the City.

Due Date: At this time, no hardcopy proposals will be accepted. Upload your RFP response in **PDF format** and due to the City **no later than 2pm, Tuesday, February 3, 2026. All proposals should** be sent electronically only to Jimi Rider at jrider@ankenyiowa.gov.

Section 2. Scope of Consultant Services

The City of Ankeny provides dependable water, wastewater, and stormwater services to the city and surrounding community within Polk County. With approximately 31,000 metered accounts, the City's customer base includes community businesses, residences, schools, institutions, and industries.

Many residents and property owners are not aware of their responsibility to maintain their water and sewer service lines. Sudden failures of service lines that interrupt service usually occur without warning and require immediate repair. When the City is informed by customers of these incidents, the City will instruct the customer to contact a plumber to make repairs at the customer's expense. Repairs can easily cost thousands of dollars and may require heavy equipment and special permits. For the above reasons, the City has determined that its customers will benefit significantly with the establishment of a water and sewer service line protection and warranty program for the City's water and sewer customers.

The City is soliciting proposals from interested individuals and/or firms for the implementation, administration, and provision of a Water and Sewer Line Warranty Program, through a Request for Proposal (RFP) process. Individuals and /or firms interested in assisting the City with the provision of such services must prepare and submit a Proposal in accordance with the procedure and schedule in this RFP. The City will review proposals only from those individuals and / or

firms that submit a Proposal, which includes all the requested information as described in this solicitation and in the sole judgment of the City.

The primary goals and objectives of offering a Water and Sewer Service Line Warranty Program to City Utility customers include:

- The ability to deliver a product package that will meet the needs of City Utility customers and provide them with a voluntary and affordable solution for costly and unexpected water service and sewer lateral line repairs.
- Minimizing damage to surrounding streets and infrastructure and reducing the cost to customers and to the City by ensuring highly qualified contractors, which will adhere to state and local codes when performing necessary work on customer water service and sewer lateral lines.
- Educating customers on their responsibilities regarding water and sewer line maintenance and repair.

The Water and Sewer Line Warranty Program shall offer at a minimum to subscribing City Utility customers coverage for the cost of repair and/or replacement of customer water or sewer service lines, as well as labor and materials to complete all repairs and/or replacement. A warranty to cover any repairs made under the program shall be provided in accordance with State and local laws. The City, in its sole discretion, will take into consideration any additional warranty services proposed/offered by responding Providers, such as, warranty program that includes coverage of plumbing internal to the structure or building.

The Provider will be permitted to directly market the Water and Sewer Line Warranty Program to City Utility customers through a communication campaign.

The City Utility customer and the Provider will comprise the parties covered and bound by the warranty agreement. The City will not be included as a party in the contractual relationship. Nothing shall be construed as a partnership or joint enterprise between Provider and the City. The chosen Provider shall be solely responsible for the acts and omissions of its officers, agents, employees, contractors, and subcontractors.

The Program being offered is voluntary. It is solely up to the customer to decide whether they want to purchase the services from the Provider. The Provider will be responsible for collection of premiums and remitting payments to licensed plumbing contractors for repairs.

Water Service Line Warranty: The City is interested in selecting a Vendor to provide customer water service line protection which will repair or replace leaks, breaks, or blockage to incoming water service lines. Qualifying leaks or failures should be repaired or replaced to good working conditions and in accordance with the State building and plumbing code and accepted plumbing standards used by plumbers licensed within the State of Iowa. The Warranty Plan should cover the cost of the labor, investigation, repair and/or replacement of the service line from the connection to the City's water main at or near the public right of way to the building / structure and any site restoration including backfilling, raking and reseeding/re-sodding; and/or replacement of concrete walkway and pavement and other improvements as necessary to restore the site to the pre-repair condition.

Sewer Lateral Line Warranty: The City is interested in selecting a Vendor to provide customer sewer lateral line protection to repair broken, damaged, or clogged sewer lateral pipes from the residence to the City's sewer main connection at or near the public right of way. The Warranty Plan should include the cost of the labor, investigation, site restoration including backfilling, raking and reseeding/re-sodding, and/or replacement of concrete walkway and pavement and other improvements as necessary to restore the site to the pre-repair condition. Repairs shall be completed within building and plumbing code and accepted plumbing standards used by plumbers licensed within the State of Iowa.

Miscellaneous Warranty Services: In addition to the above, Respondents will be given the opportunity to propose other warranty programs/products and the proposed fees, charges and costs, separate from the Water and Sewer Line Warranty services that may be offered to City Utility customers, including but not limited to warranty programs covering customer internal plumbing issues and appliances. It shall be up to the sole discretion of the City to determine which Miscellaneous Warranty Services may be offered to City customers pursuant to this arrangement.

Section 3. Submittal Requirements

Questions: This RFP is issued by the City of Ankeny. Any questions concerning this RFP shall be submitted in writing electronically to Jimi Rider by email to jrider@ankenyiowa.gov. The deadline for questions is Tuesday, January 26, 2026, by 4 PM Central Standard Time (CST).

Submittal Date and Time: Electronic proposals (PDF format) must be received by the City **no later than 2 PM CST, Tuesday, February 3, 2026. Proposals received after the scheduled receipt time stated above will not be accepted.** Proposals received become the property of the City and will not be returned. Early proposal submissions are welcome and appreciated.

The City's email has limitations on attachment size. Make sure your response is less than 25 megabytes. If the file exceeds the limit, you will need to send multiple emails. Proposers are solely responsible for ensuring timely delivery of the proposals. The City shall not be responsible

for any issues related to transfer of files through email. You may call (515) 965-6433 to check receipt of the proposal.

Proprietary Information: Proprietary information is not desired. If you believe you cannot adequately respond to the RFP without relying on proprietary information, then clearly identify and isolate the proprietary information when submitting it. The City may disclose this information to those involved in the selection process, and/or will disclose as required under Iowa Code Chapter 22 – Examination of Public Records (Open Records), which subjects all documents submitted with any proposal to become public documents.

Proposal Organization: The City desires all responses to be identical in format. While the City's format may represent a departure from the vendor's preference, the City requests adherence to the format. The response to the proposal shall not exceed ten pages in length. All responses are to be organized and identified by section as follows:

- A. A cover letter on company letterhead signed by a Principal or other member of the firm authorized to commit the firm to contract for services and certifies or acknowledges the acceptance of items of this RFP.
- B. Table of Contents, with page numbers
- C. Sections including the following information:
 - I. Executive Summary: This section should (1) address the highlights of the proposal, and (2) describe strengths and special expertise of the firm to successfully accomplish the objectives of the City.
 - II. Statement of Qualifications for the Firm: Provide a brief description of the company or firm, including its history, owner/founder, and shareholders. Identify and describe the qualifications of the firm in response to this request, including the number of years the company has been in business and the number of years working with governmental (i.e. municipal) entities providing a water and/or sewer line warranty program. Include metrics that demonstrate the strength and stability of the firm, including the number of full-time employees, location of offices including the one which will manage this contract. Provide any information on recent or pending mergers, acquisitions, or buy-outs associated with the firm. Provide the firm or company's Better Business Bureau rating. Provide the total number and location of active utilities / public entities currently served through an agreement or contract and at least two client references the city may contact to discuss the service line warranty program being offered.
 - III. Service Line Warranty Program Specifics:
 - i. Provide specific details on the Water and Sewer Warranty Program coverage to be provided, including any limitations on program coverage, including the limits of the number of claims per year per account and any

value limit on a claim. Also include any details of any claims or repairs not covered by the warranty program.

- Provide any added value services (e.g. additional warranty coverages) that would be deemed beneficial to the programs as described herein that would reduce the costs or add value to Ankeny Utility customers.

ii. Describe how the firm will enable utility customers to pay for the warranty program on their existing City water/sewer bill, including: the fee and payment structure and schedule; customer billing and payment options; and the circumstances under which fees may be increased (e.g., administration of late fees).

iii. Provide a detailed description of the customer service and claims process throughout the terms of the Program. The description shall include the proposed method of claims reporting, inspection and/or investigation process, overlapping coverage with other homeowner/renter property insurance, the approval or disapproval of claims and any appeal procedures relating to the denial of any claims and all quality assurance measures proposed to be implemented to maximize the effectiveness of the Program.

iv. Provide a detailed description of the Repair and/or Replacement Process and Services. The description shall include the proposed method of hiring contractors to perform said repairs and replacements, the qualifications of said contractors, the timing from the date a claim is made to the contractor being dispatched for inspection and repairs/replacements, the standards to be implemented of whether a pipe or lateral is to be repaired versus replaced and any quality assurance process relating to the contractors performing said repairs or replacements.

Respondents shall provide implementation details including samples of marketing materials and communications as well as other branding materials supporting the Program. The City logo is not intended to be used in the marketing materials.

Respondents shall provide information on how your company will market the program to City Utility customers and the City of Ankeny residents and businesses; including methods of advertisement (electronic, paper, web and social media), frequency, whether a team will be dedicated solely to marketing the program and any public outreach at City events.

v. Project Team Qualifications & Project Management: Please identify the proposed project team and key personnel that will be assigned to successfully implement and oversee the Service Line Warranty Program.

- Include an organizational chart along with the following information for each team member:

- Name
 - Role
 - Office location (City, State)
 - Years of relevant experience for this type of service program
 - Capacity (% of time available to work on Ankeny's program)
- Identify the project manager or primary contact and any other team leaders proposed, and state years of relevant experience for each. Briefly describe how the program will be successfully managed. *It is expected that the team members listed in the proposal will be the ones who will work on the program for the City.*
- Describe quality assurance/quality control methods for services proposed to be provided.
- Highlight similar project team member experience within the last 5 years and whether the work was completed for this service provider or a previous service provider.

vi. **Fees:** Please provide proposed fees, rates, charges to City Utility customers in terms of a monthly basis for the cost of the water and/or sewer line warranty service. For example, \$X.XX per month. The proposed fees, rates, and charges should be detailed, fair, and reasonable for City Utility customers with a clear description of what is included in each plan. In addition, based upon Respondents' experience and background, provide an estimated number of City Utility subscribers during the initial term and subsequent years of the contract, if extended. Respondents should also provide whether or not the proposed fee, rates or charges to City Utility customers will be reduced, and the amount of the reduction, in the event that the number of subscribers exceeds estimates.

Provide the non-license (royalty) option and license (royalty) option agreement fees including any campaign or marketing rights fee revenue to be paid to City or public value benefit provided to City Utility Customers if the City declines a monetary fee from the Proposer. The Proposal must specifically delineate whether the proposed City marketing rights fee / concession fee or public value benefit is included in the proposed fees, rates, charges proposed to City Utility customers.

Provide the proposed fees, rates, charges to City Utility customers in terms of a monthly basis for the cost of any other warranty coverages the Respondent proposed to provide to City Utility customers.

- IV. References: Please provide the name, organization, and telephone number, of at least two references within Iowa, for whom your firm or company has provided service line warranty services.
- V. Conclusion: Use this section to provide closing remarks, including additional information in support of or to strengthen the proposal.

Section 4. City Procedures, Terms, and Conditions

General:

1. The contract award will have an initial term of two (2) years with three (3) one-year renewal options at the City's discretion, pending annual budget approval.
2. This RFP does not commit the City to enter into agreement, to pay any costs incurred in the preparation and submittal of a proposal in response to this RFP or in subsequent interviews and negotiations, or to procure a contract for the project. Award may not necessarily be made out to the Proposer with the lowest overall costs.
3. The City will require the successful Proposer to participate in negotiations over the scope, timeline, and fees for the project and to submit a mutually agreeable proposal.
4. The City reserves the right to issue future Request for Proposals or Qualifications (RFP/RFQ) and solicit responses from firms not selected as part of this process.
5. The City reserves the right to award to a single or to multiple General or Professional Service Providers, dependent upon what is in the best interest of the City.
6. The City has the right to decline to award this contract or any part of it for any reason.
7. Any specifications, terms, or conditions issued by the City, or those included in the Proposer's submission, in relation to this RFP, may be incorporated into any purchase order or contract that may be awarded as a result of the RFP.
8. Award of contract. The City reserves the right to reject any or all proposals, to accept one part of a proposal and reject the other, unless the proposer stipulates to the contrary, and to waive minor technical defects and administrative errors, as the interest of the City may require. Award will be made, or proposals rejected by the City as soon as possible after proposals have been opened.

Section 5. Evaluation Criteria

Evaluation Criteria/Selection Committee: A committee of individuals representing the City will perform the evaluation of all qualified proposals. The Selection Committee will select a Proposer

in accordance with the evaluation criteria set forth in this RFP. The evaluation of the RFP responses shall be within the sole judgement and discretion of the Selection Committee.

Firm selection criteria will be focused on the following:

- Experience and qualifications providing similar services as outlined in this RFP;
- Quality, thoughtfulness and responsiveness of the Implementation Plan;
- Scope of coverage - Cost proposal

Responses will be scored and ranked in accordance with the weighting specified in the following table:

Criteria	Weight
Implementation Plan	50%
Experience and Qualifications	40%
Scope of coverage - Cost Proposal	10%
TOTAL	100%

The Council may request respondent(s) to participate in a discussion, via conference call, attendance at a City Council meeting, or both, for the purpose of making a final evaluation and award.

Schedule for the Selection Process: The following is the anticipated selection process schedule:

RFP published to the City's website	January 12, 2026
Deadline for firms to submit inquiries regarding the RFP	January 26, 2026, 4 PM CST
Deadline for City to provide Responses to questions	January 28, 2026, 4 PM CST
RFP responses due	February 3, 2026, 2 PM CST
Anticipated Contract Award Date	March 2026
Anticipated Contract Start Date	July 1, 2026

Note: All dates are subject to change by the City.

Section 6. Service Line Warranty Program Scope of Services

1. Nature and Scope of Services

The Respondent must submit a proposal addressing, at minimum, the criteria set forth herein, and demonstrate that it is qualified and capable of achieving the City's goals and objectives for this RFP. The successful Respondent will be responsible for all aspects of the warranty program, including, but not limited to the following:

- Implementing, educating, and marketing the warranty program to City Utility customers and residents
- Administering the program and coordinating with the City to enable utility customers to pay for the warranty program on their existing City water/sewer bill
- Arranging for the necessary repair services in a timely fashion
- Managing all customer services related to the warranty program
- Providing quality assurance related to both the Program and the repair services, and addressing any inquiries regarding the warranty program or claim process

The City will not be responsible or liable for any action or omission by the successful Respondent, its officers, agents, employees and/or subcontractors concerning the Water and Sewer Line Service Warranty Program.

2. Anticipated Standards

Listed below are the anticipated standards the City expects a successful Respondent will meet. Respondents should address at least each of the categories listed below in their Response to this RFP. If a Respondent's standards differ from what is listed below, Respondent should include a detailed explanation of the difference including any potential benefits.

A. Coverage

- i. City Utility customers warranty program should cover the inspection and investigation and costs of repair and/or replacement of all components, from the home or structure to the City Water and/or Sewer main connection, as well as labor and materials to complete all repairs and/or replacement of the sidewalk, City owned Right-of-Way and/or roadway as necessary.
- ii. Minimum coverage should include repair or replacement of leaking, damaged, or otherwise broken pipe or fixtures.
- iii. Customer shall not be required to pay a deductible or fee for service calls, repairs and/or replacement.

- iv. Provider must guarantee a maximum response time by a qualified plumbing contractor. Respondent should include information regarding their standard maximum response time in the response to this RFP.
- v. Coverage shall include cost of acquiring permits.
- vi. Repair work shall include site restoration and in public Right-of-Ways comply with the City of Ankeny or other applicable regulations.
- vii. Inspection of the water or sewer system shall not be required as a prerequisite for enrollment in the protection program.
- viii. Indicate whether the Provider has a waiting period from the start of the customer's service contract prior to honoring the first claim(s) for service.

B. Repair and/or Replacement Services

Repair services should provide qualified, reputable, professional plumbers to perform the repairs or replacement of water and/or sewer systems. The contracted plumber must meet the following:

- i. The plumbing contractor must be licensed by and approved to do business in the State of Iowa.
- ii. The on-site plumbing contractor must have a valid and active plumbing license from the State of Iowa. A licensed plumber must be present at all times to direct activities and perform all work that requires a licensed plumber and when multiple licensed and/or unlicensed workers are assigned to a job.
- iii. All work must be done in compliance with the applicable law, codes and regulations.
- iv. Provider must guarantee that all contractors assigned to perform repairs will be qualified and licensed plumbers.

C. Administration

- i. All phases of the implementation and administration (customer requests, dispatching contractors, enrollment, billing, and service cancellation) must be handled by the Provider.
- ii. An appointed Provider employee must be designated to serve as the primary contact/representative for the City. The primary contact/representative will be responsible for regular reporting of program milestones and specific performance metrics to the City as well as attending any meetings, in person or virtual at no additional charge, if requested by the City.

D. Customer Service

- i. A toll-free customer service telephone number must be available 24 hours a day, 365 days a year, with live staff for all customer claims and have multi-lingual capacity to do so.
- ii. A toll-free telephone number with multi-lingual capacity must be available for customer inquiries, application for service, customer billing, and non-emergency calls.
- iii. The Provider must provide electronic contact information for City Utility customers to utilize such as emails, fax number, and Provider website details.
- iv. The Provider must provide guaranteed response times, including scheduling upon call receipt for inspection and replacement or repair with customer and repair contractor. Respondent should include their response times for the both "Emergency" and "Non-Emergency" scenarios in the response to this RFP. Respondents should also define what is considered "emergency" and "non-emergency."
- v. The Provider should describe what process will be put in place to initiate a timely response and remedy that ensures minimal water loss expense and inconvenience to Ankeny customers.
- vi. Describe what additional measures may be taken in times of natural disasters and/or extreme weather conditions.
- vii. The Provider shall report to the best of their ability to the City the amount of unmetered water lost as a result of repair or replacement services rendered under the program.
- viii. Customers must be able to enroll or cancel at any time.
- ix. Site restoration must include restoration of roads to State, County and City standards, sidewalks to City standards, and lawns and driveway to the pre-existing condition.
- x. All repairs and replacements must be covered by at least a one-year warranty, regardless of whether the customer continues to maintain an account after the repairs or replacement has occurred, or in the event that there is a change in ownership of the property.
- xi. City residents and City Utility customers must be able to opt-out of future marketing materials at any time.
- xii. Describe programs or options to support financially vulnerable households to be able to address their home repair needs.

E. Marketing Services, Material, and Publicity Plan

- i. Provider must include a simple diagram for customers in all marketing material denoting areas of coverage.
- ii. Provider must prepare a mixed media marketing plan that is targeted to all City Utility customers and City residents.
- iii. The City must review and approve all marketing materials before distribution, but the Provider will be expected to cover the costs of producing and distributing all marketing materials. The City reserves the right to review, comment, and edit the materials to ensure it aligns with the City's mission and values.

F. Quality Assurance

- i. Provider must collect data on customer participation (e.g. number of new enrollments, total enrollments) and satisfaction, number of claims filed, number of claims denied, cost of each claim, breakdown of services provided (e.g. water curb stop fixed, sewer lateral repaired), complaints and resolutions, other relevant quality assurance measures and provide that information to the City on an annual basis to ensure that Provider and contracting plumbers are meeting the expectations established by the City.
- ii. Provider must ensure that Provider and plumbers comply with the following: (a) Obtaining all required permits, (b) All applicable codes and regulations
- iii. Provider must ensure that all repairs are made in accordance with all Occupational Safety and Health Administration (OSHA) and Iowa Department of Inspections, Appeals, and Licensing (IADIAL) requirements.
- iv. Provider must ensure service repairs not meeting program requirements are corrected in a timely manner.
- v. The City may perform quality assurance inspections at any time.
- vi. The Provider shall have an internal appeal/review process for customers who are unsatisfied with the protection program coverage, repair services, site restoration, etc.

G. Liability

During the term of the warranty program and at a maximum, one (1) year beyond termination the successful Respondent will be required to assume all liability for services provided.

H. Payment to the City

Respondent should include a detailed description of how any payment or fee structure would work regarding compensation proposed to be paid to the City.

Respondents will also prepare an alternative partnership proposal that would provide benefits to City Utility customers if the City opted not to receive a partnership fee or any other monetary benefit from a proposed partnership.

Respondent shall ensure that the answers to each of the following questions are contained within its Proposal. The answers should be readily, identifiable, and should be responsive, concise and as brief as possible without being vague.

3. COVERAGE:

- a. What items are included as part of the warranty?
- b. What items are excluded as part of the warranty?
- c. Does the Company offer warranty products which include the coverage and repairs inside of the house?
- d. Is soil movement due to ground shifting covered? What is the coverage in the case of natural disaster?
- e. What coverage is provided for the replacement of landscaping, if damaged or dies?
- f. What are variations in coverage?
- g. How selective are you when choosing contractors/plumbers to conduct repairs?
- h. Provide details on the process of the selection and evaluation of the plumbing contractors that will be providing the work on City Utility customers exterior water and sewer service lines and other proposed service line plans. Also provide information on how plumbers are assigned to a customer call for service.

4. CLAIMS:

- a. What is the claims process when a customer has a claim?
- b. What is Respondent's overall denial rate with respect to the warranty products covered by this RFP? Provide appropriate documentation, including criteria for what constitutes a denied claim. Describe any appeal process for denied claims.
- c. What are the event caps for the warranty? What are the annual caps per household? How is this information communicated to the customer?
- d. Will customer have a long hold time when reporting a claim? Will customer always get a live operator when they call?
- e. If a resident makes a claim and an injury occurs while the resident is waiting for the repairs to be completed-how does Respondent assess liability?
- f. If a customer has a grievance, how will this be handled?
- g. How is customer service evaluated?

5. MARKETING/RESIDENT ISSUES:

- a. List the municipalities or other public agencies with whom Respondent has or has had a contract(s) for the same or similar services. Provide a copy of the contract with this Proposal. If Respondent does not pay the contractors, and the contractor files a lien against the homeowner, how will this be resolved?
- b. How will Respondent intend to source City Utility customer data? The City will not be releasing any customer data to the selected Respondent, however, the City will work to confirm accuracy of the data prior to any marketing campaign.
- c. How will you compensate the City or provide additional benefits for City Utility customers for the opportunity provided?
- d. How will Respondent advertise and communicate the warranty program to City residents and City Utility customers? What cooperation and assistance, if any, will be needed from the City?
- e. Provide sample reports, including status reports, that Respondent will provide the City regarding program performance.

6. RESIDENT CONTRACT:

- a. What billing options, including frequency, are provided to the resident?
- b. How does the resident sign up for the product? Provide product samples of available information and resources.
- c. Will the resident have options for the term of the warranty contract? What are the options for the term? What is the cancellation policy? What is the pricing matrix for each product and payment frequency? Outline available discount program and total costs to the resident.
- d. Provide samples of contracts with residents for proposed products.

7. RATINGS/LEGAL/IMPLEMENTATION/INSURANCE AGENCY ISSUES:

- a. What is Respondent's national Better Business Bureau (BBB) accreditation (A+, A, B, etc.)? Please provide appropriate documentation.
- b. What training or resources will be provided to City staff to understand the plans and services?
- c. List any projects or services terminated by a government entity. Please disclose the government entity that terminated and explain the reason for the termination.
- d. Has Respondent or any of its affiliates been involved in any State Department of Insurance/Iowa Insurance Division, or related agency complaint, fine, action or settlement in the past three (3) years?
- e. In the unlikely event that Respondent files for bankruptcy or goes out of business what protections exist for both the City and City Utility customers?