

Request for Proposal

Broker and Risk Management Services For Redlands Christian Migrant Association, Inc. Combined Insurance Program

October 6, 2017

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NOTICE

REQUEST FOR PROPOSAL

Broker and Risk Management Services
For
Redlands Christian Migrant Association, Inc.
Combined Insurance Program

Redlands Christian Migrant Association, Inc., (RCMA) a private, non-profit organization, employs approximately 1700 employees in 20 counties of Florida and has annual revenue of \$68,000,000. RCMA is pleased to invite your firm to submit a response in accordance with the terms and conditions of this Request for Proposal document.

In this RFP the following information is sought from qualified insurance brokers:

- Broker credentials and capabilities;
- Approach to managing a comprehensive and competitive combined insurance program;
- Proactive strategies for reducing insurance costs; and
- Value-added services to assist with our management of claims

Responses to this Request For Proposal (RFP) for selecting Insurance Agent(s)/Broker(s) to provide Broker Management Service and required coverage for the Redlands Christian Migrant Association, Inc. Combined Insurance Program (CIP) will be received by RCMA at 402 W. Main Street, Immokalee, FL 34142 until 3:00 p.m. local time, November 10th, 2017 and immediately thereafter will be opened and read.

INSTRUCTIONS TO RESPONDENTS

The RFP response may be submitted via email to martin@rcma.org or in a sealed envelope identified on the outside with the notation **Request for Proposal, Broker and Risk Management Services for RCMA Combined Insurance Program. Your company name and address must be on the outside of the envelope.** No responses will be accepted after the stated deadline. The selected firm will provide Broker and Risk Management Services for the RCMA Combined Insurance Program.

1. Request for Proposal Submission and Acceptance

1.1 RFP Submission

A copy of this RFP will be posted on RCMA's website for any prospective respondents. Respondents shall prepare responses in compliance with all instruction outlined in the RFP. Respondents must provide a cover letter using the instructions herein (see 4.1), providing the requested information and returning the completed document to RCMA by the stated deadline.

1.2 Submission to RCMA

Electronic submittal is encouraged. Respondents providing paper submittals shall submit an original plus three (3) copies of the RFP via courier to:

Redlands Christian Migrant Association, Inc.
402 W. Main Street
Immokalee, FL 34142
**Attn: Request for Proposal, Broker and Risk Management Services
for the RCMA Combined Insurance Program**

1.3 Deadline for Submissions

Response shall be received at the above address before 3:00 p.m. on November 10th, 2017. Late responses will NOT be considered and will be returned, unopened, to the respondent.

All responses shall be clearly marked. The respondent shall allow sufficient time to ensure receipt of the response. It will be the sole responsibility of the respondent to have the response delivered to RCMA at the above address before the closing hour and date given in this RFP.

1.4 Completeness

Partial or incomplete responses will be rejected. The response must contain the signature of a duly authorized officer of the respondent, empowered with the legal authority to bind the respondent.

1.5 Rejection of Proposals

RCMA reserves the right to reject any or all responses to this RFP and to waive any irregularities, technicalities, or omissions therein. RCMA also reserves the right to reject any proposal it deems not in the best interest of RCMA.

1.6 Additional Requirements

It is anticipated that the selected respondents finalists will be asked to make oral presentations to RCMA in person at RCMA Corporate offices in Immokalee, Florida.

1.7 Communication with RCMA

If additional information is required by the respondent for the purpose of interpretation of items in this RFP, respondent shall submit questions by e-mail to martin@rcma.org a minimum of five (5) business days prior to the RFP response date.

1.8 Response Cost

All cost incurred in preparing the response to this RFP shall be the sole responsibility of the respondent. All materials and documents submitted by respondents in response to this RFP become the property of RCMA and shall not be returned to the respondents.

1.9 RFP Timeline

October 6, 2017 – Release of Request for Proposal
November 10, 2017 – Proposals Due to RCMA by 3:00 PM
November 27, 2017 – Respondent Finalist Meetings
December 15, 2017 – Broker Selection

1.10 Right to Not Award or Issue Partial Award

RCMA reserves the right to reject any and all proposals, reject portions of any proposal, and accept the response deemed most advantageous to RCMA.

1.11 Summary of Insurance Coverages

Current RCMA insurance coverages are grouped together into the following distinct packages: Property, Windstorm, Flood, General Liability (including Employee Benefits Liability), Sexual Abuse or Molestation Liability, Professional Liability, Boiler and Machinery, Cyber Security, Commercial Auto, Umbrella, Student Accident, Fiduciary, Crime and Directors and Officers (including Employment Practices Liability).

2. General Conditions

2.1 Overview

RCMA intends to contract with a vendor to provide Broker and Risk Management Service and required coverage for the RCMA Combined Insurance Program as outlined in this RFP. The terms “Respondent”, “Vendor”, “Company”, “Firm”, “Bidder” and “Contractor” are used interchangeably throughout this document.

2.2 Cancellation

Should the vendor fail to meet the requirements of the Contract after it is executed, RCMA may cancel the Contract at once and award the remainder of the contract term to the next qualified vendor. If the Contract is cancelled, all material provided to Contractor shall be returned to RCMA.

2.3 Anticipated Commencement Date

RCMA anticipates the commencement date for Broker Service to begin no later than January 16, 2018 and all applicable coverage bound by midnight February 21, 2018.

2.4 Term of Contract

The initial term of the Contract for Broker and Risk Management Service will be for a period of three (3) years commencing on the start date of the Contract with a one (1) year renewal period after the initial contract expires. RCMA reserves the right to modify the length of the term at its discretion.

2.5 Termination of Contract

RCMA may, at any time upon thirty (30) days written notice to Broker specifying the effective date of termination, terminate the Contract, in whole or in part, when RCMA deems it to be in the best interest of RCMA. If RCMA terminates the Contract, RCMA shall be liable under the payment provision of the Contract only for payment for services rendered and expenses incurred before the effective date of the termination. Broker may terminate the Contract upon thirty (30) days written notice to RCMA if RCMA is in material breach of the Contract and fails to cure the breach before the end of the thirty (30) day period. If the Contract is terminated prior to Broker's completion of the services to be performed hereunder, then all finished and unfinished documents or other materials prepared or obtained by Broker pursuant to the Contract shall become the property of RCMA. If the Contract is terminated prior to Broker's completion of the services to be performed, Broker shall return to RCMA any sums paid in advance by RCMA for services that would otherwise have had to be rendered between the effective date of the termination and the original ending date of the Contract.

2.6 Payment and Billing Requirements

Invoices for payment related to the Contract covered under this agreement shall be presented quarterly. Any additional charges must first be approved by RCMA and include adequate support for payment. The vendor must mail the original invoice to the address below:

Redlands Christian Migrant Association, Inc.
402 W. Main Street
Immokalee, FL 34142

2.7 Payment Terms

Payment terms shall be 2% 10 - net thirty (30) days from the receipt of the correct invoice unless otherwise indicated on the Proposal Submittal Form.

3. Scope of Services/ Specifications

3.1 Combined Insurance Program (CIP) Description

RCMA is seeking proposals for a Contract Broker of Record to provide Broker and Risk Management Services for its CIP. The CIP has been in force and kept current and has covered the operations of RCMA including property, automobiles, umbrella, student accident and all other relevant coverages. The purpose and goal of the CIP is to provide protection for RCMA assets from financial loss due to catastrophes or claims of various types, and to control related expenses. These goals will be met by providing the best Risk Management services and products available within budgetary constraints. This CIP will include brokerage services to assist RCMA in on-going administration of its current program, to market and place the selected insurance coverages and to oversee and provide advocacy for associated claims. Proposers are encouraged to offer concepts that will save money and provide superior service while affording maximum protection to RCMA.

4. Response Structure

To enable RCMA to evaluate each response in a uniform manner, all respondents shall structure their response in conformance with Section 4 of this RFP, labeling responses to Sections 4.2 to 4.10.

4.1 Cover Letter Referencing this RFP

Respondent must submit a cover letter containing the name and address of the corporation or business submitting the proposal. The cover letter shall contain the title and signature of a duly authorized officer who is empowered with the authority to represent and bind the respondent.

4.2 Company Information

Name

The name under which the respondent is licensed to do business.

Address

The address of the respondent's headquarters office.

Local Address

The address of the respondent's local office, if different from the headquarters address.

Company Officers

Names, titles and telephone numbers of company officers.

Company Contact

Name, title, telephone number and email address of the Company contact for purpose of this RFP.

4.3 References

List three references with contact name and telephone numbers of other Nonprofit or Public Entity customers for which you are currently providing Broker Services that are comparably sized with RCMA.

4.4 Broker Qualifications

Executive Summary

Describe your firm, including size (by industry segment), its history, organization, best practices with level of accountability, and location of offices expected to provide service.

Quality Assurance Program

Provide a sample of the Quality Assurance Program including written service standards for managing other Nonprofit CIP's.

Key Personnel Qualifications and Prior Experience

Identify the specific team responsible for the RCMA CIP and the duties they will be responsible for, include names and telephone numbers. Provide background of each team member outlining nonprofit experience and training.

4.5 Insurance Marketing Services

Market Assessment

Describe your assessment of the current market conditions for Nonprofit CIP's. List the major insurance companies or re-insurance companies where your firm has placed Nonprofit CIPs. Describe your access either direct or through a subscriber to these markets. Identify any additional markets and coverage you would consider/recommend for insurance coverage and services for the RCMA CIP. Provide a description of Broker's relationship with major Nonprofit CIP insurance markets.

4.6 Identification of Carriers

Respondent must submit a list of carriers to whom the RCMA CIP will be marketed for each line of coverage. For each listed carrier, identify whether access is direct, through intermediary or through a Managing General Agency.

4.7 Administrative and Claim Services

Administrative Services/Reports

Describe the full range of administrative services your firm would provide and how each is necessary for the overall CIP program success.

Claim Services/Reports

Describe the various claim management services, protocols, etc. that you would employ for the RCMA CIP. Describe the type, benefit and frequency of claim management reports that you would provide to RCMA.

4.8 Safety and Loss Control Services

Describe in detail the full complement of safety and loss control (SLC) activities, counsel and service that you would recommend. Which of these activities, counsel or services would your firm provide to RCMA in-house and which ones you would out-source? For each of the areas addressed in the above, please provide examples of each SLC activity and service. Describe your firms' experience with establishing safety recognition programs.

4.9 Additional Services

List any products or services from outside sources that you make available to your clients at a discount.

4.10 Fees

Describe your proposed form of compensation (i.e., commission, annual retainer, and fee-for-service) for any and all services identified in your proposal. If you are proposing a fee, please include your fee schedule/hourly rates.

5. Selection Process

5.1 Solicitation

Responses are solicited from all companies that wish to be considered for the services outlined in the Request for Proposal document. RCMA will make the selection from the information contained in the responses to the Request for Proposals submitted by the due date, and additional information, if needed from interviews with the short-listed firms. All parties are encouraged to respond in depth with statements containing specific experience and qualifications related to this request in the format described herein.

5.2 Evaluation Criteria

The following criteria, although not exclusive, shall be used in the evaluation. RCMA reserves the right to change or modify the criteria.

- A. Response to Request for Technical Qualifications
- B. Firm and Service Office Qualifications
- C. Key Personnel Qualifications and Prior Experience
- D. Insurance Marketing Service
- E. Administrative Services
- F. Safety and Loss Control Services Qualifications, Experience and Services
- G. Ability to provide low cost, high quality service
- H. Agreement to terms and conditions of contract as defined/and accepted by RCMA
- I. References' responses

5.3 Final Selection

Selection Interviews: (Optional at the sole discretion of RCMA)

- A. Interviews are scheduled on or around November 27, 2017. Respondents will be notified not later than November 21, 2017 regarding the time and location for their respective selection interview.
- B. Interviews will last 75 minutes. The time allows for 45 minutes for presentation, and 30 minutes of questions and answers.
- C. The purpose of the interviews is to meet your proposed project team, become familiar with key personnel, and understand the project approach and ability to meet the stated objectives for this RFP.

The final selection of the Broker of Record pursuant to the RFP guidelines will be announced by RCMA on December 15, 2017.