

Request for Proposal

Insurance Brokerage Services



Date of Issuance

April 24th , 2019

RFP # 119 - 001

I. GENERAL INFORMATION

The Council for Economic Opportunities in Greater Cleveland, (CEOGC) is a nonprofit organization and the Community Action Agency for Cuyahoga County that assists residents in achieving their full potential. The Council delivers education, personal and professional development programs and support services to residents of Cuyahoga County. Programs include Early Head Start (birth to three), Head Start (three to five years of age); individual assessments for classes and coaching sessions on topics including parenting, anger management and life skills; and professional development; job readiness, customer service training and job placement. The Council also delivers the Home Energy Assistance Program (HEAP).

II.

2.1 Proposals: All proposals received by CEOGC in response to this RFP will be retained; Submissions must:

- Constitute a complete response to this RFP, using the Proposal Form (Page 7).
- Include an original and two (2) copies. The price proposal and/or fee structure (Appendix A) **must** be submitted in a separate envelope from the base proposal.
- Proposal must be received by:

CEOGC
1801 Superior Ave, Suite 400
Cleveland, OH 44114
Attn: George Phillips-Olivier, Dir. Support Services

No later than **12:00 noon on Friday, May 24th, 2019**. Envelopes must be clearly marked "Proposal Commercial Property/Casualty Insurance Broker of Record". Firms mailing proposals should allow time for normal delivery time to ensure timely receipt of their proposals. Proposals may not be submitted by e-mail.

- Must be signed by an official authorized to bind the firm to its provisions.
- Must include a statement that the proposal remains valid for a period of at least ninety (90) days from the date of submission.

2.2 Rejection of Proposals: CEOGC reserves the right to reject any and all proposals received as the result of this RFP.

2.3 Communications Concerning RFP: All questions relevant to the development of this RFP are to be directed to:

George Phillips-Olivier
Director of Support Services
Phone: (216) 696-9077 x209
E-mail: Gpolivier@ceogc.org

Any questions determined to be of interest to all prospective firms will be answered in writing and provided to all forms either by mail or by e-mail.

Except as authorized by Mr. George Phillips-Olivier, no vendor may contact any other employee or appointed official of CEOGC with respect to the submission of this RFP or a bid.

2.4 Term: Based upon the outcome of this process, CEOGC will award a two (2) year contract, with the option for a one (1) year renewal at the sole discretion of the Board of Directors of CEOGC. The successful respondent will be expected to commence services as soon as possible upon award, effective June, 2019. It is expected the successful broker will assist CEOGC staff in the transition of the administration of the current policies, through implementation of the selected new policies.

2.5 Additional Information:

- Revisions or Addenda to the RFP: In the event it becomes necessary to revise or supplement any part of the RFP, the revision or supplement will be provided to all prospective firms either by U.S. mail, or by e-mail.
- Experience: Firms with experience in Commercial Property/Casualty Insurance brokering services for public sector organizations and non-profits, are encouraged to apply. Firms must demonstrate their knowledge of both public sector work as well as non-profit work and their knowledge of the laws that affect such organizations in the state of Ohio.
- Incurring Costs: CEOGC will not be responsible for any costs incurred by a firm in the preparation or submission of a proposal.
- News Releases: News releases pertaining to this RFP or the services, or project to which it relates will not be made without prior approval, and then only in coordination with CEOGC.
- Acceptance of proposal Content: The contents of the successful proposal may, at CEOGC's option, become part of the contract entered into by the successful firm and CEOGC.

2.6 Current Insurance Program: CEOGC and its Board of Directors currently purchase the following policies as part of its Property/Casualty program:

Commercial Property Coverage Part
Commercial General Liability Coverage Part
Commercial Crime Coverage Part
Commercial Inland Marine Coverage Part
Commercial Auto Coverage Part
Business owners
Workers Compensation
Director and Officers FlexiPlus
Sexual Abuse/Physical Abuse/Molestation Premium
Employees Liability Premium
Cyber Liability

III. CONTENT OF PROPOSALS

3.1 Scope of Services

CEOGC is engaged in a process to select an appropriate and qualified expert professional Property/Casualty Insurance Broker of record (hereafter known as Broker) to respond to the following areas of responsibilities: annual marketing of our insurance program; responding to the daily service needs of CEOGC, loss control, claims servicing and any additional insurance related administration. Proposals should address each of the following services with the cost of the services submitted in a separate envelope. In this way, CEOGC can evaluate each proposal as to whether or not it best meets the CEOGC's interests and needs:

- Solicit proposals from qualified insurance carriers on an annual or an as needed basis who are experienced and familiar with writing Ohio policies.
- Agent of record shall develop bid specifications to be submitted to the marketplace for which proposals are sought.
- Proposals submitted by insurance carriers shall be evaluated by the Agent relative to compliance with insurance specifications, cost and ability of each carrier to perform as required including relative solvency.
- The agent shall provide a detailed report of solicited policy renewal options available to CEOGC.
- Examine and approve issued policies for compliance with CEOGC's specifications and the carrier's proposals.
- Provide an annual stewardship report, including insurance schedule, policy summaries, review of past years activities and outlook for coming years market conditions and projections.
- Assist CEOGC in drafting insurance specifications for contracts and agreements as requested.
- Provide assistance with in tandem with CEOGC's choice of legal counsel when requested.
- Provide insurance certificates when requested, to others pertaining to CEOGC's coverage.
- Advise CEOGC on new developments in the field of insurance.
- Attend any Board of Directors or requested staff meetings to provided requested information or updates.
- Be available for consultation on any matter within the scope of services and shall also be available to meet on a monthly basis to discuss pending and new issues if requested.

3.2 Other Requirements

Responding firms must be capable of performing Broker of record duties in full compliance with all federal and state statutes and regulations. Responding firms will provide the following information:

- Name of firm and parent company, if any, Include number of employees of firm, servicing office(s), and their respective addresses.
- Number of Ohio public entity and non-profit clients and their total annual property/casualty premium.
- Indicate principal non-profit markets utilized and premium volume written with them.
- Describe the insurance marketing expertise of the servicing office with regard to non-profit clients and a sample of their marketing plans.
- Number of full time claims personnel employed by the servicing office who will be directly involved with the CEOGC accounts and their credentials.
- Describe your claim tracking and claim review process.
- Responding firms shall provide a list of all personnel who will be involved with the CEOGC account including; Name, Job Title, responsibilities, Type of Work performed and credentials.
- Describe the willingness of the account team to attend Board or staff meetings as required. Which members are available to attend, and examples of the types of meetings they have previously attended and the value they provided.
- Detailed description of any special in-house services or systems available to CEOGC.
- Describe your firm's performance monitoring and measurement of insurance carriers, negotiation of policy provision interpretations and possible intervention in claims processing.
- Describe your involvement with other non-profit entities or similar agencies.
- The Broker shall maintain in good standing all the necessary licenses and certifications as required by the State of Ohio General Statutes and regulations for insurance agents and/or brokers, including as Licensed Insurance Consultant to operate on a fee basis, and shall provide copies of same to CEOGC.

IV. SELECTION PROCESS

- 4.1 Review Process:** All proposals will be reviewed by a committee comprised of members of CEOGC's staff selected by the President & CEO of CEOGC. CEOGC reserves the right to waive non-material deficiencies in any proposal.

Proposals will be evaluated based on what is deemed to be in the best interests of CEOGC, including such factors as the bidder's experience and expertise in providing Insurance Advisory and Brokerage service for agencies, clarity and creativity of the proposal, recommendations of entities for which the bidder has previously provided services, the persons to be assigned to the project by the bidder, and the total cost. Cost will not be the sole factor in evaluating bids.

A short list of finalists will be developed and firms may be interviewed by the selection committee after the proposals are received. Specific information required for the interviews will be provided to the finalists at the time of the notification.

If interviews are held, they may be for between 30-45 minutes long. Initial presentations will be limited to 15 minutes. The final 15-30 minutes will be limited to questions from the selection committee and subsequent discussion. The key person to be assigned to the project must be present at the interview.

The selection expects to recommend a firm to the CEOGC Board of Directors at the June 2019 board meeting.

CEOGC expects to complete its review of all proposals and select the tentative bidder within two weeks after receipt of the proposals. If necessary, CEOGC may extend the review period.

Selection as the preferred proposal does not provide any contract rights to that firm. Any such rights shall accrue only if and when CEOGC and the firm execute a binding contract. CEOGC reserves the right to negotiate with the successful firm in any manner necessary to the best interests of CEOGC. If CEOGC fails to reach agreement with the successful bidder, CEOGC may commence negotiations with an alternative bidder or reject all bids and reinstitute the RFP process.

CEOGC

Proposal for Commercial Property/Casualty Insurance Broker of Record

The undersigned has read, understands, and agrees to comply with the requirements contained in the Request for Proposals for Commercial Property/Casualty Insurance Broker of Record. The undersigned submits this proposal in good faith and without collusion with any other person, individual or firm.

The proposal consists of this cover page and the following attachments:

Name and Address of Firm:

Name, Title and Contact Information (phone, fax, e-mail) of Authorized Representative:

Signature of Authorized Representative:

(Attach additional sheets as necessary)

Appendix A
Fee Proposal

Amount of Fee Proposed: _____

Year One: _____

Year Two: _____

Year Three (Option:) _____

Year Four (Option:) _____

Appendix B

Based upon the outcome of this process, the final chosen Broker shall procure and maintain insurance against claims for injuries or losses to persons or property that are alleged to have arisen in connection with activities of the contractor and any agents, representatives, subcontractors or employees. Insurance companies must be licensed by the state of Ohio or otherwise acceptable to CEOGC. The cost of such insurance, including the required endorsements or amendments, shall be the sole responsibility of the contractor. Full disclosure of any non-standard exclusion is required for all coverage's.

The contractor must provide a current Certificate of Insurance to CEOGC with the following requirements:

- Commercial General Liability coverage naming CEOGC as additional insured, written on a "per occurrence" basis of \$1,000,000 with an aggregate limit of \$2,000,000.
- Automobile Liability coverage, including coverage for owned, hired or borrowed autos with a combined single limit of \$1,000,000 covering bodily injury and property damage.
- Worker's Compensation Coverage (per Ohio Law) and Liability Coverage: Coverage A at statutory limits and coverage B at limits of \$100,000/\$500,000/\$100,000.

It is further agreed the Broker shall provide CEOGC with a sixty (60) day notice of cancellation, in advance of the retroactive date and/or non-renewal.