



Request for Proposals
For
Insurance Broker Services/Agent of Record

Inter- County Community Council
207 Main Street
P. O. Box 189
Oklee, MN 56742-0189

Release Date: September 9, 2019

Proposal must be received no later than noon on: September 23, 2019

INQUIRIES AND PROPOSALS SHOULD BE DIRECTED TO:

Catherine Johnson
Executive Director
Inter- County Community Council
207 Main Street
P. O. Box 189
Oklee, MN 56742-0189
218-796-5144

Inter-County Community Council, Inc.

Table of Contents

I. GENERAL INFORMATION

- A. Purpose
- B. Who May Respond
- C. Instructions on Proposal Submission
 - 1. Closing Submission Date
 - 2. Inquiries
 - 3. Conditions of Proposal
 - 4. Instructions to Prospective Offeror's
 - 5. Right to Reject
 - 6. Women and/or Minority-Owned Businesses
 - 7. Notification of Award
- D. Description of Entity
- E. Code of Conduct
- F. Description of Program

II. SPECIFICATIONS

- A. Scope of Representation as Insurance Agent/Broker
- B. Compensation

III. REQUIRED CONTENTS OF PROPOSAL

- A. Firm History and Experience
- B. Qualifications
- C. References
- D. Conflict of Interest
- E. Previous Engagement with Non Profit Agencies
- F. Required Documentation
- G. Certification (Attachment A)

IV. PROPOSAL EVALUATION

- A. Criteria
- B. Review of Proposal
- C. Documentation

V. ATTACHMENTS

- A. Certifications

I. GENERAL INFORMATION

A. Purpose

The purpose of this Request for Proposal (RFP) is to contract for an insurance broker to represent Inter-County Community Council Inc, herein after “ICCC” as an agent of record in insurance procurement for the following areas: Directors & Officers and Entity Liability, General Liability, Property, Auto, Workers Compensation, Bond (Errors and Omissions), and Cyber Liability.

B. Who May Respond

Insurance Agents/Brokers licensed in the State of Minnesota.

C. Instructions on Proposal Submission

1. Closing Submission Date

Proposals must be submitted no later than **12:00p.m. on September 23, 2019.**

2. Inquiries

Inquiries concerning this RFP should be directed to Catherine Johnson at 218-796-5144, ext. 1027.

3. Conditions of Proposal

All cost incurred in the preparation of a proposal responding to this RFP will be the responsibility of the Offeror and will not be reimbursed by ICCC.

4. Instructions to Prospective Offerors

All completed proposals shall be addressed and submitted to:
Catherine Johnson
ICCC
P. O. Box 189
Oklee, MN 56742

5. Right to Reject

ICCC reserves the right to reject any and all proposals received in response to this RFP. A contract for the accepted proposal will be based upon the factors described in this RFP.

6. Women and/or Minority-Owned Businesses

ICCC will make efforts to include qualified women and minority businesses in the RFP process and ensure that women and minority businesses are solicited whenever they are potential sources.

7. Notification of Award

It is expected that a decision selecting the successful licensed insurance agent/broker will be made by September 30, 2019. All Offerors submitting proposals in response to this Request for Proposal will be informed by mail of the name of the successful agent/broker. It is expected that the contract shall be a one-year contract with options for four additional one-year periods.

D. Description of Entity

ICCC is a 501(c) 3 organization serving Clearwater, Pennington, East Polk and Red Lake Counties. The agency has approximately 50 employees working at several sites. This also includes Lake of the

Woods, Kittson, Marshall, Norman and Roseau Counties for Employment and Training Services. It is governed by a 15 member volunteer Board of Directors. Administrative offices are located at:

207 Main Street. Oklee, MN 56742

ICCC's mission: To provide services, assistance and other activities of sufficient scope and magnitude to give promise of progress toward the alleviation of poverty, its symptoms and causes.

ICCC receives funding from the federal and state government, foundations, and private sources with an annual budget of approximately \$3,400,000.

E. Code of Conduct

No employee, officer or agent may participate in the selection, award or administration of a contract if he or she has a real or apparent conflict of interest. Such a conflict of interest would arise when the employee, officer, or agent, any member of his or her immediate family, his or her partner, or an organization which employs or is about to employ any of the parties indicated herein, has a financial or other interest in or a tangible personal benefit from a firm considered for a contract. Conflict of interest from will be completed for all parties performing work under the contract.

Contractors are subject to the non-procurement debarment and suspension regulation implementing Executive Orders 12549 and 12689, 2 CFR part 180. These regulations restrict awards, sub awards, and contracts with certain parties that are debarred, suspended, or otherwise excluded from or ineligible for participation in Federal programs or activities. Contractor will have to certify in writing they have not been debarred from the federal government.

F. Description of Programs

ICCC operates various programs throughout the year which include:

- **Emergency and Family Services** provide a variety of services such as transitional housing, rental assistance, homeless prevention efforts and SNAP application assistance.
- **Energy Assistance and Weatherization** programs helps with the payment of their home energy bill and/or reduction in their energy costs through home weatherization.
- **Early Head Start & Head Start** is a comprehensive, developmental program for economically disadvantaged children ages birth to 5.
- **Employment and Training** programs help provide a variety of services such as youth, adult, dislocated worker and senior employment programs.
- **MNsure Outreach & Enrollment** program helps provide information and enrollment for Minnesotans who are uninsured.

II. SPECIFICATIONS

A. Scope of Representation as Insurance Agent/Broker

The successful Offeror will work with ICCC to perform the following services, for insurance plan dates beginning January 1, 2020.

- Advise and assist ICCC in evaluating and selecting among coverage alternatives such as plan coverage's, deductibles, limits, optional coverage etc.
- Advise and assist ICCC in assembling and accurately reporting underwriting data, including updating property values, for rating purposes.
- Review coverage documents and invoices to assure coverage has been correctly issued and billed.
- Advise ICCC on potential gaps or overlaps in coverage.
- Assist ICCC with reviewing claims data and determining premium impact of any coverage changes.
- Assist ICCC as requested in submitting claims and interpreting coverage as applied to claims.
- Assist with administration audits, forms and questions as needed.
- Assist ICCC with renewals through ensuring that all providers that meet ICCC's needs receive proposals and seek alternative coverage if requested.
- Assist ICCC with plan design to contain cost and maximize insurance coverage effectiveness.
- Coordinate the annual renewal process. Prepare and/or review and advise on contract renewals.
- Provide written updates on new State or Federal legislation or judicial decisions impacting ICCC and suggest action or changes in operations or procedures to assure compliance with respect to insurance matters.
- Provide advice on data practice, records retention and privacy issues. Research questions and provide advice to ICCC as needed with respect to insurance matters.
- The successful Offeror will be in contact with ICCC's Administrative Department in all matters as they relate to insurance for ICCC. Said Offeror may also be required to address the Board of Directors of ICCC or ICCC's staff as the need arises.
- Prompt response to questions and requests is an absolute requirement. It is expected that there will be more than one individual within the agency capable of addressing possible concerns of ICCC as they relate to insurance matters.
- Analyze and report utilization trends and cost. Help to provide management and staff overview education on how best to utilize and limit premium increases.

B. Compensation

The Offeror's proposal price will include a narrative as to how compensation will be generated for cost of services to ICCC.

III. REQUIRED CONTENTS OF PROPOSAL

The purpose of the Proposal is to demonstrate the qualifications, service level, costs or services, competence and capacity of the firms seeking to become an agent of record for ICCC. The proposal should address all the points outlined here as required.

A. Firm History and Experience

- Brief history including size, structure and any specialty areas.
- Background company data, including financial references.
- Particular expertise or involvement in the insurance industry.
- Nonprofit experience.
- List of providers the firm is associated with.
- Expected communication responsibilities.

B. Qualifications

- Description of service philosophy.
- Conceptual program structure and pricing.
- An introduction of the support team, by name with specific roles, qualifications and experience, and distribution of responsibilities including support capabilities.
- Action-plan and timetable for assuming responsibilities as well as future design/cost plans.
- Detail of services that will be provided to ICCC.
- Does your service include Risk Management, and if so, please provide detail information regarding these services.
- Indicate current responsibilities of persons designated to serve as lead contact for ICCC.

C. References

- Provide the contact names and telephone numbers of three (3) clients in the State of Minnesota with whom you have had a working relationship, as a reference for ICCC.

D. Conflict of Interest

- Disclose any conflicts or perceived conflicts of interest.
- Identify what procedures your firm utilizes to identify and resolve conflicts of interest.

E. Previous Engagements with Non Profit Agencies

- List of previous engagements with Nonprofit and/ or CAP Agencies.

F. Required Documentation

- Proof of Minnesota licensure and applicable jurisdictions.

G. Certification (Attachment A)

- The Offeror must sign and include as an attachment to its proposal the Certifications enclosed with this RFP.

IV. PROPOSAL EVALUATIONS

A. Criteria

ICCC will select the proposal that best fits its needs based upon the factors listed below. The following criteria will be used in evaluating each of the Agent/Broker responses:

1. Firm History and Experience (10 points)

- Agent experience level
 - Organizational size and structure
 - Number of agents /representatives available to respond to inquiries
 - Financial position
2. Risk Management (5 points)
 - Assessment of Agency Risk
 3. Proposed Fee Structure for Agent/ Broker Services (10 points)
 4. Service Level (10 points)
 - Availability to provide timely service
 - Strong administrative support to ICCC
 5. Non-profit Experience (5 points)
 - Relationship with other non-profits
 - Previous engagements with Community Action Agencies
 6. Ongoing ICCC Assistance (10 points)
 - Review claims data
 - Review coverage documents/invoices
 - Claim dispute resolution
 - Board /Committee meetings and presentations if needed
 7. Compliance
 - Proof of Minnesota licensure and applicable jurisdiction.

B. Review of Proposal

- ICCC will evaluate the proposals based upon the factors listed above and make a recommendation to the ICCC Board of Directors.
- ICCC reserves the right to retain all proposals submitted and use any idea in a proposal regardless of whether that proposal is selected.
- ICCC will choose the proposal that best fits its needs. ICCC is not obligated to award the contract based on cost alone.

C. Documentation - Copies of the following items

- Business license
- Statement of compliance with Federal and State laws.

ATTACHMENT A

CERTIFICATIONS

The individual signing certifies that:

1. He/she is authorized to enter into this agreement on behalf of the Agent/Broker.
2. The prices quoted on the attached proposal have been arrived at independently, without consultation, communication, or agreement, for the purpose of restricting competition.
3. There has been no attempt by the Agent/Broker to discourage any potential Independent Contractor from submitting a proposal.
4. The individual signing certifies that he/she has read and understands this document and all included attachments.
5. The individual signing certifies that the Agent/Broker does carry insurance and, will provide a certificate of insurance upon signing this contract naming ICCC as additional insured.
6. The Agent/Broker has an Affirmative Action Plan.
7. The Agent/Broker will comply with E.O. 11246, "Equal Employment Opportunity," as amended by E.O. 11375, "Amending Executive Order 11246 Relating to Equal Employment Opportunity," and as supplemented by regulations at 41 CFR part 60, "Office of Federal Contract Compliance Programs, Equal Employment Opportunity, and Department of Labor."
8. The Agent/Broker will comply with the Copeland "Anti-Kickback" Act (18 U.S.C. 874 and 40 U.S.C. 276c), as supplemented by Department of Labor regulations (29 CFR part 3, "Independent Contractors and Sub Contractors on Public Building or Public Work Financed in Whole or in Part by Loans or Grants from the United States"). The Act provides that each Independent Contractor or Independent Contractor shall be prohibited from inducing, by any means, any person employed in the construction, completion, or repair of public work, to give up any part of the compensation to which he is otherwise entitled. ICCC shall report all suspected or reported violations to the appropriate government agency.
9. The Agent/Broker will comply with E.O.s 12549 and 12689 "Debarment and Suspension." Under this requirement, no contract shall be made with parties listed on the General Services Administration's List of Parties Excluded from Federal Procurement or Nonprocurement Programs. This list contains the names of parties debarred, suspended, or otherwise excluded by agencies, and Independent Contractors declared ineligible under statutory or regulatory authority other than E.O. 12549. By signing below, the Independent Contractor certifies that neither the Independent Contractor nor its principal employees are excluded from federal procurement or nonprocurement programs.
10. Pursuant to Executive Order 13496 and its implementing regulations, 29 C.F.R. Part 471, Federal contractors and subcontractors, beginning on June 21, 2010, must notify employees about their rights under the National Labor Relations Act (NLRA).

Agent/Broker Firm Name

Signature of Agent/Broker

Printed Name and Title of Individual signing