

INCA Community Services, Inc.



**REQUEST FOR PROPOSAL
INSURANCE BROKER
FOR THE PERIOD
04/01/2022 - 04/01/2025**

REQUEST FOR PROPOSAL

Insurance Brokerage Services

General Information

1. INCA Community Services, Inc. (hereinafter referred to as INCA) is seeking proposals from qualified firms to provide brokerage & risk management services for policy packages described in this Request for Proposal (RFP).
2. This RFP contains instructions governing the proposals to be submitted and the material to be included therein; a description of the service to be provided; requirements which must be met to be eligible for consideration; general evaluation criteria; and other requirements to be met by each proposal.
3. INCA is seeking proposals from qualified companies to be the insurance broker on behalf of INCA for the package of insurance policies detailed in the RFP.
4. INCA is not liable for any costs the Proposer incurs in preparation and submission of its proposal, in participating in the RFP process or in anticipation of award of contract.
5. The successful respondent will be required to enter into a three year contract commencing April 1, 2022.
6. To assist firms in preparing their proposals, general background information on INCA is provided in this request.
7. The RFP may be obtained electronically at www.incacaa.org/rfp-insurance2022.
8. No oral explanation in regard to the meaning of the specifications will be made, and no oral interpretation will be given before the award of the contract. If any person contemplating submitting a bid for this contract is in doubt as to the true meaning of any part of the specifications or any other proposed contract documents, they may submit to INCA a written request for an interpretation thereof.
9. Written questions should be submitted by email to Erica Pogue at e.pogue@incacaa.org with RFP Insurance Broker Services 2022 in the Subject Line to be received no later than **March 11, 2022**. All questions and written answers will be posted to the website as an addendum to and become part of this RFP. INCA will not be responsible for any other explanation or interpretations of the proposed documents.
10. Addenda to the RFP. If it becomes necessary to revise any part of this RFP before the proposal response date, addenda will be posted to INCA's website under the original RFP document. It is the responsibility of the Proposer to periodically check the website for any new information or addenda to the RFP.

11. Response. To be considered, proposals will be accepted by delivery or email. Delivered proposals should be sent to INCA Community Services, located at 371 W 10th Street, Atoka, OK 74525 Attention: Erica Pogue, Associate Director on or before **March 11, 2022 at 3:00 PM Central Time**. Our mailing Address is P. O. Box 807, Atoka, OK 74525. Emailed proposals should be sent to Erica Pogue at e.pogue@incacaa.org.
12. Please note that use of U.S. Mail, FedEx, UPS, or other delivery method, does not guarantee delivery to this address by the above-listed time for submission. Proposers mailing proposals should allow sufficient delivery time to ensure timely receipt of their proposals. If INCA's administrative office location to which proposals are to be delivered is closed on the proposal response date, due to inclement weather, natural disaster, or any other cause, the deadline for submission shall be automatically extended until the next INCA business day on which the office is open. Unless the Proposers are otherwise notified by INCA, the time for submission of proposals shall remain the same.
13. Proposals must be signed by an official authorized to bind the Proposer to its provisions and include the Proposer's Federal Identification Number. Each proposal page should be numbered for ease of reference.
14. Proposals should be prepared simply and economically, providing a straightforward, concise description of the Proposer's ability to meet the requirements of the RFP.
15. Each and every Proposer submitting a proposal specifically waives any right to withdraw or modify it, except as hereinafter provided. Proposals may be withdrawn by written or telefax notice received at INCA's address for proposal delivery prior to the exact hour and date specified for proposal receipt. However, if the Proposer chooses to attempt to provide such written notice by telefax transmission, INCA shall not be responsible or liable for errors in telefax transmission. A proposal may also be withdrawn in person by a Proposer or its authorized representative, provided its identity is made known and it signs a receipt for the proposal, but only if the withdrawal is made prior to the exact hour and date set for proposal receipt. A proposal may only be modified by the submission of a new sealed proposal or submission of a sealed modification which complies with the requirements of this RFP.
16. INCA reserves the right to waive formalities and reject any and all proposals.
17. Although this request provides for a general format, it is not intended to limit a respondent's imagination and creativity in preparing a proposal the respondent feels will best serve the needs of INCA.
18. The Selection Committee may consist of individuals not familiar with insurance brokers; therefore proposals should be submitted assuming that the selection committee has no knowledge of your firm.

19. Discussions for Clarification. Proposers who submit proposals may be required to make an oral or written clarification of their proposals to the agency to ensure thorough mutual understanding and Proposer responsiveness to the solicitation requirements. The Human Resource Director will initiate requests for clarification.
20. Best and Final Offers. INCA reserves the right to conduct discussions with Proposers for the purpose of obtaining “best and final offers.” To obtain best and final offers from Proposers, the Selection Committee may do one or more of the following:
 - a. enter into pre-selection negotiations;
 - b. schedule oral presentations; and
 - c. request revised proposals.
21. After an offer has been made the Selection Committee will limit any discussions to only Proposers whose proposals the Selection Committee has determined to be reasonably susceptible of being selected for award.
22. The selected Proposer will be required to assume responsibility for all services offered in its proposal whether or not it produces them. Further, INCA will consider the selected Proposer to be the sole point of contact with regard to contractual matters.

Background Information

1. INCA Community Services, Inc. is a not for profit private corporation. The agency was originally established under the name Indian Nations Community Action in 1966. It was later incorporated in the name INCA in August, 1975, to serve Johnston, Atoka, Marshall, and Murray Counties. The agency is the grantee for numerous federal and state programs. It operates and lends administrative support to a multi-program operation.
2. INCA’s casualty/property insurance program is administered through the administrative office located in Tishomingo, Oklahoma in coordination with the Division Directors responsible for their programs.
3. INCA’s annual audit and form 990 can be found online at www.incacaa.org/2018audit.
4. INCA as of January 31st, 2022 had 189 employees, 102 full-time, 87 part-time, and 2 volunteers. INCA will issue approx. 271 W-2's for 2021.
5. INCA currently owns and operates a fleet of approximately 74 vehicles and owns and/or operates approximately 27 buildings and structures.
6. INCA purchases a portfolio of coverage that is summarized under the Schedule of current services.

7. Current coverages are through Philadelphia Insurance Company.

Submission Information

1. Submit the proposal via email or mail with all documentation requested.
2. Each distinctive section should be titled with each individual evaluation category and all material related to that category should be included therein.
3. It is the responder's sole responsibility to submit information related to the evaluation categories and INCA is not obligated to solicit such information if it is not included. The failure to submit such information may cause an adverse impact on the evaluation of the proposal.
4. Parts A and B of the Pre-qualification questionnaire must be completed.

Evaluation and Award Process

1. INCA shall use its best judgment in conducting a comparative assessment of the proposal.
2. INCA shall select a broker and insurance package that appear to have the ability to service INCA's needs.
3. A broker will be selected and notification will be made to all firms submitting proposals on or before **March 18, 2022 at 3:00 PM Central Time.**

Evaluation of Experience and Reliability

1. Prospective brokers should submit any information, which documents successful and reliable experience in past performances similar to those of the requirements of this proposal.
2. Provide the following information related for both the three largest current accounts and any non-profits or government substituted firms serviced by your office:
 - a. Name, address, and the telephone number of the account and a representative who may be contacted.
 - b. Dates of that relationship
 - c. A brief written description of the services performed.
3. The above information may be shown on the form provided in the pre-qualification questionnaire or in a similar manner.

Evaluation of Expertise of Your Firm's Personnel

1. The Proposal should include detailed information related to the experience and qualifications, including education and training, of the specific personnel who would service INCA.
2. The above information may be shown on the form included in the pre-qualification questionnaire and detailed resumes should also be included.

Evaluation Criteria The following criteria will be used, in order of relative importance from the highest to the lowest, in evaluating each proposal:

1. Understanding the Problem. This refers to the Proposer's understanding of INCA's needs that generated the RFP, of INCA's objectives in asking for the services or undertaking the study, and of the nature and scope of the work involved.
2. Proposer Qualifications. This refers to the ability of the Proposer to meet the terms of the RFP, especially the time constraint and the quality, relevancy, and currency of studies and projects completed by the Proposer. This also includes the Proposer's financial ability to undertake a project of this size.
3. Personnel Qualifications. This refers to the competence of professional personnel who would be assigned to the job by the Proposer. Qualifications of professional personnel will be measured by experience and education, with particular reference to experience on studies/services similar to that described in the RFP.
4. Soundness of Approach. Emphasis here is on the techniques for collecting and analyzing data, sequence and relationships of major steps, and methods for managing the service/project. Of equal importance is whether the technical approach is completely responsive to all written specifications and requirements contained in the RFP and if it appears to meet INCA's objectives.
5. Available Facilities. List statewide offices. Identify the office from which INCA's account would be serviced.
6. Cost. While this area may be weighted heavily, it will not normally be the deciding factor in the selection process. INCA reserves the right to select a proposal based upon all the factors listed above, and will not necessarily choose the firm offering the best price. INCA will select the firm with the proposal that best meets its needs, at the sole discretion of the agency.
7. Commitment to Diversity. The Proposer's demonstrated diversity and equal employment record, including: (i) recognition of the Proposer's equal employment opportunity and diversity policies, programs and initiatives; (ii) the diversity of the staff that will be substantially involved in work performed for INCA and the firm's plan for utilizing minority and women staff in such work; (iii) the Proposer's status as a certified DBE; and (iv) the Proposer's plan for utilizing minority and women staff in partnering or joint venture arrangements proposed by the firm, if applicable.

BROKER PRE-QUALIFICATION QUESTIONNAIRE

GENERAL INSTRUCTIONS

Please fill out both Parts A and B of this Questionnaire as completely as possible. If requested, information provided in Part B will be treated as confidential by INCA to the extent allowed by law.

If your firm is a branch or a subsidiary of a larger/national agency, the information provided in reference to the questions in this questionnaire should reflect only the activities of and resources available at the office on behalf of which this proposal is being submitted, unless otherwise requested. If facilities or expertise from your parent or affiliated offices will be available and/or necessary in servicing our needs, please indicate this in your submission cover letter.

Supplementary material on any of the questions below may be attached to this questionnaire. **Note: this form may be either filled in or reproduced on your word processing system; however, please reproduce in the same order as it exists.**

PART A

General Information about Your Office:

Name of Firm:	
Address:	
Telephone:	
Name of contact person and title in connection with this proposal:	
Also, please list subsidiary or associate companies of your firm which you wish to utilize in servicing INCA's account:	
Date submitting office was established:	
If a subsidiary/branch/franchise of a national agency, provide the following information on the parent organization:	
Head Office:	
Date established:	
Number of offices in the U.S.:	

Information on insurance your office carries to protect you and your clients.

	Limit	Insurer/Rating
Error and Omission		
General Liability		
Other (specify)		

Will you provide certificates of such insurance if selected? Yes No

Staffing Pattern/Qualifications

Provide information on account executive(s) and support staff that you propose to assign to service this account. Attach detailed resumes of the account executive(s) and any backup staff you plan to use in servicing our account. Include in each resume the number of years' experience in each of the following exposure areas; Real and Personal Property, Auto/GL.

Please include this information in the resume of all items listed below.

- a. Name
- b. Title
- c. Number of years in this capacity
- d. Educational background
- e. General professional experience
- f. Professional experience in servicing non-profit or educational programs
- g. List State Broker Licenses, Property Casualty and/or Health & Life which are held individually.
- h. Office location
- i. If applicable, describe the nature and level of staff resources and service capabilities readily available to you through your parent organization.

Risk Management Services - Exposure Identification Services

List the various risk management services available internally through your firm: i.e., exposure identification, property valuation, loss prevention and control services, etc.

- a.
- b.
- c.
- d.
- e.
- f.
- g.

How are you compensated for the above services?

INCA may request a complete Analysis of Insurance Coverage, including but not limited to identifying coverage gaps, coverage overlaps, potential enhancements and savings opportunities. Specify a fee, if any, associated with this service.

PART B

Information provided in this part of the Questionnaire will be treated as confidential to the extent allowed by law.

Please list by name, approximate annual premium for the last policy period and services rendered to your office's three:

Largest account clients (non-profit if applicable):

1.

Name of Account:	
Services Rendered:	
Name/Title of Contact:	
Phone:	

2.

Name of Account:	
Services Rendered:	
Name/Title of Contact:	
Phone:	

3.

Name of Account:	
Services Rendered:	
Name/Title of Contact:	
Phone:	

Miscellaneous

If you were requested to undertake a comprehensive review and evaluation of INCA's current insurance program and future needs:

1. How would you go about conducting such a review and evaluation?
2. Would there be a fee?

WORK STATEMENT

Objectives

1. General. INCA Community Services is seeking proposals from qualified firms to act as an insurance broker, for services related to Property, Commercial General Liability, Commercial Inland Marine, Commercial Automobile, Professional Liability Include Sexual/Physical Abuse, Directors and Officers and Commercial Umbrella.
2. Specific. The insurance broker will provide an assessment of the market conditions that will affect the insurance placement of the listed coverage.
3. Nature and Scope of the Project. The Contractor shall provide the available resources to effectively execute Property, Commercial General Liability, Commercial Inland Marine, Commercial Automobile, Professional Liability Include Sexual/Physical Abuse, Directors and Officers and Commercial Umbrella.

Requirements

The successful broker shall provide broker services in accordance with the requirements and provisions stated herein. All work performed by the proposer shall be done by personnel experienced in performing their assigned function. Proposer must list all persons working on this project including support staff and shall include their qualifications to do the work assigned to them.

Tasks

1. Seek and solicit premium quotes on an unbiased basis and in the best interest of INCA. Provide detailed coverage comparisons for submitted proposals for INCA's Property, Commercial General Liability, Commercial Inland Marine, Commercial Automobile, Professional Liability Include Sexual/Physical Abuse, Directors and Officers and Commercial Umbrella coverage's.
2. Make recommendations to INCA as to the most advantageous insurance program providing the highest level of coverage at the best possible price to meet INCA's needs and objectives. Some key areas for consideration:
 - a. Statement of Values on property and contents
 - b. Vehicle List
 - c. Look at possible lower out-of-pocket expenses on attorney fees.
 - i. Currently: Umbrella \$10,000, \$5,000 D&O and \$5,000 employment practice liability.
 - d. Claims Management process.
 - e. Safety and Loss Control process.
3. Assign experienced staff to assist with INCA's insurance needs and provide recommendations regarding the appropriate types of insurance for the agency.

4. Provide other insurance consultation services as it relates to any and all operations of INCA in properly advising limits of insurance coverage for coverage's.
5. Conduct annual stewardship meetings/reviews summarizing activities and placements on behalf of INCA.
6. Prepare an annual market analysis and forecast by insurance line. This summary will include information on trends, market availability, pricing, and long term market directions.
7. Assist the Program Directors in the design of policy forms and programs as needed.
8. Verify the accuracy and adequacy of all binders, policies, policy endorsements, invoices, and other insurance related documents as needed.
9. Issue certificates of insurance and answer coverage questions.
10. Represent INCA in all negotiations with insurers, underwriters and other parties with regard to the insurance program.
11. Assure that insurance policies are placed with reputable and financially responsible insurers (based on insurance rating among other criteria), including keeping INCA informed of any changes in rating of the insurers and making recommendations should ratings change during the policy term.
12. Continually evaluate the insurance program and recommend coverage changes and improvements to provide the highest level of coverage at the least possible cost to INCA.
13. Oversee and coordinate all relevant services performed by insurance companies/underwriters or any service agencies arranged for insurance program related issues and concerns.
14. Assist INCA in the preparing proofs of loss or claims reports, and in obtaining loss settlements from insurers.
15. Assist INCA in the completion of all applications, documents and gathering data which may be requested by insurance companies.
16. Assign an Account Manager to INCA who will be responsible for communication with INCA and who, along with any other team members assigned, must be available on a daily basis to INCA for advice and consultation on insurance program related issues and concerns.
17. Provide such other services related to the insurance coverage as INCA may reasonably request.

Available on Request

INCA Community Services, Inc.

List of Vehicles

List of Drivers

Employee Handbook

Driving Policy

Transit Driver Job Description

Transit Driver Handbook

Pre-Employment Check Lists

Statement of Property Value

Philadelphia Insurance Company

Statement of Values 04/01/2021

Customer Loss Detail Report