

**Request for Proposal  
INCA Community Services, Inc.  
Workers' Compensation Insurance  
Broker**



**FOR THE PERIOD**

**04/01/2022 -**

**04/01/2025**

**INCA Community Services**  
**DESCRIPTION OF REQUIREMENTS AND SPECIFICATIONS**  
**WORKERS' COMPENSATION BROKER SERVICES**

**PURPOSE AND INSTRUCTIONS**

INCA Community Services (hereinafter referred to as "INCA") is seeking proposals from qualified firms to provide Brokerage & Risk Management and Claims services (not claims adjusting services). It is the intention of INCA to appoint a Broker for a period of three (3) years. The successful firm must be a licensed insurance broker, must have a minimum of five (5) years experience representing governmental entities and must have access to various competitive insurance markets.

The RFP may be obtained electronically at [www.incacaa.org/rfp-workerscomp2022](http://www.incacaa.org/rfp-workerscomp2022)

INCA has as of January 1, 2022 had 189 employees, 102 full-time, 87 part-time, and 2 volunteers. INCA will issue approx. 271 W-2's for 2021. Below is a breakdown of the number of employees by workers compensation codes.

Workers Comp Code	Number of employees	Average Salary
7382	55	\$834,000
8810	101	\$282,000
8864	9	\$1,385,000
8868	47	\$1,334,000
9101	9	\$201,000

### Proposal Instructions

Proposals will be accepted at 371 W 10th Street, Atoka, OK 74525 or by email to [e.pogue@incacaa.org](mailto:e.pogue@incacaa.org) until **March 11, 2022 at 3:00 p.m.**, prevailing local time. Late proposals will not be considered.

INCA intends to review the cost of broker services separate from the technical response. Therefore, all pricing and cost information is to be submitted in a separate sealed envelope labeled "INCA RFP 00-00 Cost Information".

INCA reserves the right to reject any or all proposals or to waive any specific technicalities or formalities in order to accept any proposal deemed to be in the best interest of INCA. INCA is not bound to accept the least costly proposal, but reserves the right to accept the proposal which appears, in its judgment, to be the best suited to the interests of INCA.

INCA reserves the right to negotiate with any vendor, including but not limited to terms, conditions, pricing, pricing structure, etc. The right to accept any portion of any proposal and to enter into a contract with one or more proposers is reserved.

### **Proposal Duration**

Proposals submitted in response to this RFP must be valid for a period of 30 days from proposal submission deadline and must be marked.

### **Proposal Contents**

Each proposal must include information addressing each of the following areas addressed in the technical specifications, at a minimum:

- Complete and thorough description of coverage and services to be provided;
- Questionnaire responses;
- Qualifications of Vendor;
  - References, with special emphasis on local governments served (if any)

A proposal will not be considered complete unless it contains both a Technical Section and a Cost Section as described. A proposal that lacks either Section will not be evaluated and will not be eligible for contract award.

### **Technical Section**

The proposal's Technical Section shall meet all requirements contained throughout the remainder of the Description of Requirements and Specifications section of this RFP. It should also include any additional comments necessary to fully describe the services available, and give enough technical detail to allow the evaluation team to assess whether or not the services meet specifications.

### **Cost Section**

The Proposal must include the following statement:

“This proposal represents all costs to cover and include all labor and supervision, materials, equipment, machinery, apparatus, tools, services, transportation, and all other facilities, licenses, permits, taxes, fees, charges, excises, services (virtual, on-site, or telephonic), expenses and incidentals of any description whatsoever necessary to perform and complete finish in a workmanlike manner and to the complete satisfaction and approval of INCA, free from all liens or claims of laborers, material men, suppliers, or subcontractors and in conformity in all respects with all applicable federal, state, county or municipal laws, ordinances, rules or regulations, all working things contemplate by the RFP in contract.”

## Evaluation of Proposals

All complete proposals will be evaluated according to the guidelines set forth in this RFP. Following this evaluation process, proposals will be labeled as "responsive" or "non-responsive".

All non-responsive proposals will be removed from further consideration. Negotiations will then begin with the proposer, whose proposal has been judged most appropriate, with regard to all factors including cost.

Proposals will be evaluated based by an evaluation committee composed of staff from the following departments: Administration. Points will be awarded based upon various criteria as follows:

- Technical Section (75%):
  - Description of Coverages and Services 25%
  - Financial Stability 25%
  - Qualifications 20%
  - References 05%
- Cost Section (25%):
  - Cost of Broker Services 25%

## Award of Contract

It is anticipated that, following the completion of the evaluation process, a contract will be awarded to the successful proposer. However, no work is to begin, nor is INCA liable for any costs whatsoever, until the contract has been duly signed and certified by the appropriate parties.

The successful proposer will enter into a contract with INCA on a form agreeable to INCA. Please provide a sample copy of your contract agreement form.

INCA will contract directly with organizations capable of performing the requirements of this Request for Proposal. Respondents must be represented directly.

All insurance policies are to be effective April 1, 2022 at 12:01 a.m. with a policy term of at least one (1) year.

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**

## Questions

Questions are to be submitted via e-mail to Erica Pogue at [e.pogue@incacaa.org](mailto:e.pogue@incacaa.org) by February 25, 2022. Answers will be posted as needed on RFP Addendum page. Notification of updated addendum will be sent through email.

## **TECHNICAL SPECIFICATIONS**

Broker must provide INCA insurance coverages requested in this packet are based on those coverages provided below:

- Bodily Injury by Accident - \$500,000 each accident
- Bodily Injury by Disease - \$500,000 each employee
- Bodily Injury by Disease - \$500,000 policy limit

**Minimum Qualifications of Firm – Each proposal must include information that clearly indicates the firm meets each of the following minimum qualification requirements:**

1. The firm must have an Errors and Omissions policy with a minimum limit of \$1,000,000 per occurrence.
2. The firm must have a minimum of 5 years of experience working in Oklahoma Workers' Compensation.
3. The firm must provide a minimum of 3 references based in Oklahoma.

## **RFP QUESTIONNAIRE**

The Proposer shall provide a response to each question; if the response does not meet minimum requirements, it is the Proposer's responsibility to so indicate in the response.

1. Is Proposer currently for sale or involved in any transaction to expand or to become acquired by another business entity? If yes, Proposer will explain the expected impact, both in organizational and directional terms.
2. Proposer will provide any details of all past or pending litigation or claims filed against Proposer that would affect its performance under an Agreement with INCA (if any).
3. Does any relationship exist (whether by family kinship, business association, capital funding agreement, or any other such relationship) between Proposer and any employee of INCA? If yes, the Proposer will explain.
4. The Proposer will fully disclose any fees which would be payable, directly or indirectly, to any and all insurance intermediaries involved in the placement of the coverage(s) that is the subject of this RFP.
5. Proposer qualifications and licenses authorizing them to do business in the State of Oklahoma must be included in this RFP.
6. How are policy decisions and other operational matters determined for the agency?
7. How many years has the Proposer been in the business of workers'

compensation administration? In Oklahoma?

8. Describe the process of ensuring the Proposer is up to date on Oklahoma Workers' Compensation law?
9. Does the Proposer have its own staff, or are services provided by a broker or other third-party vendors? List all providers associated with the Proposer and any associated relationships.
10. How many Profits does the Proposer serve with Work Compensation Insurance? How many non-profits?
11. Describe contract termination provisions and criteria.
12. List the address and phone number of the claims office that will provide the administration of claims for INCA.
13. What options does the Proposer offer to receive claim reports? 14. Describe the Proposer's claims management philosophy, processes, and approach.
15. Will the Proposer's Staff, Insurance Company Adjuster, Third-Party Claims Adjusters, or Independent Adjusters adjust losses?
16. Are cost containment services offered (i.e. bill review, utilization management)? If so, please describe.
17. List the name of the vendor to which the Proposer anticipates subcontracting any additional services.
18. How does the Proposer identify claims with subrogation potential and what procedures are used for recovery?
19. Does the Proposer have a Certified Workplace Medical Plan (CWMP)? If yes, please state the name of the network, any additional costs associated with it, and a description and the effectiveness of the services. If a percent of savings per bill is charged, what is the average percent of savings?
20. Does the Proposer have a Return-to-Work Program? If yes, please describe.
21. Should INCA decide to terminate the plan, would the Proposer handle open claims? Also, please explain any financial obligations related to the termination of the plan.
22. Attach a description of loss prevention services provided. Include a recent example of a loss prevention service completed by the Proposer's firm. 23. Describe any charges for the use of these services.
24. Describe the Proposer's philosophy on loss prevention.
25. List the name of the loss prevention representative(s) who will make scheduled appointments with INCA. Indicate the frequency or schedule for these appointments.
26. Where is the loss prevention representative located?
27. Describe the specific risk management materials/resources that are available to INCA. Indicate the additional charges, if any.
28. Describe the specific education and training provided to INCA personnel. Indicate additional charges, if any.

29. Describe the types of standard reports that are available to INCA for analyzing claims. Attach samples and list any additional charges for these reports. 30. State the length of time for which this proposal is guaranteed. Will any contributions, premiums, rates or fees change mid-year or mid-contract? Outline the proposal dates of the contract.

31. Please propose multiple fee structures by deductibles.

32. Please indicate how INCA will be billed.

33. Proposer will provide a detailed list of any additional services or benefits not otherwise identified in this RFP that Proposer would propose to provide to INCA. Additional services or benefits must be directly related to the goods and services solicited under this RFP.

## **IMPLEMENTATION**

Services are to be effective at 12:01 a.m. on April 1, 2022 - March 31, 2025.

### **INCA Community Services**

#### PRICING SHEET

## **WORKERS' COMPENSATION BROKER SERVICES**

Total Price: \$ (Price in Numbers) (Price in Words)

### **INCA Community Services**

#### VENDOR STATEMENT OF NON-COLLUSION

#### **Workers' Compensation Insurance**

Having fully informed himself/herself regarding the correctness of the proposal and statements made herein, the undersigned proposer certifies that:

1. The proposal has been arrived at by the proposer independently and has been submitted without agreement with, and without any collusion, understanding, or planned similar course of action with any other vendor of services, materials, equipment, or supplies described in the request to propose, designed to inhibit independent proposing or healthy competition, and;
2. The detail and intent of the proposal has not been shared by the proposer or its employees or representatives to any person not an employee or representative of the proposer or its surety on any attachment furnished with the proposal, and will not be shared with any such person before the authorized opening of the proposal.

3. The undersigned proposer hereby guarantees that this statement is executed for purposes of inducing the INCA Community Services to consider the proposal and offer an award in agreement therewith.

\_\_\_\_\_  
Legal Name of Vendor

\_\_\_\_\_  
Business Address

\_\_\_\_\_  
Signature and Title of Person Authorized to Sign

\_\_\_\_\_  
Date

Contractor's Name: \_\_\_\_\_

EIN or SSN: \_\_\_\_\_

Signed by: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

This form and the Insurance Checklist must be completed and returned with the submitted proposal.

TITLE VI VOLUNTARY DISCLOSURE BY VENDORS/CONTRACTORS

The purpose of this request is to provide statistical information related to Title VI regulations. This is a VOLUNTARY disclosure. The information requested pertains to the company owner.

Race: White/Caucasian

Black/African American

Hispanic

Asian

American Indian and Alaskan Native  
Native Hawaiian or other Pacific Islander  
Other

Gender: Male

Female

This form will be maintained on file in the Finance Department for review by INCA  
Community Services.