

**Dufur School District
REQUEST FOR PROPOSALS:
INSURANCE BROKER**

INTRODUCTION AND PURPOSE

The Dufur School District (DSD) is located in Dufur, OR a community of 650 people. The district spans over 500 square miles. The south border is Tygh Ridge, the Columbia River in the North, Hood River County to the west, and Sherman County to the east. The district is comprised of dry land wheat ranches, fruit orchards, and various other agriculture crops. The community of Dufur is a bedroom community for The Dalles, and points further west. The district is currently made up of 335 students Kindergarten through twelfth grades.

The DSD is soliciting Requests for Proposals for Insurance Agent of Record services for the districts risk management program consisting of property, casualty, liability, auto, workers compensation as well as other risk management services.

MINIMUM QUALIFCAITONS

The minimum qualifications for the Insurance Broker Services contract are as show below. Applicants not meeting these minimum requirements will not be evaluated nor considered for this contract.

1. Be licensed by the Insurance Commissioner of the State of Oregon;
2. Have relevant experience with public sector accounts of similar size and scope of services; and
3. The Insurance Agent assigned to the DSD must have a minimum of ten years of active experience in the public sector in insurance and risk management fields.

SCOPE OF WORK

The DSD places primary importance on developing and maintaining a quality risk management program with corresponding insurance coverage that thoroughly responds to the risks and liabilities faced by the district in its operation. The DSD is seeking written proposals from a brokerage firm and representative broker(s) to provide insurance broker services that include but are not limited to insurance placement and servicing, risk exposure analysis, as well as general insurance advisory services and claims assistance.

The selected firm and representative broker(s) will work directly with the district Business Manager and Superintendent on insurance coverages, renewals, and claims. DSD is not only seeking an insurance broker, but also an advisor and trusted ally in the insurance industry.

The applicant should be able to provide a range of services including but not limited to the following:

- Evaluate DSD’s existing insurance program, and as necessary recommend changes to terms, conditions, or coverage limits to ensure the program is affordable and adequately protects DSD.
- Evaluate DSD’s existing insurance program and identify any applicable market trends or exposure trends that DSD should be aware of.
- Evaluate DSD’s participation in applicable insurance pools and cost sharing programs for property, casualty and workers compensation
- Assist with the claim submission and handling process
- Serve as the intermediary between DSD and the provider when there is a reasonable coverage dispute.
- Provide premium estimates upon request.
- Negotiate with underwriters on behalf of DSD and obtain insurance coverage that best meets DSD’s needs and requirements at the best cost, while also advising on the carrier’s services, claim handling process, etc.
- Bind insurance coverage on the exact dates needed by DSD.
- Respond to all insurance related questions and request for advice from the DSD in a timely manner.
- Assist the DSD Operations Director to coordinate inspection, audit, or other carrier requests.
- Provide legal updates and provide guidance on recommended coverages in order to maintain compliance with Federal and State laws and funder regulations as requested by DSD.

PROPOSAL FORM AND CONTENT

The bidder’s proposal must provide a detailed response and supporting documentation, where requested, to each of the following areas:

1. Cover Page

- a. All proposals must include a cover letter addressed to Jack Henderson, Dufur School District Superintendent, and signed by a duly constituted official legally authorized to bind the applicant to both its proposal and cost schedule. The cover letter must include name, address, and telephone number of the proposer submitting the proposal and name, title, address, telephone number, and email address of the person, or persons to contact who are authorized to represent the proposer and to whom correspondence should be directed.

2. Experience and Qualifications:

- a. List the key personnel and qualifications relative to this RFP; including but not limited to a description of education, certificates or licenses, professional background, experience, skills, expertise and training.
- b. Describe your Agency's qualifications and how many years the Agency has been in business.

3. Services & Support

- a. What special services or support will you provide to DSD?
- b. How would you approach developing and implementing a risk management program that includes proposals for optional and alternative ideas that will reduce DSD risk and/or reduce premium costs yet maintain broad coverage?
- c. How would you stay abreast of local issues concerning DSD?
- d. Describe your agency's culture?
- e. Provide a description of how your agency's culture impacts the services you provide.
- f. Why do you want our book of business?

4. Additional Services:

- a. Provide descriptions of any other services the Agent would propose to include within the base cost of the proposal.

5. References:

- a. Provide at least 3 relevant clients whom the Proposer is currently or has previously provided Risk Management and Insurance Broker Consulting Services, within the last three (3) years. Provide government contact name, phone number, and email address. Oregon references are preferred. DSD reserves the right to explore the background, previous experience, training, financial affairs or related matters of any firm or individual under consideration for this contract.

6. Community Involvement:

- a. Please describe the proposer's use of local resources, availability to meet in person and/or their community involvement.

7. Compensation:

- a. Discussion of proposed method of compensation. The DSD anticipates a yearly basis method but is willing to consider alternative proposals. Proposer should submit a flat rate in the event there are additional services beyond the scope of the RFP are required.

EVALUATION CRITERIA AND SCORING

Proposal Minimum Qualifications

DSD Insurance Agent of Record shall meet the following minimum qualifications:

1. Be licensed by the Insurance Commissioner of the State of Oregon;
2. Have relevant experience with public sector accounts of similar size and scope of services;
3. The Agent assigned to DSD must have a minimum of ten years of active experience in the public sector in insurance and risk management fields.

Evaluation Criteria and Scoring

Each proposal will be judged on its completeness and quality of its content. The evaluation Process will begin with an analysis of each proposal using the evaluation criteria and weighting Identified below.

- Experience and Qualifications – 35%
- Service & Support - 35%
- Compensation – 10%
- References – 10%
- Community Involvement – 10%

SUBMISSION OF PROPOSALS AND CLOSING TIME

Please submit proposals to: Jack Henderson, Superintendent Dufur School District
802 Ne Fifth Street
Dufur, OR 97021
Email: jhender@dufur.k12.or.us

Proposals are due by: **April 27, 2020**
4:00pm – Pacific Standard Time

- Proposals must be submitted via email by the date and time specified above. Bidders are permitted, but not required to submit hard copy proposals in addition to an electronic submission.
- DSD encourages inquiries concerning this RFP. All questions pertaining to this RFP must be made via email to Virginia Albrecht, valbrech@dufur.k12.or.us
Questions are due by 9:00 AM PST, **April 20, 2020**

PROPOSED TIMELINE

DSD intends to follow the below timeline for review and award of this solicitation:

Questions Due:	April 20, 2020 9:00 AM (PST)
Deadline for Submittal:	April 27, 2020 4:00 PM (PST)
Review of Proposals:	April 28-30, 2020
Interviews or Additional Questions Conducted:	April 30-May 1, 2020
Insurance Broker Selected:	May 4, 2020

*Dates are subject to change at the discretion of DSD

SOLICITATION TERMS

1. Agreement

Subject to availability of funding, DSD intends to issue an exclusive cost reimbursable type agreement for a base period of up to three (3) years with the option to extend to the successful bidder from this procurement process. DSD reserves the right to issue one or more awards as a result of this RFP.

2. Discretion

DSD may, at its sole discretion and after the evaluation process, choose not to issue any agreement as a result of this process. DSD may also, at its sole discretion, choose to issue as many or as few agreements as deemed necessary to meet DSD's business needs.

4. Proposal Costs

There is no reimbursement for costs associated with preparing or submission of proposals in response to this RFP or costs associated with possible award negotiation.

