



REQUEST FOR PROPOSALS INSURANCE AGENT OF RECORD

Culver School District #4
412 West E Street
PO Box 259
Culver, OR 97734
Telephone: 541.546.2541

PROPOSALS DUE:
Wednesday March 8, 2023 12:00 pm

I. GENERAL INFORMATION

Culver School District (hereinafter "District") is seeking written proposals from qualified insurance agents to serve as the Agent of Record for insurance services including various property and casualty coverage lines, worker compensation, but excluding employee benefits. The District utilizes the insurance benefits of PACE for property and casualty coverage, crime and auto; Cowbell Cyber for cyber liability; SAIF for worker compensation.

The Agent of Record will have the authority and access to obtain competitive quotes from reputable insurance carriers or risk facilities operating in the State of Oregon for each type of risk or risk financing structure. The agent should be prepared to provide extensive services and support in the areas listed for a minimum of three (3) years with an option to extend for an additional two (2) years at the District's discretion.

This is a qualified bid process so while overall costs are a major factor, agents who can provide the most experience and scope of services requested will receive higher marks. The District invites interested agents to complete and submit a proposal.

The District's Business Manager must receive a pdf containing a complete proposal by email to mvervaecke@culver.k12.or.us no later than 12:00 pm Wednesday March 8, 2023. Proposals received after the designated deadline will not be considered.

If necessary, interviews with selected firms will be scheduled for the week of March 13, 2023.

Proposals should be electronically submitted and prepared simply and economically, providing a straightforward, concise description of the proposer's capabilities to satisfy the requirements of the RFP. Emphasis should be on completeness and clarity of the content.

Proposals shall be firm for a period of thirty (30) days after the closing date. Each responding proposer may withdraw their proposal if it has not been accepted within thirty (30) days from the RFP closing date.

The award of this contract will be made by the District on the basis of the proposal which, in the District's sole and absolute judgment, will best serve the best interests and needs of the District. The District reserves the right to accept or reject any or all the proposals, and waive any informalities and irregularities in said proposals.

All proposers must provide the information requested in Section III, Proposal Submission Requirements. Failure to respond to any or all requested information may result in disqualification by the District.

Questions, interpretations or clarifications of this RFP must be requested in writing. All questions should be directed to Megan VerVaecke, Business Manager, at mvervaecke@culver.k12.or.us

All questions are due by 12:00 pm on Friday February 24, 2023. It is the Representative's responsibility to check our website at www.culver.k12.or.us for any addenda information.

The Intent to Award will be issued electronically through e-mail, by Megan VerVaecke, Business Manager, no later than the week of March 20, 2023.

II. SCHEDULE OF EVENTS/DATES

ACTION	DATE
Issue RFP	Friday February 17, 2023
Final Questions Due	Friday February 24, 2023, 12:00 pm
Last Addenda Issued	Monday February 27, 2023, 6:00 pm
Proposals Due	Wednesday March 8, 2023 12:00 pm
RFP Committee to Review Proposals	March 8-10, 2023
Finalist Interviews if necessary	The week of March 13, 2023
Notice of Intent to Award	March 20, 2023
Insurance Policy renewals	July 1, 2023

III. PROPOSAL SUBMISSION REQUIREMENTS

The proposing agent shall be responsible for preparing an effective, clear, and concise proposal. The proposals must include the following minimum information:

- I. Cover letter addressed to Megan VerVaecke, Business Manager and signed by a person legally authorized to bind the applicant to its proposal. The cover letter must include name of the agency, broker and/or agent of record, address, telephone and fax numbers of the agency and email address of the person(s) who are authorized to represent the proposer as well as financial reference: bank name, address, phone, and name and title of bank officer most familiar with the agency's account. The letter should also include that the agent has made no agreements with any company that places it as the sole agent for such company;
- II. Proof of licensure in the State of Oregon;
- III. Profile of Agency that includes articulation of experience with public sector accounts of similar size and scope of service;
- IV. Name, title, and qualifications of proposed broker(s) with a minimum of five (5) years' experience in public sector accounts of similar size and scope of service;

- V. Name(s), titles, and qualifications of proposed key personnel with experience in public sector accounts of similar size and scope of service;
- VI. Describe the proposed fee structure offered by your firm, including travel charges and any other costs that may be passed on to District;
- VII. Articulate plan and ability to provide service delivery and support to meet the following scope of work, including examples of reports, if applicable:
 - A. Routine and emergent consultation relating to insurance-related issues;
 - B. Analysis of District's risk exposure and potential solutions;
 - C. Analysis of retention and transfer of risk;
 - D. Provide routine and emergent review and consultation of any liability insurance program concerns;
 - E. Provide ongoing risk management consultant services including safety and loss control;
 - F. Assist in timely reporting and settlement of claims;
 - G. Advocate for the District in marketing and retaining property and casualty insurance, Worker's Compensation, excess insurance and related coverages;
 - H. Assist with other insurance matters as required;
 - I. Present reports regarding approach to Risk Management including updates on regulations, condition of insurance marketplace, new legal requirements, and other applicable changes or duties;
 - J. Provide consultation in the area of insurance requirements in contracts/agreements that the District may enter into or request;
 - K. Assist with property/casualty loss control;
- VIII. References-Please list two public entity (preferably K-12) references.

IV. MINIMUM QUALIFICATIONS

- I. Any proposer must be licensed to provide insurance services in the State of Oregon;
- II. Authorized to work with PACE and SAIF as insurance providers and have current experience and connections to/with these providers;
- III. Demonstrated experience in servicing public sector accounts of equal size, complexity, and scope.

V. EVALUATION OF PROPOSALS

- I. The District reserves the right to seek clarification of each Proposal submitted. The District also reserves the right to require other evidence of technical, managerial, financial, or other abilities prior to selection.
- II. Each proposal received will be evaluated to determine if it meets the stated requirements. Failure to meet these requirements may be cause for eliminating the proposal from further consideration.
- III. A selection committee will evaluate each Proposal to determine the one that is most advantageous to the District based on the evaluation criteria outlined in this RFP. Proposals submitted that do not meet mandatory requirements will not be rated.
- IV. The District reserves the right to reject any and all proposals, to waive any technicalities, informalities and irregularities, to accept or reject all parts of the proposal, and to be the sole judge of the suitability of the proposals offered.

- V. Proposals will be evaluated generally on the following criteria,

Qualifications of the agency	20 points
Qualifications of assigned agency staff	20 points
Ability to meet scope of work and service required	30 points
Fees charged and cost effectiveness of the proposed services	15 points
Reference checks	15 points
Total Points	100 points

- VI. All submittals in response to this RFP are public records and available for inspection and copying upon request. Any portions of the RFP submittal marked as confidential will not be made public without consent of the consultant prior to the award of the contract.
- VII. The award of this contract will be made by the District based on the proposal which, in the selection committee's sole and absolute judgement, will best serve the interests and needs of the District. Upon completion of the evaluation process, the Business Manager will notify all proposers of the District's selection.

VI. TERMS AND CONDITIONS

- I. Term of Agreement: The District anticipates selecting the Agent of Record to commence services in July of 2023 and continue for at least three (3) years unless terminated earlier in accordance with the provision of the Agreement. Upon satisfactory performance by the Agent of Record, the parties may choose to extend the term Service Agreement for additional one (1) year terms and shall do so by executing a renewal agreement annually.

- II. Disclosure of Interest: No employee or elected official of the District may own more than five (5) percent of a business that is submitting a Proposal on any awards with the District unless it is fully disclosed in the Proposal documents.
- III. Withdrawal of RFP: Proposals may be withdrawn before the RFP submittal deadline by submitting a written request to Megan VerVaecke, Business Manager. Re-submittal before the RFP submittal deadline can be made; however, they may not be re-submitted after the deadline.
- IV. Addenda: The District may modify the RFP by issuance of written addendum. Addenda will be posted online at <https://www.culver.k12.or.us/departments/business/documents> Proposers will be responsible to check for addenda. Verbal modifications to the RFP specifications shall not be binding upon the District.
- V. Cancellation, Delay or Suspension of Solicitation: Rejection of Proposals: The District may cancel, delay or suspend this solicitation if it is in the best interest of the District. The District may reject any or all Proposals, in whole or in part.
- VI. Proposers who wish to protest the results of the evaluation of proposals must submit a written protest to the District no later than five (5) business days after being notified of the committee's recommendations regarding award of a contract. The judgement used in the scoring by individual evaluators is not grounds for appeal. The selection protest must state all the relevant facts that establish that all higher ranked proposers were ineligible for selection because their Proposals were nonresponsive or the proposer was not responsible. A written decision will be sent to the protestor. The District may award a contract while a protest is pending.
- VII. RFP Costs: All costs incurred in the preparation and presentation of the RFP shall be the responsibility of the responding party to the RFP. All documents submitted as part of the RFP will become property of the District. Requests for specific material to be returned will be considered. Any material submitted that is confidential must be clearly marked as such.
- VIII. Culver School District Contacts: The designated individual responsible for coordination of the RFP is Megan VerVaecke, Business Manager. Any questions relating to this RFP should be directed to Megan VerVaecke at mvervaecke@culver.k12.or.us only.
- IX. Equal Opportunity Policy: The District requires all proposers to comply with the District's nondiscrimination policy. The District's programs, services, employment opportunities, volunteer positions and contracts are open to all persons without regard to age, citizenship, color, disability, gender expression, gender identity, national origin, parental or marital status, race, religion, sex, or sexual orientation. A copy of the policy is available upon request.