

REQUEST FOR COMPETITIVE PROPOSAL INSURANCE BROKERAGE SERVICES

ISSUED April 10, 2019

RFP No. 19-0410

WorkNet Pinellas, Inc., d.b.a. CareerSource Pinellas (CSPIN) is issuing a Request for Proposal (RFP) to obtain insurance brokerage services as further specified herein. Insurance brokers interested in submitting a proposal should review this entire document.

Proposals should be submitted by 2:00 p.m. EDT on May 8, 2019 to:

CareerSource Pinellas
Attention: Dawn Evans, HR Manager
13805 58th Street North Suite 2-140
Clearwater, FL 33760

The official opening will be held at the CareerSource Pinellas conference room at 13805 58th Street North Suite 2-140 on May 8, 2019 at 3:00 p.m. EDT. Submitted RFPs will be recorded. Any RFP or portion thereof, received after the submittal deadline will not be considered and returned to the submitting entity.

Questions may be submitted by email to rfp@careersourcepinellas.com until 5:00 p.m. EDT, April 24, 2019. Please reference RFP No. 19-0410 in the subject line. Answers will be posted on the CareerSource Pinellas website at <https://www.careersourcepinellas.com/pages/rfps> by 12:00 p.m. EDT, April 26, 2019.

Action	Date
Issue RFP	4/10/2019
Question and Answer period	4/17/2019 – 4/24/2019 at 5 p.m.
RFP Due	5/8/2019 at 2 p.m.
Official Opening	5/8/2019 at 3 p.m.
Evaluation and Selection Begins	5/9/2019
Award date	6/6/2019*

* Tentative date subject to the identification of a qualified respondent.

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I. Introduction

Objectives

WorkNet Pinellas, Inc., d.b.a. CareerSource Pinellas (CSPIN) is issuing a Request for Proposal (RFP) to obtain insurance brokerage services as further specified herein. Insurance brokers interested in submitting a proposal should review this entire document.

Background of Organization

WorkNet Pinellas, Inc. d.b.a. CareerSource Pinellas (cspin) is a 501(c)(3) private, non-profit corporation created under the Workforce Investment Act of 1998 and Florida's Workforce Innovation Act of 2000, entered into an Inter-local Agreement with Pinellas County Board of County Commissioners for providing workforce services for all programs under the Workforce Innovation and Opportunity Act. CSPIN has requested and received certification to serve as Region 14 Local Workforce Development Board for Pinellas County by CareerSource Florida, the state workforce policy organization for the State of Florida and the twenty-four local workforce development boards.

CareerSource Pinellas is not a state agency and is exempt from chapters 120 and 287, Florida Statutes, however it must follow the procurement and expenditure procedures required by federal law for the expenditure of federal-grant funds, including those set forth in 29 CFR 95.40-.48

CSPIN is committed to strengthening the competitive edge of local businesses in tangible and measurable ways by providing customized recruiting services, skills upgrade training or retraining; targeted career fairs and recruitment events, workforce related business seminars; labor trends and the latest labor market information. In short, CSPIN supports and leverages the human capital component of small, medium, and large companies in Pinellas County.

II. Specifications

Scope of the RFP

The purpose of this Request for Proposal (RFP) is to obtain competitive proposals from qualified insurance brokers who can demonstrate their ability to provide the required services. **DO NOT CONTACT ANY INSURANCE MARKETS ON OUR BEHALF AT THIS TIME.** We are only seeking background information on a Proposer's firm and ideas on how you would approach our insurance and risk management program if awarded the business. Your response should be developed solely based on your firm's knowledge and experience. CSPIN is seeking proposals for an insurance broker to handle the placement and servicing of insurance in the following areas:

- General Liability; Electronic Data & Equipment; Misc. Professional Liability; Sexual & Physical Abuse Liability
- Commercial Management Professional Package
- Commercial Auto (2009 Ford, 1997 Ford, 2003 Ford)
- Commercial Umbrella
- Commercial Property
- Workers Compensation
- Cyber, Privacy & Network Security Liability

- Inland Marine/Electronic Data Processing

Length of Contract

The term of the initial policy period shall be for a 12 month period from July 1, 2019 through July 1, 2020 with an effective date of July 1, 2019. The contract will have an option to extend for up to **three (3)** additional years for a 12-month policy period.

III. Proposer Qualifications & Requirements

Proposer(s) may be any organization(s) organized in accordance with state and federal laws. **Responses may only be submitted by a single entity and not a collaboration of partners.** CSPIN will solicit offers from, award contracts to, and consent to subcontracts with responsible contractors only. To insure the integrity of the proposal, CSPIN prohibits the use of sub-contractors.

Service capabilities are key aspects of the agent/broker relationships with CSPIN. In addition, brokerage and consulting services must be provided for annual policy renewals and on an as needed basis. The selected broker must provide a thorough renewal presentation each year with policy recommendations to include an analysis of available alternatives in consideration of each Organizations' exposures. Brokerage services must also include market research, policy endorsements, certificates of insurance, and coverage consultation on each Organizations claims. Broker would also advise on a continuing basis and in a timely manner of any and all significant matters and developments regarding the process of carrier service issues. **Brokers are required to select coverage that will allow the Organization to participate in the selection of counsel in the event of litigation.**

Current CSPIN Insurance coverage:

Coverage	Insurer	Address	Limits
Commercial Property	Lexington Insurance Company	3805 58th Ave St. N #2-140, Clearwater, FL 33760	Property \$53,100 ; All Other Perils \$1,000, Windstorm & Hail \$25,000
		682 E Klosterman Road, Tarpon Springs 34689	Business Personal Property \$42415 ; All Other Perils \$1,000, Windstorm & Hail
		3420 8th Ave S, St. Petersburg, FL 33711	Business Personal Property \$276,505 ; All Other Perils \$1,000, Windstorm & Hail
		7701 22nd Ave North, St. Petersburg, FL 33710	Building \$2,327,375 ; Business Personal Property 603,300, Other Perils \$1,000, Windstorm & Hail \$25,000, Sign \$30,870
		7701 22nd Ave North, St. Petersburg, FL 33710 Building 2	Building \$5150; Business Personal Property \$3000, All other Perils \$1000, Windstorm & Hail
		7701 22nd Ave North, St. Petersburg, FL 33710 Building 3	Building \$37,852; All other Perils \$1000, Windstorm & Hail
Commercial Package	New Hampshire Ins Co		
Electronic Data & Equipment		3805 58th Ave St. N #2-140, Clearwater, FL 33760	Computer Equipment \$45,300; Computer Software \$10,000
		682 E Klosterman Road, Tarpon Springs 34689	Computer Equipment \$44,000; Computer Software \$10,000
		3420 8th Ave S, St. Petersburg, FL 33711	Computer Equipment \$186,200; Computer Software \$10,000
		7701 22nd Ave North, St. Petersburg, FL 33710	Computer Equipment \$168,289; Computer Software \$10,000

			Amount \$10,000
General Liability		General Aggregate per location	3,000,000
		Products & Completed Operations Aggregate	3,000,000
		Personal and Advertising Injury	1,000,000
		Each Occurrence	1,000,000
		Damages to premises rented by you	1,000,000
		Med Expense/payment (any one premises)	1,000,000
		Employee Benefits Liability Aggregate	1,000,000
Misc Professional Liability (Social Services)		each wrongful act	1,000,000
		Aggregate	3,000,000
Sexual or Physical Abuse Liability		each wrongful act	1,000,000
		Aggregate	1,000,000
Commercial Umbrella	National Union Fire	each occurrence	3,000,000
		Aggregate	3,000,000
Comm Management Professional Package	Federal Insurance Co		
Crime		Fidelity	1,000,000
Directors & Officers Liability		Per Claim/Aggregate	1,000,000
Employment Practices Liability		All Claims	1,000,000
Fiduciary Liability		All Claims	1,000,000
Commercial Auto; 2009 Ford, 1997 Ford, 2003 Ford	Auto Owners Ins Co		
Liability		Bodily Injury and Property Damage per a	1,000,000
Uninsured motorist		each person/accident	1,000,000
Medical payments		each person	5,000
Personal Injury Protection		each person medical	10,000
		non-emergency	2,500
		benefits each person	5,000
Comprehensive for scheduled Autos			Actual Cash Value
Collision for scheduled autos			Actual Cash Value
Cyber, Privacy & Network Security Liability	Lloyd's London	each claim/aggregate (breach & liability)	1,000,000
Workers Comp	FCCI	each accident/disease/policy limit	500,000; 500,000

Debarment and Suspension: As required by the regulation implementing EO No. 12549 and 12689, Debarment and Suspension, 29 CFR 98, the Vendor must not be presently nor previously within a three-year period preceding the effective date of the award, debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any federal department or agency. CSPIN will not award a contract to parties listed on the GSA List of Parties Excluded from Federal Procurement or Non-Procurement Programs.

IV. RFP Terms and Conditions

RFP Response

Each Respondent is required to submit their response to this RFP no later than the RFP due date and time. The delivery of the RFP is solely and strictly the responsibility of the Respondent. A RFP received after the due date and time will not be considered fully responsive.

Only proposals submitted in the prescribed format and using the exhibit forms provided will be evaluated for contract award.

Responses should be submitted on 8 ½" X 11" pages, printed or typewritten and single-spaced. Text should be presented single-sided on each separate page, a minimum 12-point font size.

The proposal document should have section dividers that relate to the table of contents.

- All information should be as complete, specific, and concise as possible.
- Deliver to name and address as specified on page 1 of this document.
- Do not include this RFP document in your proposal.
- Do not respond to any questions by referencing material presented elsewhere. A response of "*will comply*" or "*see above*" or similar statement shall be considered unresponsive.

Submissions must include:

- **1 signed paper original and 3 paper duplicate copies of RFP Response.** The original should be stamped or marked "Original"; the copies, marked "Copy".
- The proposal submissions must be submitted in a sealed package and clearly marked in the lower left-hand corner "RFP – Insurance Brokerage Services". All proposals must be received by the due date and time. No faxed, e-mailed or telephone proposals will be accepted.
- 1 flash drive on which the response is saved must be included in the sealed package. Please format the text in a Word document. PDF submissions will be considered non-responsive.

The response must follow the outline below.

1) Cover Page

The cover page should include the name and number of the Request for Proposal, the Proposer's name, mailing and physical address, telephone number and the name of the Proposer's contract person.

2) Company Information

Use Appendix A. Company Information and include name and title of Company's contact representative. Appendix A should include signature from authorized agency representative.

3) Table of Contents

Include table of contents referencing sections 4 – 7 below

4) Description of Proposer's Organization and Qualifications

- a. Provide a brief description of the history of the organization; how it is organized, and how its available resource will be utilized for CSPIN.
- b. Provide information which highlights the Proposer's particular expertise and experience to provide insurance agent/broker services as described in "Proposer Qualifications and Requirements".
- c. Provide examples of similar clients in size and scope.
- d. Provide contract information for references of current non-profit clients of your firm.
- e. Identify the account team structure your firm would use on the CSPIN account. List the names of the proposed account service team and describe each member's service role. Identify the staff person that will be the day-to-day contact for CSPIN. Attach résumés for the service team members describing their qualifications including credentials, experience, responsibilities, and specifically work on similar clients in size and scope.
- f. Describe the steps you would take in reviewing CSPIN's current insurance program and designing changes to the program. Include specific techniques and procedures your firm may use to assist in identifying current and anticipated new exposure to loss.
- g. Implementation Timeline – Describe a timetable for transition.

5) Marketing

DO NOT APPROACH ANY INSURERS ON OUR BEHALF. CONTACT WITH CARRIERS FOR THE PURPOSE OF PREPARING PROPOSALS IS NOT TO BE MADE BY THE PROPOSERS.

- a. Describe your marketing philosophy, strategies and processes, including expected engagements with CSPIN.
- b. Identify insurers your firm would suggest for CSPIN insurance programs. It is acceptable to suggest continuing with the incumbent insurers. The suggestions should include supporting rationale.
- c. Identify if your firm is able to direct access the incumbent insurers and other suggested insurance markets or if your firm would assess these insurers through a wholesale broker or other source.
- d. Design a strategy for CSPIN to secure a competitive insurance program with broad coverage. The strategy should include supporting rationale.

6) Budget Information

- a. Fees – Each proposal should include a broker service fee or commission for the identified services and separate fee or rate for additional services that are recommended. If commissions are proposed, the percentage should be identified for each line of coverage and the premiums in the Coverage Summary should be used as the basis for the commission percentages. Any additional fees, commissions or contingencies that would be earned should be clearly identified.
- b. Cost terms – Each proposal should be submitted in the most favorable terms with respect to costs and in a complete and understandable form.

7) Other Required Information

- a. Appendix A
- b. Sample policies or brochures depicting insurance coverage should be furnished.
- c. Any additional information that the proposer believes will be helpful to CSPIN in evaluating submission.

V. General

All responses become the property of CSPIN and will be a matter of public record subject to the provisions of Chapter 119, Florida Statutes. Each firm submitting a response to this RFP agrees that the preparation of all materials and all presentations are at the respondent's sole cost and expense, and CSPIN shall not, under any circumstances, be responsible for any costs or expenses incurred by a respondent.

Final award of a contract will be contingent upon:

- identification of a respondent qualified and capable of providing the services sought by CSPIN in this RFP;
- successful negotiation of a contract at a price CSPIN determine to be fair, competitive and reasonable; and availability of funding.

A. Pre-Proposal Question and Answer Period

The pre-proposal question and answer period is intended to provide all respondents with information and clarification prior to the preparation of the RFP proposal. Questions can be submitted by email to rfp@careersourcepinellas.com the question and answer period. Answers will be posted on the CareerSource Pinellas website at <https://www.careersourcepinellas.com/pages/rfps>. See page 1 for dates.

B. Possibility of Additional Services

CSPIN reserves the right to request additional services. If the Respondent is engaged to perform these additional services, the scope and fee will be negotiated in a separate contract to be awarded as a result of this solicitation. Such contract modification agreements, including provisions for additional fees are valid only if approved by both the Respondent and CSPIN, as applicable.

C. Selection Process

The Selection Committee will review and score each proposal and present the results along with their recommendation to the Board of CSPIN. After approval by the Board, contract negotiations will be entered into with the selected insurance broker. Should CSPIN be unable to negotiate a final contract, negotiations with that firm will be formally ended and negotiations will be undertaken with the next ranked Respondent. These negotiations could include all aspects of services and fees. The contents of this RFP and the proposal submitted by the successful respondent may become part of any contract.

D. Contract

This RFP and the evaluation and selection process shall in no way be deemed to create a binding contract or agreement of any kind between CSPIN and any respondent. All legal rights and obligations between the successful respondent, if any, and CSPIN will come into existence only when a contract is fully executed by both parties, and the legal rights and obligations of each party shall at that time be only those rights and obligations which are set forth in the contract and any other document specifically referenced in that contract.

E. Improper Business Relationships

In connection with this RFP, each respondent shall ensure that no improper, unethical, or illegal relationships or conflicts of interest exist between or among the respondent, CSPIN and any other party to this RFP. The respondent is responsible for disclosing, at the point of response submission, any such relationships. CSPIN reserves the right to determine the materiality of such relationships, when discovered or disclosed whether intended or not, and to decide whether or not respondent disqualification and/or cancellation of contract shall result. Such disqualification and/or cancellation shall be at no fault or liability whatsoever to CSPIN.

F. Appeal Procedure

From the date/time of selection, any firm has 72 hours (3 business days) in which to file a written appeal/protest with the CEO at the address included within this RFP. Any Appeal(s)/Protest(s) will be heard by the Executive Committee. The decision of the Executive Committee is final.

Conditions of this RFP - Reserved Rights

The issuance of this RFP constitutes only an invitation to present a response. All information provided by CSPIN in this RFP is offered in good faith; CSPIN makes no certification that any item is without error. CSPIN is not responsible or liable for any use of the information or for any claims attempted to be asserted there from.

The rights reserved by CSPIN, which shall be exercised in its sole and absolute discretion, and shall be at no fault, cost or liability whatsoever to CSPIN, include without limitation, the right to:

- Supplement, amend or otherwise modify or cancel any provisions set forth in this solicitation at any time.
- To accept or reject any or all responses, to re-advertise this RFP, to postpone or cancel this process and to change or modify the time line at any time.
- Disqualify any respondent that submits an incomplete or inadequate response or is not responsive to the requirements of this RFP.
- Disqualify any respondent who demonstrates less than full understanding of this RFP in its entirety.
- Waive any defect, technicality or irregularity in any response received.
- Require additional information and/or oral presentation from one or more respondents to supplement or to clarify the response submitted.
- Determine whether the respondent's written or oral representations are true, accurate and complete or whether the respondent has adequately responded and has the necessary experience, including seeking and evaluating independent information on any respondent.
- Consider any information submitted that is not requested by CSPIN in a response as supplemental information and not subject to evaluation by the selection committee or Board.
- Accept or reject in part or entirely the firm's pricing. CSPIN prohibits the changing of pricing and/or revenue responses after the RFP closing date and time except through the negotiation process. Unless otherwise specifically proposed by the respondent, CSPIN reserves the right to hold such pricing and/or revenue response as effective for the entire intended contract term.
- End contract negotiations if acceptable progress, as determined by the CEO, is not being made within a reasonable time frame.

- Change specifications and modify contracts as necessary to (a) facilitate compliance with the legislation, regulations and policy directives, and (b) to manage funding.
- Request additional services. If the respondent is to be engaged to perform any additional services, the scope and fee will be negotiated in a separate contract to be awarded as a result of this solicitation. Such contracts, including provisions for additional fees, are valid only if approved in writing by both the respondent and CSPIN.
- Modify this RFP or issue supplementary information or guidelines during the proposal preparation period prior to proposal due date as specified on page 1 of this document. Modifications or additions may be made as a result of questions submitted. Written notification of any such change will be posted to the CSPIN website: www.careersourcepinellas.com/rfps.

VI. Criteria For Selection

CSPIN reserves the right to determine, in its sole and absolute discretion, whether any aspect of a proposal satisfactorily meets the criteria established in this RFP. Proposals will compete with and be ranked against other proposals which are most equivalent in meeting the RFP Criteria as follows:

CRITERIA	WEIGHT FACTOR
Responsiveness of the proposal to the submission requirements set forth in the RFP CSPIN will consider all materials submitted to determine whether proposer’s offering is in compliance with the RFP as specified under “RFP Terms and Conditions”	15 Points
The Proposer has the technical ability and capacity to perform the contract. Evaluation will be based on Proposer’s response to part IV, #4-7.	85 Points
TOTAL SCORE	100 Points

[INTENTIONALLY LEFT BLANK]

**Appendix A – Respondent Information
Insurance Brokerage Services
RFP No. 19-0410**

ORGANIZATION INFORMATION

Company Name:			
Street/Mailing Address:			
City:	ZIP:	County:	
Company Contact Person:			Title:
Phone:	Ext.:	Fax:	
Email Address:		Website Address:	
Date of Inception:	Years in Business:	Total # Full-time Employees at this location:	
Legal Structure of Business:	<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> Partnership	<input type="checkbox"/> Corporation
	<input type="checkbox"/> Non-profit	<input type="checkbox"/> Leased	<input type="checkbox"/> Other (please indicate)
Employer's Federal ID #:		Unemployment Comp ID #:	
Dunn and Bradstreet. #:		Primary NAICS and or (SIC) Code:	
Is your company current on all State of Florida tax obligations? <input type="checkbox"/> YES <input type="checkbox"/> NO			
Description of your business, product(s) and/or service(s):			
<p>Authorized Signature(1): _____</p> <p>(1) Signature required by an individual who has the authority to bind the Company to the RFP</p>			

"Execution hereof is certification that the undersigned has read and understands the terms and conditions herein, and that the undersigned's principal is fully bound and committed."