

REQUEST FOR PROPOSAL

Insurance Broker/Agent of Record

Octorara Area School District

Deadline: Must be received by 12:00 pm, March 21, 2024

Octorara Area SD will receive sealed proposals until the time and date shown on the cover page. Delays in delivery cannot be waived, regardless of the cause. Mail or deliver proposal to:

Octorara Area School District

Scott Domowicz – Business Manager

ATTN: Agent of Record proposal

228 Highland Road, Suite 1

Atglen, PA 19310

Proposals should be marked on the outside in the lower left-hand corner as follows: **“Proposal- Insurance Broker/Agent of Record**

Proposals will not be publicly opened and read and will not be available for public review.

Scope of Proposal/Specifications

The District requests proposals from qualified insurance brokers licensed to do business in the Commonwealth of PA to assist the District with marketing, placement and servicing the District’s insurance policies for the 2024-25 policy year including but not limited to the following types of coverage:

- **Workers Compensation**
- **Property, Fleet, Cyber and Liability**
- **Public Officials E & O and Bonds**
- **Law Enforcement**
- **Excess**
- **Student Accident**
- **Life/Disability**
- **Medical**
- **Prescription**
- **Dental**
- **Vision**
- **Cobra Administration**

Octorara intends to contract for insurance brokerage services including, but not limited to, brokerage and insurance marketing, account management, and risk management support services.

The contract will be for 3 years with the option of renewal for up to 2 additional one-year terms on a year-to-year basis at the mutual agreement of both parties. It is the District’s intent to select the best proposal to provide these services.

Procurement Process:

The District reserves the right to determine, in its sole and absolute discretion, whether any aspect of a submitted proposal in response to this RFP sufficiently meets the criteria established, the right to seek clarification from any broker, the right to negotiate with any broker, the right to reject any or all proposals with or without cause, and the right to cancel and/or amend, in part or entirety, the RFP.

The District may, in its sole discretion, reduce or expand the scope of requested services.

The selected insurance broker will submit all required documentation on behalf of the District in order to obtain coverage and premium quotes. The insurance broker agrees to submit the District's information to all carriers for which the broker is designated the agent of record. The broker will negotiate with underwriters on behalf of the District.

After insurance is obtained, the broker will issue certificates of insurance, auto identification cards and other program documents as required. The broker will process endorsements and other program changes as required or as requested by the District.

General Information

The cost of preparing responses to the RFP will *not* be allowable as direct or indirect charges under any resulting contract. The District reserves the right to refuse or reject any or all proposals submitted under the RFP. The District shall be free to accept whichever proposal it deems most advantageous.

None of the statements contained herein shall be construed to be a warranty or representation; the District, its officials, employees, agents and consultants shall not be liable to any persons for any statements herein.

Proposals submitted will be evaluated based on best apparent qualified proposal considering the services needed by the District as outlined in the Request for Proposals. The District is under no obligation to contact bidders for clarification, but reserves the right to do so.

The responder must ensure its proposal to be complete and all required information is furnished including proper signatures, required responses, and other information outlined in the RFP. Failure to do so may result in the disqualification of the responder's proposal.

The successful applicant(s) will be required to comply with all state and federal applicable fair employment and non-discrimination laws and regulations.

The District will review proposals and issue agent of record letters to the chosen broker for specific insurance carriers after the decision has been made.

Terms and Conditions

Broker must have and be able to provide documentation for all applicable local, state, and federal licensing.

Either party may terminate the agreement at any time without cause by giving the other party not less than thirty (30) days prior written notice of its intent to terminate.

Adjudication of disputes regarding submittal of proposals or compliance with regulation pertaining thereto shall be under the authority of the District.

Issuance of this RFP in no way constitutes a commitment by the District to award a contract or to pay any costs incurred in the preparation of a response to this request. The District will assure its best efforts to provide reasonable and timely resolution to questions of policy or procedures as they may affect this RFP.

Broker experience and qualifications are a major factor in the selection process. During the life of the contract, broker must ensure that qualified, experienced personnel service the contract. Broker experience with public schools will be a key consideration.

Format and Content of Proposal for Insurance Broker/Agent of Record Services

Proposals shall adhere to the following format:

- Cover page with broker's name, address, and telephone numbers
- Introductory letter from the broker's principal summarizing experience
- Firm's background, history, and staff
- Risk management services that can be provided to the District
- Detail of claims processing procedures
- Proposed compensation.
- Responses to Mandatory Response Questions listed on final page.

Scott Domowicz Business Manager – Octorara Area School District

Please answer the Mandatory Response Questions shown on the following page.

Mandatory Response Questions

You may respond to the questions below (and attach any necessary additional pages) or as part of your proposal. If you choose to respond within your proposal, you must have a section of your proposal clearly identified as “**Mandatory Responses to Questions**”.

Your Firm’s Name:_____Preparer’s Signature_____

- 1. What lines of insurance (Workers Compensation or Property & Liability, etc.) are you interested in providing?**

- 2. What is your experience handling School Districts?**

- 3. Please list the names, contact persons, and telephone numbers of at least three (3) clients that we may call for references.**

- 4. What insurance carriers will you access to provide with proposals?**

- 5. What additional value-added services do you provide to your clients at no additional charge?**