

**REQUEST FOR PROPOSALS:  
INSURANCE BROKER**

**A. Introduction and Purpose**

The Public Health Institute (PHI) is a non-profit and global leader in public health. PHI is dedicated to promoting health, well-being, and quality of life for people around the world through innovative solutions and collaborative partnerships with a variety of different funders. Additional information may be found at <https://www.phi.org/>.

During its more than 50 years as an independent nonprofit, PHI has led and managed hundreds of projects and programs ranging from small awards to large, multi-site research programs with national and international significance. To achieve its mission, PHI partners with foundations, federal and state agencies, and other non-profit organizations to implement a diverse array of public health programs in California, the United States, and globally. PHI has nearly 700 employees (both in United States and internationally in developing countries such as India, Brazil, and South Africa), a number of interns and volunteers, two subsidiaries (PHI Brazil and PHI India Private Limited) and more than 200 programs. As a result of our global footprint and diverse array of funders, PHI's insurance needs are dynamic: funders are often adding new requirements to existing awards or RFPs, programs end or expand, and new awards are administered at PHI every month. PHI needs a brokerage firm and representative insurance broker(s) that understands our unique position as a nonprofit and fiscal sponsor against a complex backdrop of liabilities and requirements.

**B. Scope of Work**

PHI 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 PHI in its role as a fiscal sponsor with both domestic and international projects and projects ranging from \$50,000 to \$100,000,000 or more. PHI 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.

PHI currently maintains the following insurance policies and coverage:

- Business Personal Property
- Inland Marine
- General Liability Coverage
- Social Service Professional Liability
- Automobile
- Umbrella
- Director and Officers Liability
- Cyber Liability
- Crime
- Workers Compensation (CA)
- All Other States Workers Compensation
- Oregon Workers Compensation
- Foreign Package

The selected firm and representative broker(s) will work directly with PHI's Director of Operations and the headquarters team on insurance coverages, renewals, and claims. Applicants should bring a strong network of connections and contacts in the insurance market which include a broad array of providers at all price points, be extremely responsive, detail oriented, personable, and able to use layman terms to

guide PHI in understanding the nuances of the insurance industry. PHI 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 PHI's existing insurance program, and as necessary recommend changes to terms, conditions, or coverage limits to insure the program is affordable and adequately protects PHI,
- Evaluate PHI's existing insurance program and identify any applicable market trends or exposure trends that PHI should be aware of,
- Evaluate PHI'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 PHI and the provider when there is a reasonable coverage dispute,
- Provide premium estimates at least one (1) month in advance of renewal deadlines each year,
- Negotiate with underwriters on behalf of PHI and obtain insurance coverage that best meets PHI'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 PHI,
- Work with existing underwriters to shift all policies to the same renewal date,
- Verify that new policies, binders, certificates, endorsements, and other documents are accurate and reflect the terms and conditions agreed during negotiations,
- Respond to all insurance related questions and request for advice from the PHI Director of Operations in a timely manner,
- Assist the PHI Operations Director to coordinate inspection, audit, or other Carrier requests, and
- 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 PHI.

### **C. Submission Requirements**

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

#### **A. Cover page**

- Please include the name of your organization, address, and contact information.
- Please include the name, title, and contact information for an authorizing official.

#### **B. Table of Contents**

#### **C. Company Information and Past Experience**

- Provide a brief summary of your firm and its culture and a description of key staff proposed to be assigned to PHI's account (brochures and marketing materials may be included as an

appendix, but should not take the place of a brief written response). Include an organizational chart and reporting lines (if applicable).

- Include a description of your experience and expertise serving clients:
  - i. in the non-profit arena, and a summary of what differentiates your firm from your competitors,
  - ii. with an international development portfolio of programs,
  - iii. that receive funding from a variety of sources including states and the federal government.
- Indicate the primary physical location from which you will be providing your services.

#### **D. Services Description**

- What is included in your core benefits brokerage and consulting services?
- Are other services available? If so, please provide an overview.

#### **E. Transition Proposal**

- Provide a plan which outlines the procedures and a draft timeline the bidder expects to use in performing a transition from a current provider to a new provider.
- Provide a 90 day start-up plan which outlines the bidders approach to having PHI as a client in the first 90 days of contract award.

#### **F. Exposure Analysis**

- Provide a narrative which indicates your understanding of the greatest risk(s) or exposure(s) that PHI faces and the recommended insurance policy, coverage, and/or provider(s). Include any market trends or emerging insurance issues in your discussion.

#### **G. Fee Proposal**

- Describe your proposed form of compensation (i.e., commission, annual retainer, fee-for-service).
- Specify which services are included in this compensation and which services would require additional fees.

#### **H. References**

- Provide references with contact information from a minimum of three clients who currently use bidder's services. At least one of the clients must speak to the bidder's performance with non-profits, fiscal sponsors, and/or federally funded entities.

#### **I. Sample Materials**

- Include sample materials that are representative of the support you provide your clients.
- Provide at least two examples of your success in negotiating favorable insurance rates and coverage for your clients.

#### **D. Proposal Format**

In order for PHI to conduct the most efficient proposal evaluation, bidders are required to organize their proposals as noted below:

- A. Cover Page**
- B. Table of Contents**
- C. Company Information and Past Experience**
- D. Services Description**
- E. Transition Proposal**
- F. Exposure Analysis**
- G. Fee Proposal**
- H. References**
- I. Sample Materials**

Proposals must be organized according to the submission requirements and proposal format above. Proposals must address all of the requirements in Sections B and D. Proposals must not exceed 20 pages, Times New Roman Font, size 12. Cover page, table of contents, financial statements, attachments, and sample materials are not included in the page limitation. Proposal should be straightforward, concise and provide “layman” explanations of technical terms that are used. Emphasis should be concentrated on conforming to the RFP instructions, responding to the RFP requirements, and on providing a complete and clear description of the offeror’s services, fees, experience, and capacities.

Proposals which fail to address each of the submission requirements above may be deemed non-responsive and will not be further considered. Note that responses to RFP requirements must be specifically answered within the context of the submitted proposal. PHI’s evaluation team will not refer to a designated website, brochure or other location for the requested information. Responses that use references to external materials as an answer will be considered non-responsive.

#### **E. Submission of Proposals & Closing Time**

Please submit proposals to:

**Crystal Flexman, Special Project Manager**  
Public Health Institute  
1825 Bell Street, Suite 102  
Sacramento, CA 95825  
Email: [crystal.flexman@phi.org](mailto:crystal.flexman@phi.org)

Proposals are due by:

**August 31, 2018**  
12:00pm – 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. Hard copy proposals must arrive within two business days of the proposal due date.

- PHI encourages inquiries concerning this RFP. All questions pertaining to this RFP must be made via email to [crystal.flexman@phi.org](mailto:crystal.flexman@phi.org). Questions are due by 9:00 AM PST, **Friday August 10<sup>th</sup>, 2018**.
- Bidders should retain a copy of their application and accompanying enclosures for their records.

## **F. Proposal Timeline and Evaluation**

### **1. Proposal Timeline**

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

- Questions Due: August 10, 2018 9:00 AM (PST)
- Deadline for Submittal: August 31, 2018 12:00 PM (PST)
- Review of Proposals: September 10-14, 2018
- Interviews or Additional Questions Conducted: September 17-21, 2018
- Insurance Broker Selected: September 24-28, 2018

\*Dates are subject to change at the discretion of PHI

### **2. Proposal Evaluation**

PHI is committed to a transparent process of award and selection of an insurance broker with the intention to secure the best possible solution(s) for PHI's ongoing needs while ensuring an optimal financial and operational outcome and the best value to our funders.

An evaluation team will review, in detail, all proposals received to determine the best value. Following the initial review and screening of the written proposals, using the selection criteria described below, bidder(s) will be invited to participate in the final selection process, which may include participation in an oral interview and/or submission of any additional written information as requested by PHI.

The following evaluation criteria will be utilized to evaluate the proposals by an internal evaluation team from PHI to determine the best value. A bidder can receive a maximum of 100pts:

- A) Company Information and Past Experience (20%)
- B) Key personnel and Experience with Non-Profits/Fiscal Sponsors/Donor Funded Entities (20%)
- C) Transition proposal (10%)
- D) Exposure Analysis (10%)
- E) Services (15%)
- F) Fees (10%)
- G) References (15%)

## **G. Solicitation Terms**

### **1. Agreement**

Subject to availability of funding, PHI intends to issue an exclusive cost reimbursable type agreement for a base period of up to five (5) years to the successful bidder from this procurement process. PHI reserves the right to issue one or more awards as a result of this RFP.

### **2. Discretion**

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

### **3. Offers/Quotations**

Prices must be inclusive of all costs, including taxes and fees, in US Dollars. Quotes and prices should remain valid for ninety (90) calendar days from proposal submission.

### **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.