

REQUEST FOR PROPOSAL
Insurance Consultant/Broker

Date: January 31, 2023

**Board of Education
Cazenovia Central School District
31 Emory Ave.
Cazenovia, NY 13035**

CAZENOVIA CENTRAL SCHOOL DISTRICT

Purpose

The District seeks the expertise and resources of a qualified Insurance Consultant/Broker to provide risk management services and to negotiate on behalf of the District for all necessary Property and Casualty Insurance coverages for the District.

The District wishes to establish a strategic partnership with a qualified Insurance Consultant/Broker to assist the District in the process of developing and administering a program that provides solutions to meet the following goals:

- Provide a comprehensive, state-of-the-art, insurance program for the District at the most reasonable costs, taking advantage of the most favorable given market conditions;
- Provide aggressive loss control services as well as administrative assistance, as requested, to the District, to ensure the District is in the best financial position possible
- Provide advocacy for the District in the processing and settling of claims
- Maximize financial recoveries in the event of losses

NOTE: Insurance programs are not to be marketed at this time. No insurance shall be marketed before the District's appointment of an Insurance Consultant/Broker. Do not reserve insurers at this time. Failure to comply with this requirement may result in disqualification.

Sealed proposals for School District Insurance Consultant/Broker are requested by the Cazenovia Central School District Board of Education. All proposals should be submitted to Emily Ayres, District Clerk, on or before March 3, 2023.

Brief Description of the District

Enrollment (PK-12): 1,331

Number of Employees: 238

Administrators: 12

Instructional Staff: 148

Support Staff: 78

BOCES: Onondaga-Cortland-Madison BOCES

Schools: Burton Street Elementary, Cazenovia Middle School, Cazenovia High School

Board of Education: 7 Members

Management: Mr. Christopher DiFulvio, Superintendent of Schools – 315-655-1317

Thomas Finnerty, Assistant Superintendent for Business – 315-655-1340

Other Operations: The District contracts with a cafeteria program that is subsidized by state and federal funding. Other operations would include technology services overseen by the director of instructional technology and the technology committee. The safety committee in the district meets multiple times a year to discuss how to maintain a safe school environment. There are also district transportation and facilities departments.

Budget: The 2022-2023 Budget of \$34,372,000 was approved by district voters on May 17, 2022

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Term of Engagement

A three-year engagement is contemplated subject to annual review by the Board of Education. This agreement may be terminated upon 30 days' notice by the Board of Education, subject solely to the payment of fees and disbursements as of the date of termination.

Qualifications and Experience of the Firm and Firm's Staff

Vendor shall meet the following minimum qualifications to be considered:

- Assigned personnel must be appropriately licensed to perform brokerage services in the State of New York;
- Responding firms must have a minimum of five years of experience writing business for and servicing at least five New York State Public School Districts
- Responding firms shall have experience in placing an insurance program for Public Schools in New York State with a minimum of total insured values (TIVs) of \$100,000,000.

Scope of Services

At a minimum, the selected Insurance Consultant/Broker will be expected to provide the following services:

- Provide market access to key municipal carriers;
- Evaluate the District's current insurance program design. Identify and evaluate alternative approaches and recommend program improvements (structure, limits, of coverage, retention limits, risk management, and control alternatives, risk financing alternatives, etc.) for the Districts consideration and approval;
- Conduct a comprehensive review of the current insurance policies to determine any coverage shortcomings that should be addressed;
- Develop a competitive insurance program and implement the program upon award. Implementation of the program will include timely and accurate delivery of certificates, ID cards, binders, invoices, and policies;
- Develop a service strategy to be followed by the carrier, the broker, and the client for the policy period. Implement this strategy and monitor it so that services are provided as agreed upon by all parties involved.
- Review policies and change endorsements for accuracy and resolve any discrepancies that may be identified between the proposed coverage and the produced policy;
- Provide coverage summaries, schedules, and changes as necessary;
- Review billings and audits for accuracy and make certain all charges such as taxes, assessments, fees, etc. are identified as necessary;
- Provide the District with information and forecasts of changes that may arise in the insurance marketplace;
- Coordinate the renewal process with the existing insurance carriers. Analyze the renewal proposal, negotiate terms and conditions, and make recommendations.

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Board of Education Process

The Board of Education reserves the right to accept or reject any or all proposals or any parts of proposals. The original copy of all proposals received will be kept on file in the District Clerk's office.

Proposals will be evaluated by the Superintendent of Schools, the Assistant Superintendent for Finance, and the Board of Education. During the evaluation process, the Cazenovia Central School District reserves the right to request additional information or clarifications from those submitting proposals where it may serve the District's best interest. It is anticipated that the selection of a firm will be completed by March 31, 2023. Following the notification of the selected firm, a contract will be executed between both parties as soon as possible thereafter.

Criteria for Selection

District representatives will review the proposals received and will further evaluate them using the criteria listed below.

CRITERION:	WEIGHT
Qualifications and experience of the firm, of comparable municipal and /or governmental accounts of similar size and scope as this project.	10%
Qualifications and experience of the project executive and other key personnel.	10%
Total years in business and financial stability of the firm.	10%
Recommendations from State or Municipal clients.	10%
Extent of services offered, and depth and extent of overall resources that can be put to use to ensure the success of the project.	10%
Demonstrated ability to work as a member of a team for the benefit of the District.	20%
Professional fees.	30%

The District reserves the right to reject any and all proposals submitted, to request additional information from all proposers, and to negotiate with one or more of the finalists regarding the terms of the engagement. The District intends to select the firm that, in its opinion, best meets the District's needs, not necessarily the firm whose fees are the lowest.

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Requirements for Proposals

All proposals must be received by the Cazenovia Central School District no later than March 3, 2023 at 3:00 p.m. Any proposals received after this deadline will be returned unopened to the firm.

Each firm shall submit one original proposal and four copies to the following address:

**Emily Ayres, District Clerk
Cazenovia Central School District
31 Emory Avenue
Cazenovia, NY 13035**

Proposals are to be submitted in a sealed envelope clearly labeled “School District Insurance Consultant/Broker”. All proposals and accompanying documentation become the property of the Cazenovia Central School District. The District shall not divulge any information presented in the RFP to anyone outside the District without the written approval of the firm.

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Proposal Information

A. Title Page - The title page should reflect the Request for Qualifications subject, name of the Vendor, address, telephone number, and contact person.

B. Table of Contents - The Table of Contents must indicate the material included in the proposal by section and page number.

C. FORM A - Proposer's Information and W-9

D. Respondent's Experience

- a. Respondent's experience performing insurance placements and obtaining cost-effective coverage for New York State Public School Districts;
- b. Respondent's experience with major policy placements over the last three years or more and any trends you have witnessed over the past three years;
- c. Programs and actions taken to ensure adequate continuing professional education of staff and commitment to professional standards;
- d. The results of recent external quality control reviews, if any; and
- e. Any additional information that may distinguish your agency from other agencies responding to this RFP.
- f. Your firm's total policy volume and number of clients

E. Assigned Personnel

- a. Identify all staff members of your firm who will be active in the transition, placement and servicing of the District's insurance program. a. Provide background and experience of broker/account executive and other support personnel, including professional qualifications, academic designations, licenses maintained and length of time working with the agency, and length of time working in insurance or risk management services or in any other field that would provide added benefit to this account.
- b. Describe experience performing insurance placements and obtaining cost-effective coverage for municipalities or governmental entities.

F. FORM B - References

G. Insurance Carriers

H. Consultant/Broker Compensation

- a. Summarize the respondent's average commission earned as a percentage of the premium paid for providing similar services over the past two years
- b. Describe how compensation is obtained by the Consultant/Broker and paid by the District.

Inquiries

All inquiries concerning this RFP should be directed to: Mr. Christopher DiFulvio Superintendent of Schools, 315-655-1317 or Thomas Finnerty, Assistant Superintendent for Finance, 315-655-1340

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TERMS & CONDITIONS

1. The offeror will protect the District and its Board of Education from all claims for patented articles, processes, materials, inventions, and appliances in connection with fulfillment of this Request for Proposal, at the offeror's own expense.
2. The District is not liable for any cost incurred by prospective applicants or applicants submitting proposals.
3. The District reserves the right to amend the RFP. If it becomes necessary to revise any part of the RFP, an addendum will be provided to all prospective applicants who received the RFP. It is the responsibility of the applicants to ensure that they have responded to all addendums before submission of the RFP.
4. If the successful offeror fails to meet any specified delivery schedules, the District shall have the option of canceling any and all purchase orders or contracts issued to the offeror in connection with this Request for Proposals.
5. Payment will be made only after submission of proper invoices as required by the District and within applicable state law. Payment of any claim shall not preclude the District from making a claim for adjustment of any invoice found not to have been in accordance with the general conditions and specifications.
6. Each proposal is an irrevocable offer for ninety (90) days after the proposal opening time and date.
7. The contract for services will terminate upon completion of the project.
8. The Superintendent, by written notice, may terminate any contract when it is determined that the contract is not in the best interest of the District.
9. During the evaluation period, applicants may be requested to present supplemental information clarifying their proposal. This information must be submitted in writing and will be included as a formal part of the applicant's proposal.
10. To the extent permitted by law, applicants' proposals will not be disclosed, except for purposes of evaluation, prior to approval of the resulting contract by the District. All material submitted becomes the property of the District and may be

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TERMS & CONDITIONS (continued)

returned or retained at the District's discretion. Submitted proposals may be reviewed and evaluated by any person, other than one associated with a competing applicant, as designated by the District. The District reserves the right to use any and all ideas presented in any response to the RFP. Selection or rejection of a proposal does not affect this right. If a vendor believes that any information in its proposal constitutes a trade secret and wishes such information not be disclosed if requested by a member of the public pursuant to the State Freedom of Information Law, Article 6 of the Public Officers Law, the vendor shall submit with its proposal a letter specially identifying the page number, line or other appropriate designation that information which is a trade secret and explain in detail why such information is a trade secret. Failure by a vendor to submit such a letter with its proposal identifying trade secrets shall constitute a waiver by the applicant of any rights it may have under Section 89 (Subdivision 5) of the Public Officers Law relating to protection of trade secrets.

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Insurance Consultant/Broker SERVICES RFP

FORM A

PROPOSER INFORMATION

Name of Firm: _____

Address of Firm: _____

Contact Person: _____

Signature: _____

Title: _____

Phone: () _____

Email Address: _____

Are you incorporated: () Yes () No

a) If yes, in what State are you incorporated? _____

b) If you are not incorporated in New York State, are you authorized to do business in New York? _____

If you are not incorporated, please check the appropriate line below:

_____ Partnership
_____ Sole Proprietorship
_____ Unincorporated Association
_____ Other (please specify) _____

*** PLEASE ATTACH COMPLETED W-9 TO YOUR PROPOSAL ***

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Insurance Consultant/Broker SERVICES RFP

FORM B

REFERENCES

NAME OF FIRM: _____

Reference	No. of Years as Client	Contact Person	Phone & Email

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NON-COLLUSIVE BIDDING CERTIFICATION

I. GENERAL BID CERTIFICATION

The bidder certifies that he/she will furnish, at the prices herein quoted, the materials, equipment, and/or services as proposed on this bid.

II. NON-COLLUSIVE BIDDING CERTIFICATION

By submission of this bid proposal, the bidder certifies that he/she is complying with Section 130-d of the General Municipal Law as follows:

Statement of non-collusion in bids and proposals to political subdivisions of the state. Every bid or proposal hereafter made to a political subdivision of the state or any public department, agency or official thereof where competitive bidding is required by statute, rule, regulation or local law, for work or services performed or to be performed or goods sold or to be sold, shall contain the following statement subscribed by the bidder and affirmed by such bidder as true under the penalties of perjury:

Non-Collusive Bidding Certification:

(A) "By submission of this bid, each bidder and each person signing on behalf of any bidder certifies, and in the case of a joint bid, each party thereto certifies, as to its own organization, under penalty of perjury, that to the best knowledge and belief:

(1) The prices in this bid have been arrived at independently without collusion, consultation, communication or agreement, for the purpose of restricting competition, as to any matter relating to such prices with any other bidder or with any competitor;

(2) Unless otherwise required by law, the prices which have been quoted in this bid have not been knowingly disclosed by the bidder and will not knowingly be disclosed by the bidder prior to opening, directly or indirectly, to any other bidder or to any competitor; and

(3) No attempt has been made or will be made by the bidder to induce any other person, partnership or corporation to submit or not to submit a bid for the purpose of restricting competition."

(B) A bid shall not be considered for award nor shall any award be made where (A) (1) (2) and (3) above have not been complied with; provided, however, that if in any case the bidder cannot make the foregoing certification, the bidder shall so state and shall furnish with the bid a signed statement which sets forth in detail the reasons therefor. Where (A) (1) (2) and (3) above have not been complied with, the bid shall not be considered for award nor shall any award be made unless the head of the purchasing unit of the political subdivision, public department agency or official thereof to which the bid is made, or his/her designee, determines that such disclosure was not made for the purpose of restricting competition.

The fact that a bidder (a) has published price lists, rates, or tariffs covering items being procured, (b) has informed prospective customers of proposed or pending publication of new or revised price lists for such items, or (c) has sold the same items to other customers at the same prices being bid, does not constitute, without more, a disclosure within the meaning of subparagraph (A).

Firm Name: _____

Authorized Signature: _____

Address: _____

Title: _____

Date of Bid: _____

Fax #: _____

Telephone Number: _____

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PROPOSER'S CERTIFICATE OF COMPLIANCE WITH IRAN DIVESTMENT ACT OF 2012

In accordance with General Municipal Law §103-g, which generally prohibits the School District from entering into contracts with persons engaged in investment activities in the energy sector of Iran, the bidder/proposer submits the following certification:

(Please Check One)

Proposer's Certification

- By submission of this bid or proposal, each bidder/proposer and each person signing on behalf of any bidder/proposer certifies, and in the case of a joint bid each party thereto certifies as to its own organization, under penalty of perjury, that to the best of its knowledge and belief, that each bidder/proposer is not on the list created by the Office of General Services (OGS) pursuant to paragraph (b) of subdivision 3 of Section 165-a of the State Finance Law.
- I am unable to certify that my name and the name of the bidder/proposer does not appear on the list created pursuant to paragraph (b) of subdivision 3 of Section 165-a of the State Finance Law. I have attached a signed statement setting forth in detail why I cannot so certify.

Dated: _____, New York

_____, 20____

Name of Bidder/Proposer

Signature of Authorized Official

Printed or Typed Name of Official