



**REQUEST FOR PROPOSALS
BROKER/CONSULTANT FOR INSURANCE AND RISK
MANAGEMENT SERVICES**

for

Waymakers

RETURN PROPOSAL TO:

rfp@waymakersoc.org

Waymakers
1221 E. Dyer Road, Suite 120
Santa Ana, CA 92705
ATTN: Insurance and Risk Management Services RFP

DEADLINE FOR PROPOSAL SUBMITTAL:

5:00 p.m., Wednesday, July 15, 2020

**Request for Proposal
Broker/Consultant for Insurance and Risk Management Services**

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INTRODUCTION

Waymakers is seeking proposals from qualified, knowledgeable, and experienced **Brokerage Firm and Representative Broker(s)** to meet the agency's insurance and risk management needs. Waymakers anticipates contracting with a single company for a period of 5 years.

This request for proposal (RFP) contains background information on Waymakers and specific information that must be included in the proposals submitted. The proposal must be received by ***5:00 p.m. PT on, or before, Wednesday, July 15, 2020.***

Electronic copies are preferred and must be delivered via email to rfp@WaymakersOC.org. If necessary, physical copies may be delivered directly to our office at the following address:

Waymakers

1221 E. Dyer Road, Suite 120

Santa Ana, CA 92705

Attn: Insurance and Risk Management Services RFP

RFP Inquiries

RFP@WaymakersOC.org shall be the sole medium of contact from the date of release of this RFP until the announcement of its award. All questions and/or issues must be submitted in writing by email to rfp@WaymakersOC.org and should have Broker/Consultant RFP in the subject line. Any oral communications with Waymakers will be considered unofficial and nonbinding. Applicants should rely only on written statements and electronic communications issued from rfp@WaymakersOC.org.

This document contains proprietary and confidential information pertaining to Waymakers. The information contained in this document may not be published, disclosed or used for any purpose other than to prepare the response to this Request for Proposal (RFP), without the prior written consent of Waymakers.

AGENCY OVERVIEW

Waymakers is an Orange County nonprofit organization committed to building safer communities by helping individuals make their way through conflict and crisis to a place of strength and stability. Waymakers has been empowering both individuals and families throughout Orange County for nearly 50 years. Waymakers staff craft innovative and individually tailored programs that focus on long-term wellbeing, each year providing more than 100,000 members of our diverse communities with opportunities that guide positive and lasting change. We do this through five key areas:

Sheltering Children ages 11-17 who are homeless, runaway, abused, or those struggling with mental health issues. Waymakers Youth Shelter Program offers a short-term crisis intervention residential program with the goal of family reunification. Children receive emergency shelter (usually 21 days), regular meals, 24-hour supervision, individual, group and family counseling, academic tutoring, safety education, life skills development activities, and aftercare services.

Supporting Victims of crime and surviving family members as they learn to cope with the aftermath of crime. Waymakers Victim Assistance Programs provide comprehensive services for individuals who are victims of any types of crime. Waymakers advocates for victims' rights, provides emergency assistance in the aftermath of crime, provides on-going support to alleviate the trauma, and eases the process of participation in the criminal justice system.

Counseling Families and youth by providing early intervention and needed support services. Waymakers Youth Development Programs work with juveniles who have come to the attention of law enforcement, children whose behaviors or mental health concerns impact stability in their homes or create high risk for gang involvement, or youth who have complex needs based on mental health concerns and involvement with the criminal justice system.

Resolving Conflicts by providing trained mediators to help individuals experience conflict find ways to communicate their concerns and arrive at resolution. Waymakers Dispute Resolution Services' trained volunteer and staff mediators guide disputants through a best practice model of conflict resolution in order to find an agreement that works for individuals on both sides of the conflict.

Educating Communities through sexual assault, human trafficking, family violence, and alcohol, tobacco, and other drug prevention and education programs that provide members of the Orange County community information needed to lead healthier and safer lives. Waymakers provides education, technical assistance, and media campaigns through a diverse network of community partners.

Waymakers staff members are located in sites throughout Orange County. The agency currently has 346 (full-time, part-time, and on-call) employees and utilizes more than 1,500 volunteers each year. Revenue for fiscal year 2018-2019 was \$21.9M. The agency serves over 120,000 individuals each year.

Waymakers' annual revenue is primarily grant funding from federal, state government, and county grants and contracts. Waymakers is obligated to ensure that all funds are used in full compliance with federal grant management requirements. Waymakers satisfies this responsibility in part by periodically reviewing services received from all vendors and seeking competitive proposals to maintain compliance with federal award procurement obligations.

SCOPE OF SERVICES

Waymakers 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 Waymakers. We are 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.

We are particularly interested in a broker/consultant who has worked with similar entities, can demonstrate outstanding service, and offers creative and innovative ideas and approaches related to our insurance and risk management program.

Waymakers currently maintains the following insurance policies and coverage:

- Business Personal Property
- General Liability Coverage
- Director and Officers Liability
- Social Service Professional Liability
- Employment Practices
- Fiduciary Liability
- Automobile
- Crime
- Umbrella
- Additional Umbrella
- Cyber Liability
- Workers Compensation (CA)

The selected firm and representative broker(s) will work directly with Waymakers' Director of Finance & Administration (DFA) and the leadership 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 **Request for Proposals (RFP) Insurance Broker** guide WAYMAKERS in understanding the nuances of the insurance industry. WAYMAKERS 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 Waymakers' existing insurance program, and as necessary recommend changes to terms, conditions, or coverage limits to ensure the program is affordable and adequately protects Waymakers.
- Evaluate Waymakers' existing insurance program and identify any applicable market trends or exposure trends that Waymakers should be aware of.
- Evaluate Waymakers' 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 Waymakers and the provider when there is a reasonable coverage dispute.
- Provide timely premium estimates in advance of renewal deadlines each year.
- Negotiate with underwriters on behalf of Waymakers and obtain insurance coverage that best meets Waymakers' 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 Waymakers,
- 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 Waymakers DFA in a timely manner,
- Assist Waymakers DFA to coordinate inspection, audit, or other Carrier requests
- Provide legal updates and provide guidance on recommended coverages in order to maintain compliance with Federal, State and local laws and funder regulations as requested by Waymakers.
- Attend meetings with Waymakers staff as requested.

CURRENT INSURANCE COVERAGE

The follow provides an overview of current policies and levels of insurance:

Coverage	2019 - 2020	
Property- Hanover		
Blanket Buildings	1,918,000	
Blanket Contents	1,671,600	
Blanket Business Income	372,000	
General Liability - NIAC		
Exposure (Square Feet)	58,193	
Deductible	\$0	
Automobile Coverage - NIAC		
Limit	\$1,000,000	
Deductible	\$500 Comprehensive and Collision	
Exposure	3 Vehicles	
Directors & Officers, Employment Practices Liability & Fiduciary Liability - NIAC		
Limit for D&O and/or EPLI is Combined; not a Separate Limit for each coverage.	Each Wrongful Act	\$1,000,000
	Annual Aggregate	\$1,000,000
Crime - Hanover		
Limit and Insuring Agreement	Employee Theft	\$1,500,000
	ERISA Fidelity	\$1,000,000
	Forgery or Alteration	\$1,500,000
	Client Property	\$100,000
	Premises Coverage	\$100,000
	Transit Coverage	\$100,000
	Computer Fraud	\$700,000
	Restoration Expense	\$50,000
	Funds Transfer Fraud	\$700,000
	Credit, Debit or Charge Card Fraud	\$100,000
	Money Orders and Counterfeit Money	\$100,000
	<i>Personal Accounts Protection:</i>	
	Forgery or Alteration	\$50,000
Identity Fraud Reimbursement	\$25,000	
Investigative Expense	\$100,000	
Deductible	\$7,500 Employee Theft \$5,000 Forgery or Alteration & Computer Fraud & Funds Transfer Fraud \$0 for Investigative Expense and ERISA Fidelity \$2,500 all else	
Umbrella - NIAC		
Limit	10,000,000	
Self-Insured Retention	The D&O with the \$5,000 Deductible is included as an 'underlying' policy. \$10,000	

CYBER - Lloyd's	
Limit for most coverages	1,000,000
Sublimits- Vary by coverage	\$25,000- \$50,000- \$75,000- \$125,000- \$250,000
Deductible(s)- Primary	\$5,000
Deductible(s)- Secondary	None- 6 Hour- 2 Weeks- 6 Months
ADDITIONAL UMBRELLA - Capitol Specialty	
Limit	5,000,000
Deductible	
Workers Compensation – Liberty Mutual	
Limit	1,000,000
Code and Payroll	8742 - 7,957,704
	8810 - 4,222,848
	8823 - 2,389,162
Experience Modification	70%

Product Assessment - The contractor will assess the current level of coverage for Waymakers and make any recommendations deemed to be in the benefit of Waymakers. The contractor will submit the assessment August 31, 2020 to allow for any necessary changes for Waymakers' October 1, 2020 renewal timeframe. This process will occur annually, although the timeframe may alter in subsequent years.

PROPOSAL PREPARATION

*Your response should cover the requirements below and we prefer proposals **not exceed 10 pages.***

SECTION I - PROPOSAL

Title Page

Show request for proposal (RFP) subject, name of proposer's company, address, telephone and fax numbers, name of contact person, and date of submission.

Executive Summary

A one- or two-page summary stating the understanding of Waymakers' needs and the manner in which the proposer will meet the needs (not included in 10 page limit).

Table of Contents

A clear identification of the material by section and page number.

Industry Expertise and Experience

1. Give a brief overview of your company, including:
 - a. description of your company's history
 - b. length of time in business
 - c. ownership structure
 - d. office location(s)
 - e. number of employees
 - f. financial stability
 - g. philosophy/culture
2. Describe expertise in the non-profit arena.

Qualifications and Relevant Experience

1. Please identify the team members that would be assigned to Waymakers, their role, and a brief biography for each of them.
2. Who would be the day-to-day contact(s) for Waymakers?
3. What sets your company/team apart from your competitors?

Services Provided

1. What services will be provided? Please include both an understanding of the basic services outlined in this request and any additional services that would be provided.
2. Describe the way your company handles claims advocacy. Is it handled in-house or outsourced?
3. Describe any loss prevention services you provide to clients. Is it handled in-house or outsourced?
4. Describe the way your company uses technology in claims processing.
5. Describe any educational programs you provide clients. Is there additional cost associated with these programs?
6. If your company is new to Waymakers, please provide an understanding of the transition process from our current broker. What would you need from Waymakers to accomplish this transition?

References

1. Include references for three (3) organizations, preferably non-profit, of similar size and scope to Waymakers served by your company in the last three years. The information should include the name of the nonprofit organization and the key contact at the organization (CFO, chair, treasurer, etc.), contact information (e-mail and phone) for the key contact, the services performed by your firm, and the period of time the reference has been a client of the company.
2. Please provide an example of how your services have significantly benefitted one of these clients.

SECTION II - COST PROPOSAL

Include a cost statement describing the pricing of our account and the estimated annual cost of your services. Include any commissions and fees that you would expect to receive from the existing vendors, as well as any costs for additional services.

SECTION III - DISCLOSURES

Conflict of Interest Disclosure

Please describe any relationships, transactions, positions you hold (volunteer or otherwise), or circumstances that you believe could contribute to a conflict of interest. For example:

- Does the Firm or any Associate of the Firm have an Actual, Apparent or Potential Conflict of Interest (“Individual” or “Organizational”) with regard to any member of an Agency evaluation or selection team?
- Is any Associate of the Firm a former employee of Agency within the last two years?
- Is any Associate of the Firm a Relative or Member of the Household of a current employee of Agency who had or may have a role in this Procurement, Authorization of the Contract, Contract administration, or oversight of the Contractor’s performance?

Other Disclosures

Waymakers requires that prospective vendors

- Disclose any third-party outsourced partnerships that may be part of the proposal, including the role and terms of such partnerships.
- Disclose pending litigation or other factors that might impede implementation of the contract.

EVALUATION CRITERIA

The proposals will be evaluated by a on the basis of the following criteria and point ranges:

Company Profile and History	0-10
<ul style="list-style-type: none">▪ Sufficient resources and staff to support the services required and ability to maintain continuity of insurance needs.▪ Company has been in business for at least five (5) years providing Insurance Brokerage Services as the primary function of the business.▪ Adequately explains differentiating factors from competitors and their relevancy.	
Qualifications and Relevant Experience	0-30
<ul style="list-style-type: none">▪ Demonstrates successful experience in providing specified services for nonprofits of similar size and scope.▪ Ability to provide the following services: conducting an initial assessment, advocating for the agency's insurance needs, planning and timely response.▪ Experience and qualifications of the team assigned to the account for providing services to agencies of similar size and scope.▪ Ability to reach a wide array of insurance markets.▪ Addresses third party/subcontractor relationships	
Proposed Approach and Solution to Scope of Service	0-20
<ul style="list-style-type: none">▪ Provides detailed information regarding fulfillment of the project scope.▪ Addresses key areas of scope of services, including risk management.▪ Demonstrates ability to provide service in a prompt, thorough, and professional manner.	
Demonstrated Customer Service Support	0-20
<ul style="list-style-type: none">▪ Approach of customer service support to meet Waymakers' needs.▪ Availability and accessibility of the broker/consultant and support staff, including the location of the office that will be servicing Waymakers account.	
References	
<ul style="list-style-type: none">▪ Reputation of the business and satisfaction of its services as expressed by current clients and references.	0-10
Cost Factor: Cost Proposal	0-10
<ul style="list-style-type: none">• Includes a cost statement describing the pricing of our account and the estimated annual cost of your services. Include any commissions and fees that you would expect to receive from the existing vendors, as well as any costs for additional services.	
TOTAL POINTS	0-100

ANTICIPATED TIMELINE

Except for the proposal due date and deadline for questions, Waymakers reserves the right to change the timeline without notice.

ELECTION PROCESS	TIMEFRAME
RFP Issuance	June 29, 2020
Deadline for Questions	July 13, 2020
Vendor Proposals Due	July 15, 2020
Notification of Presentation Dates	July 22, 2020
Presentation Dates/Selection of Vendor	July 27-31, 2020
Contract Negotiations & Award by Waymakers	August 2020

BID EVALUATION PROCESS

The Selection Committee, comprised of Waymakers staff and Board representation, will be responsible for evaluating the proposals. This team, in accordance with the criteria listed, will evaluate all proposals received. The Selection Committee, in applying the major criteria to the proposals, may consider additional sub-criteria beyond those listed. During the evaluation period, the team may elect to interview some or all the proposing firms. The individual(s) who will be directly responsible for carrying out the contract, if awarded, should be present at the oral interview.

The final selection will be the company which, in the Selection Committee's opinion, is the most responsive and responsible, meets the agency's requirements in providing this service, and is determined to be best able to represent the agency's interests. Waymakers maintains the sole and exclusive right to evaluate the merits of the proposals received.

Proposals will be objectively evaluated based on their responses to the project scope outlined in the RFP. The written proposal should clearly demonstrate how the firm could best satisfy the requirements of Waymakers. Respondents who are eliminated from further competition will be notified by the agency as soon as practical.

Waymakers reserves the right to amend this RFP, to cancel this RFP, and/or to make no award under this RFP. Waymakers reserves its right to eliminate an offer at any time for any reason. Waymakers reserves the right to make a full or partial award in response to this RFP.

At any time prior to the deadline for submission of bids, Waymakers may amend the offering documents by issuing addenda. Any addendum issued shall be part of the offering documents and shall be communicated in writing to all who have obtained the offering documents directly from Waymakers.

Waymakers reserves the right to withdraw, or reduce the amount of award or to cancel any contract resulting from this procurement if adequate funding is not available.

Waymakers advertises RFPs on its website