



Experience Works Inc., is soliciting price proposals from qualified offerors to provide Insurance Broker Services and welcomes you or your business to submit a proposal for the same. If interested, please review the attached information and proposal submittal procedures required by EW for consideration.

**REQUEST FOR PROPOSALS (RFP)  
FOR INSURANCE BROKER SERVICES  
RFP 02-15-2018**

Issued by:  
EXPERIENCE WORKS INC.  
4401 WILSON BLVD., SUITE 210  
ARLINGTON, VA 22203

Email: [procurement@experienceworks.org](mailto:procurement@experienceworks.org)

Request for Proposal (RFP) Released	Tuesday, November 6, 2018
Written questions from proposers due	Thursday, December 6, 2018
Written responses to questions issued by EW	Monday, December 10, 2018
Proposals from bidding firms due	Monday, January 7, 2019
Finalists selection	Friday, January 15, 2019
Finalist presentations	January 28 – 31, 2019
Anticipated contract award	February 1, 2019
Anticipated signed agreement and notice to proceed	February 15, 2019



## **DESCRIPTION**

Experience Works Inc., is soliciting proposals for the purpose of contracting for Insurance Broker and related services. “EW” and or Experience Works Inc., may be used throughout this document. The contract is for a term of three (3) years, effective upon the notice of award, with up to (2) one-year renewals at the sole discretion of Experience Works. The solicitation may be downloaded by visiting Experience Works website: [www.experienceworks.org](http://www.experienceworks.org), under request for solicitations.

## **ABOUT EXPERIENCE WORKS**

Experience Works, Inc., (formerly Green, Thumb, Inc) is a 501(c)(3) organization, founded in 1965, in response to President Lyndon B. Johnson’s “War on Poverty”. For over 50 years, Experience Works Inc. (“EW”) has continued to fight the “War on Poverty” and help people age with dignity and purpose through job training, volunteerism, and employment. EW currently provides services in nineteen (19) states AR, FL, ID, IN, KY, MD, MI, MN, MO, MT, ND, OR, PA, SC, SD, TX, VA, WA, WY.

We provide employment training for more than 1500 seniors annually through a dedicated network, of thousands of volunteers, dedicated staff of 75, and hundreds of partners across rural America, through funding from the Federal Government, and state governments, and contributions. In addition to the employment and training services, EW provides volunteer services through the Retired Senior Volunteer Program (“RSVP”), to communities in Pennsylvania and Florida. Our participants and volunteers contribute to the health and prosperity of rural communities.

As stewards of federal funds EW must ensure that all funds are used prudently in support of its mission and in full compliance with federal, state laws and grant requirements. As such, EW is issuing this RFP to ensure that it is obtaining the best coverage at the best price, as required by federal law and grant requirements.



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## **PART I INTRODUCTION**

EW is seeking written proposals from experienced and qualified insurance brokers desiring to provide full service insurance broker services that include, but are not limited to, insurance placement and servicing, risk exposure analysis, general advice and claims assistance for workers comp liability and property coverage.

EW is seeking a partner to assist in developing and maintaining the organizations insurance program and operation of commercial risk management programs for a period of three (3) years. The successful broker will be expected to provide a full range of services, including but not limited to, placing EW's insurance coverages, assisting staff with insurance related issues and providing detailed, written insurance coverage recommendations to be approved by the Board of Directors.

EW currently has operations (19) states (AR, FL, ID, IN, KY, MD, MI, MN, MO, MT, ND, OR, PA, SC, SD, TX, VA, WA, WY), there are seventy-five (75) full-time and part-time staff, and an additional 1,500 participants and volunteers (note this number varies from year to year).

EW maintains several policies of insurance, from a variety of providers including:

- a. Management - D&O, EPLI, Fiduciary Liability and Crime
- b. General Liability
- c. Commercial Property & Casualty
- d. Workers Compensation in 19 states (AR, FL, ID, IN, KY, MD, MI, MN, MO, MT, ND, OR, PA, SC, SD, TX, VA, WA, WY)
- e. Commercial Umbrella
- f. Terrorism
- g. Cyber Security
- h. Life & Disability Insurance
- i. FSA & HSA
- j. EAP
- k. Medical & Dental
- l. Other services:
  - i. Form 5500 discrimination testing and reporting
  - ii. Wellness training
  - iii. Safety, preventative tools and trainings
  - iv. Communication materials
  - v. HR and labor law updates & website/portal access for HR tools.



## PART II GENERAL INFORMATION

**II.1 Scope.** This RFP contains instructions governing the proposals to be submitted and the material to be included therein; a description of the service to be provided; requirements which must be met to be eligible for consideration; general evaluation criteria and other requirements to be met by each proposal.

**II.2 Type of Contract.** All pricing structures will be considered. Pricing, whether a fee/commission, flat fee or any other structure shall be subject to disclosure and approval of EW and/or EW Board of Directors.

**II.3. Award.** EW reserves the right to award or reject any and all proposals received as a result of this request or to negotiate separately with competing proposers.

**II-4. Subcontracting.** Any use of subcontracts for a Proposer must be identified in the proposal. During the contract period use of any subcontractors by the selected Proposer, which were not previously identified in the proposal, must be identified and approved in advance in writing by EW.

**II-5. Incurring Costs.** EW is not liable for any costs the Proposer incurs in preparation and submission of its proposal, in participating in the RFP process or in anticipation of award of contract.

**II-6. Question and Answers.** Written questions may be submitted to clarify any points in the RFP which may not have been clearly understood. Written questions should be submitted in writing (via email) to Procurement at [procurement@experienceworks.org](mailto:procurement@experienceworks.org) to be received no later than **Thursday, December 6, 2018**. Responses to all questions will be posted to the website as an addendum to and become part of this RFP.

**II-7. Addenda to the RFP.** If it becomes necessary to revise any part of this RFP before the proposal response date, addenda will be posted to EW's website ([www.experienceworks.org](http://www.experienceworks.org)), under the original RFP document.

**II-8. Proposals.** To be considered, proposals must be delivered to EW, **Attention: Procurement** on or before **Monday, January 7, 2019, by end of day**. Electronic submission is the preferred delivery method, should Proposer like to submit paper proposals, they can be sent to, Experience Works Inc. 4401 Wilson Blvd. Suite 210, Arlington, VA 22202. Proposals postmarked after the date above will be rejected.

Proposals may be withdrawn in writing, or in person by an authorized representative, provided they can a receipt memorializing the withdraw. Proposals should be prepared simply and economically, providing a straightforward, concise description of the Proposers' ability to meet the requirements of the RFP.

**II-9. Confidentiality.** Proposals will be held in confidence and will not be revealed or discussed with competitors, unless disclosure is required to be made by (i) any Commonwealth or United States statute or regulations; or (ii) by rule or order of any court of competent jurisdiction. It is the responsibility of the Proposer to identify any and all portions of their Proposal that contains confidential proprietary information or protected by a trade secret.

**II-11. Representations and Authorizations.** Each Proposer by submitting its proposal understands, represents and acknowledges that:

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- A. All information provided by, and representations made by, the Proposer in the proposal are material and important and will be relied upon by EW in awarding the contract(s). Any intentional misstatement, omission or misrepresentation shall be treated as fraudulent concealment from EW of the true facts relating to the submission of this proposal. A misrepresentation shall be considered grounds for breach of contract on the part of the Proposer, freeing EW from any contractual obligations.
- B. The price(s) and amount of this proposal have been arrived at independently and without consultation, communication or agreement with any other Proposer or potential Proposer.
- C. Neither the price(s) nor the amount of the proposal, including any commission rates or payment based upon insurance costs and neither the approximate price(s) nor the approximate amount of this proposal, have been disclosed to any other firm or person who is a Proposer or potential Proposer, and they will not be disclosed on or before the proposal submission deadline specified in this RFP.
- D. The proposal is made in good faith and not pursuant to any agreement or discussion with, or inducement, from any firm or person to submit a complementary or other noncompetitive proposal
- E. No attempt has been made or will be made to induce any firm or person to refrain from submitting a proposal on this contract, or to submit a proposal higher than this proposal, or to submit any intentionally high or noncompetitive proposal or other form of complimentary proposal.
- F. To the best knowledge of the person signing the proposal for the Proposer, the Proposer, its affiliates, subsidiaries, officers, directors and employees are not currently under investigation by any governmental agency and have not in the last three (3) years been convicted or found liable for any act prohibited by State or Federal law in any jurisdiction, involving conspiracy or collusion with respect to Federal law in any jurisdiction, involving conspiracy or collusion with respect to bidding or proposing on any public contract, except as disclosed by the Proposer in its proposal.
- G. The Proposer is not currently under suspension or debarment, proposed for debarment, declared ineligible or voluntarily excluded from covered transactions by any state, federal government or government agencies. If the Proposer cannot certify, then it shall submit along with the proposal a written explanation of why such certification cannot be made.
- H. The Provider is registered and licensed and/or authorized to do business in Commonwealth of Virginia. All insurance policies must be written by an Insurance company licensed and/or authorized to do business in Virginia.



### **PART III INFORMATION REQUIRED FROM PROPOSERS**

To be considered, the proposal must respond to all requirements in this part of the RFP and detail any type of insurance that the proposer may not be applying for. EW reserves the right to request additional information which, in EW's opinion, is necessary to assure that the Proposer's competence. EW may make such investigations as deemed necessary to determine the ability of the Proposer to perform the work and the Proposer shall furnish to EW all such information and data for this purpose as requested by EW.

EW reserves the right to reject any proposal if the evidence submitted by, or investigation of, such Proposer fails to satisfy EW that such proposer is properly qualified to carry out the obligations of the agreement and to complete the work specified.

**III-1. Statement of the Project.** State in succinct terms your understanding of the project presented or the service required by this RFP.

**III-2. Work Plan.** Describe in narrative form your technical plan for accomplishing the work including how you intend to obtain insurance pricing, any specific relationships with insurance providers, any study/investigation you will need to perform with EW in order to understand existing policies and/or insurance coverages. The work plan shall include the categories of insurance that the Proposer is capable of obtaining for EW. EW prefers to have one broker manage all of EW insurance services. The Work Plan should outline the type of insurance and expertise in providing such coverage and risk management objectives attendant to that articular coverage.

**III-3. Company/Firm Experience.** Include information about the company/firm, experience in the Insurance Brokerage and Consultant Services. Experience shown should include the work done by individuals who will be assigned to the project. The proposal must include list of non-profit experience, preferably similarly sized non-profit organizations with multiple locations. Please include three references, including a short description of services provided to them and length of your relationship.

**III-4. Personnel.** Include the number, and names where practicable, of executive and professional personnel, analysts, auditors, researchers, programmers, consultants, etc., who will be engaged in the work. Indicate the responsibilities each will have in this project and how long each has been with your company. Identify subcontracts you intend to use and the services they will perform.

**III-5. Services.** Include a complete list of services offered.

1. Please include training and/or other support services you offer such as, safety trainings, and injury preventative tools/trainings, HR tools and labor law updates and/or support, training, etc. EW is especially interested in Worker Compensation case management, investigative and preventative services.
2. Describe compliance services, ensure that EW staff is well educated on the various options and insurance services available in the marketplace, any regulatory changes and/or processes.
3. Describe any services/assistance you may provide with open enrollment (health care), FSA, HSA, FMLA and/or COBRA administration, Form 5500.
4. If appropriate, please describe any innovative services, plans that you have worked on, such as innovative health care plans. Including but not limited to analytic tools to project future costs.



5. Include any services provided to assist with Summary Plan Descriptions (“SPDs”) summary annual report in compliance with all regulations issued by the Department of labor and other regulatory body.

**III-6. Cost of Insurance.** Proposers should specifically set forth the type of insurance that it is submitting a proposal for. The proposal must have a specific cost and/or estimate of the costs of insurance and the potential increases in renewal costs based on market research or otherwise. Proposer should summarize its strategy for procuring such insurance policies and identify existing relationships for coverage. Cost should include broker fee/commission or other fee structure, or a description of how the fee will be incorporated in the total costs.

The information requested in this section shall constitute your cost submittal. Please include detail costs for each of the services offered, including trainings, service portals or other services that have costs associated with them whether part of the overall premium or as an additional fee. Please, outline any assumptions made in arriving at the costs.





## **PART IV CRITERIA FOR SELECTION**

**IV-1. Mandatory Responsiveness Requirements.** To be eligible for selection, a proposal should be (a) timely received from a Proposer; (b) properly signed by the proposer; and (c) include detailed cost data.

**IV-2. Proposal Evaluation.** Proposals will be reviewed, evaluated and rated by an Evaluation Team of qualified personnel who will recommend for selection the firm that most closely meets the requirements of the RFP and satisfy EW's needs.

**IV-3. Evaluation Criteria.** The following criteria will be used, in order of relative importance from the highest to the lowest, in evaluating each proposal:

- 1. Understanding the project.** This refers to the Proposer's understanding of EW's needs that generated the RFP, of EW's objectives in asking for the services or undertaking the study and of the nature and scope of the work involved.
- 2. Proposer qualification.** This refers to the ability of the Proposer to meet the terms of the RFP, especially the time constraint and the quality, relevancy and recency of studies and projects completed by the Proposer. This includes competence of the professional personnel who would be assigned to the job.
- 3. Proposers experience.** The Proposers demonstrated experience with similar non-profit entities and their history of savings and relationships with insurance coverage providers will be considered.
- 4. Resources and Services.** This refers to totality of services provided. Emphasis here is on the techniques for collecting and analyzing data, sequence and relationships of major steps and methods for managing the service/projects. Of equal importance is the comprehensiveness of services and if it appears to meet EW's goals and objectives.
- 5. Cost.** This area may be weighed heavily, it will not be the deciding factor in the selection process. EW reserves the right to select a proposal based upon all the factors listed above in this RFP, and will not necessarily choose the firm offering the best price. EW will select the firm with the proposal that best meets its needs, at the sole discretion of EW.



**PART V.**  
**ADDITIONAL CONTRACT TERMS AND EXPECTATIONS**

The following clauses must be included where applicable in all Experience Works contracts of \$5,000 or more unless otherwise noted:

Copeland "Anti-Kickback" Act (18 U.S.C. 874 and 40 U.S.C. 276c) - All contracts in excess of \$2000 for construction or repair, when funded in whole or part by Federal funds (either directly or indirectly) must include a provision for compliance with the Copeland "Anti-Kickback" Act (18 U.S.C. 874), as supplemented by Department of Labor regulations (29 CFR part 3, "Contractors and Subcontractors on Public Building or Public Work Financed in Whole or in Part by Loans or Grants from the United States"). The Act provides that each contractor or sub recipient is prohibited from inducing, by any means, any person employed in the construction, completion, or repair of public work, to give up any part of the compensation to which he is otherwise entitled. The contractor must report all suspected or reported violations to the awarding Federal agency.

Davis-Bacon Act, as amended (40 U.S.C. 276a to a-7) - When required by Federal program legislation, all construction contracts of more than \$2000 must include a provision for compliance with the Davis Bacon Act (40 U.S.C. 276a to a-7) and as supplemented by Department of Labor regulations (29 CFR part 5, "Labor Standards Provisions Applicable to Contracts Governing Federally Financed and Assisted Construction"). Under this Act, contractors are required to pay wages to laborers and mechanics at a rate not less than the minimum wages specified in a wage determination made by the Secretary of Labor. In addition, contractors shall be required to pay wages not less than once a week. The contractor must place a copy of the current prevailing wage determination issued by the Department of Labor in each solicitation and the award of a contract must be conditioned upon the acceptance of the wage determination. The contractor must report all suspected or reported violations to the awarding Federal agency.

Rights to Inventions Made Under a Contract or Agreement - Contracts or agreements for the performance of experimental, developmental, or research work, when funded in whole or part by Federal funds (either directly or indirectly), must provide for the rights of the Federal Government and Experience Works in any resulting invention in accordance with 37 CFR part 401, "Rights to Inventions Made by Nonprofit Organizations and Small Business Firms Under Government Grants, Contracts and Cooperative Agreements," and any implementing regulations issued by the awarding Federal agency.

Clean Air Act (42 U.S.C. 7401 et seq.) and the Federal Water Pollution Control Act (33 U.S.C. 1251 et seq.), as amended - Contracts and sub grants of amounts in excess of \$100,000, when funded in whole or part by Federal funds (either directly or indirectly), must contain a provision that requires the contractor to agree to comply with all applicable standards, orders or regulations related to the Clean Air Act (42 U.S.C. 7401 et seq.) and the Federal Water Pollution Control Act as amended (33 U.S.C. 1251 et seq.). Violations must be reported to the awarding Federal agency and the Regional Office of the Environmental Protection Agency (EPA).

Byrd Anti-Lobbying Amendment (31 U.S.C. 1352) - Contracts for an amount above \$100,000, when funded in whole or part by Federal funds (either directly or indirectly), must include a certification by the contracting parties that they have not and will not use Federal funds to pay any person or organization for

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influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any Federal contract, grant or any other award covered by 31 U.S.C. 1352. It further requires disclosure of any lobbying with non-Federal funds that takes place in connection with obtaining any Federal award.

Debarment and Suspension (E.O.'s 12549 and 12689) —No contract shall be made to parties listed on the General Services Administration's List of Parties Excluded from Federal Procurement or Non procurement Programs in accordance with E.O.'s 12549 and 12689, "Debarment and Suspension." This list contains the names of parties debarred, suspended, or otherwise excluded by agencies, and contractors declared ineligible under statutory or regulatory authority other than E.O. 12549. Contractors with awards that exceed the simplified acquisition threshold shall provide the required certification regarding its exclusion status and that of its principal employees.

Locally owned, Minority-owned, Female-owned and Small Businesses - All necessary affirmative steps will be taken and documented to solicit participation of locally owned minority-owned, female-owned and small businesses. (EW) will solicit proposals from minority- or women-owned businesses that provide the goods or services that are being sought. Where possible and feasible, delivery schedules will be established, and work will be subdivided to maximize participation by small businesses or minority- or women-owned businesses. Subdivided components will be bid as a separate contract. Where feasible, evaluation criteria will include a factor with an appropriate weight for these firms. A list of locally owned, minority-owned, female-owned and small businesses and also minority businesses located within the trade region shall be maintained and used when issuing RFPs. This list shall also be consulted when making small purchases. (EW) will use the services and assistance of the Small Business Administration and the Minority Business Development Agency of the Department of Commerce. The successful bidder will be required to use these same criteria in selection of suppliers and subcontractors whenever possible.

Equal Employment Opportunity - All contracts, when funded in whole or part by Federal funds (either directly or indirectly), must contain a provision requiring compliance with E.O. 11246, "Equal Employment Opportunity," as amended by E.O. 11375, "Amending Executive Order 11246 Relating to Equal Employment Opportunity," and as supplemented by regulations at 41 CFR part 60, "Office of Federal Contract Compliance Programs, Equal Employment Opportunity, Department of Labor.