



United Planning Organization

REQUEST FOR PROPOSAL INSURANCE BROKER SERVICES

RFP # 2019- 03

Request for Proposal (RFP) Cover Page

Solicitation Issue Date: Monday, July 01, 2019			
Solicitation Closing Date: Friday, August 02, 2019		Solicitation Closing Time: 2:00 PM (EST)	
Issued By: United Planning Organization (UPO)			
Address: 301, Rhode Island Ave, NW, Washington, DC 20001			
Telephone Number: 202-238-4600			
UPO is a non-profit agency in the District of Columbia founded in 1962 and is exempt from any state or federal tax.			
Unless otherwise stated, the unit price shall be the net price. Separate unit and total prices must be shown, if applicable.			
Unless otherwise stated, all quoted prices shall be Free On Board (FOB) headquarter address inside delivery.			
Responses must be received on or before Friday, August 02, 2019 , by 2:00 PM (EST.) in the Procurement Office, United Planning Organization, 301 Rhode Island Avenue, NW, Washington, DC 20001.			
Proposals: Please submit a copy of your proposal by emailing to procurement@upo.org referencing “Insurance Broker Services RFP #2019–03” in the subject line.			
For questions/information, please email Rizwanul Haque, Procurement Officer, at rhaque@upo.org referencing “Insurance Broker Services RFP #2019–03” in the subject line. All questions received will be answered within three (3) business days and will be posted on the UPO website. Questions/information must be emailed no later than Thursday, July 18, 2019.			
UPO reserves the right to waive informalities or irregularities, to reject any or all proposals received, to accept the proposal deemed best for the organization, and/or request new proposals, if necessary.			
Any objection to the above conditions must be clearly indicated in the proposals.			
In compliance with this RFP and to all the conditions imposed herein, the undersigned offers and agrees to furnish the services in accordance with the attached signed proposal or as mutually agreed upon by subsequent negotiation.			
PROPOSER IDENTIFICATION			
Company Name:			
Address:			
Telephone:			
Email:			
Federal ID:			
Print Name	Title	Authorized Signature	Date

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I. PURPOSE

United Planning Organization (UPO) is requesting proposals from qualified and competent insurance broker firms with experience in providing insurance broker services to non-profit organizations.

II. CONTRACT PERIOD & RENEWALS

The initial period of contract shall be three (3) years beginning on October 01, 2019 (or on the date the agreement is fully executed) and ending on September 30, 2022 with two additional option years; subject to annual review of performance and availability of funds.

III. UNITED PLANNING ORGANIZATION (UPO) BACKGROUND

Founded in 1962, UPO is a 501(C) (3) private non-profit corporation and the designated Community Action Agency for the District of Columbia. Its mission is to provide leadership, support and advocacy to empower low-income residents of Washington, DC to become self-sufficient and self-determined.

UPO serves as Washington, DC’s premier non-government human service organization that promotes self-sufficiency and brings innovative ideas to the problem of poverty throughout the city. UPO operates a wide array of special activities and offers many supportive and instructional services including:

- Head Start, Early Head Start, and other childcare programs
- Comprehensive youth services with scholarships for DC residents only
- Homelessness transportation programs
- Training programs designed to prepare participants for skilled employment
- Substance abuse treatment programs
- Community based tax preparation services
- Housing Counseling services
- Job placement and career development services

UPO has a \$30 million annual operating budget and over 300 employees.

IV. SCOPE OF WORK

UPO is soliciting the services of qualified insurance broker service firm to provide insurance broker services for a 3-year term ending on September 30, 2020. These services are to be performed in accordance with the provisions contained in this request for proposals.

A. REQUIRED QUALIFICATIONS

The firm submitting the proposal must be qualified to provide insurance broker services to UPO per details of required services indicated in Section 4.B and insurance policies and coverages indicated in Section 4.C of this RFP below.

B. SERVICES REQUIRED

- a) Advise and assist United Planning Organization (UPO) in evaluating and selecting among coverage alternatives.
- b) Review coverage documents to assure coverage has been correctly issued.
- c) Advise on potential gaps or overlaps in coverages.
- d) Assist United Planning Organization with reviewing claims data and determining premium impact of any coverage changes.
- e) Assist with plan and insurance coverage renewals, ensuring that all providers meet United Planning Organization's needs.
- f) Assist with setting up the annual renewal schedule. Assist with writing, reviewing, analyzing, and presenting Requests for Proposals during renewals. Provide side by side reporting for our review. Prepare and/or review and advise on contract renewals.
- g) Establish relationships with those providers that will most greatly benefit the needs of United Planning Organization.
- h) Prompt response to questions and requests is an absolute requirement (within 24 hours). It is expected that there will be more than one individual within the firm capable of addressing possible concerns of United Planning Organization.
- i) Analyze and report utilization trends and cost. Provide education to management and staff on how to best utilize and limit premium increases as needed.
- j) Keep United Planning Organization informed of developments in insurance carrier products and trends in providing public sector insurance benefits.
- k) Provide guidance on alternative funding arrangements, such as consortium purchasing, experience rating, and self-insurance.
- l) Interaction with insurance providers, including negotiation of plans, benefits, and rates.
- m) Other services as needed within the scope of standard commercial insurance brokerage services

C. INSURANCE POLICIES & COVERAGES REQUIRED

UPO, at a minimum will require the following insurance policies and coverage:

General Liability Insurance

Each Occurrence	1,000,000
Damage to Leaseholds	1,000,000
Medical Expenses	20,000
Personal Injury	1,000,000
General Aggregate	3,000,000
Products	3,000,000

Property Insurance

Real Property	16,000,000
Business Personal Property	2,500,000
Business Income Loss	1,000,000
Flood	1,000,000
Earthquake	1,000,000
Electronic Equipment	50,000

Automobile Insurance

Each accident Combined	1,000,000
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Umbrella Insurance

Each Occurrence	10,000,000
Aggregate	10,000,000

Workmen's Compensation

Each Accident	500,000
Disease-Each Employee	500,000
Disease policy limit	500,000

Fiduciary Liability

Professional Liability	1,000,000
Aggregate	3,000,000

Crime Policy

Dishonest Acts	5,000,000
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<u>Directors & Officers/ Employment Practices Liability</u>	5,000,000
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Sexual Abuse/Molestation

Each Occurrence	1,000,000
Aggregate	1,000,000

Other accident coverages as needed

Children	(800-900)
Youth	(50-75)

The firm submitting the proposal must be licensed in Washington, DC or in their home state with a reciprocity qualification.

V. EVALUATION CRITERIA

All proposals received will be reviewed to determine if they adhere to the format and instructions of the RFP, meet the criteria indicated below and conform to the objectives and requirements of the RFP. An evaluation team will evaluate the merit of proposals received in accordance with the criteria outlined in this RFP. Incompleteness, significant inconsistencies or inaccuracies found within a response may result in a reduction of the evaluation rating.

UPO reserves the right to a) waive variances or reject any or all proposals and b) request clarifications from any or all respondents. Further, UPO reserves the right to reject any or all proposals and to waive informalities and minor irregularities and to accept any portion of a proposal or all items proposed if deemed to be in the best interest of UPO.

Proposals shall be rejected if they:

- a) are received after closing date and/or time,
- b) contain alterations not initialed by an authorized official,
- c) are not meeting or taking exception to required terms and conditions, and
- d) are not meeting specifications.

The following criteria will be utilized in the evaluation of all received proposals:

- | | |
|--|-----|
| a) Company Background Information & Experience Non-Profits/Fiscal Sponsors/Donor Funded Entities | 30% |
| b) Key Personnel | 20% |
| c) Submission Clarity | 10% |
| d) Services Offered | 15% |
| e) Fees to be Charged | 10% |
| f) References (minimum 3) | 15% |

A proposer can receive a maximum of 100 points.

VI. PROPOSAL REQUIREMENTS

A. General Requirements

1. In order to be considered for selection, proposers must submit proposals electronically through email to procurement@upo.org. No other distribution of the proposals shall be made by the proposer.

NOTE: A proposer may submit no more than one (1) proposal in response to this RFP.

2. Proposals shall be signed by an authorized representative of the proposer. All information requested should be submitted. Failure to submit all information may result in the organization requiring prompt submission of missing information and/or getting a lowered evaluation of the proposal. Proposals which are substantially incomplete or lack key information may be rejected by UPO.
3. Proposals should be prepared simply, as thorough and detailed as possible providing a straightforward, concise description of capabilities to satisfy the requirements of the RFP so that UPO may properly evaluate proposer's capabilities to provide the required service. Emphasis should be placed on completeness and clarity of content.

4. All responses are to be submitted on standard 8.5" X 11" paper size, in 12 point Times New Roman font. Proposals should be single-sided and single spaced. Proposers shall respond to the items in the order they are shown in the RFP. The responses should describe the most favorable terms and shall remain firm for 120 days from the proposal closing date. Prices should be submitted exclusive of all federal, state, and local taxes.
5. Ownership of all data, materials and documentation originated and prepared for this RFP by any proposer shall belong exclusively to UPO.

B. Special Requirements

All pages of the proposal should be numbered and proposers are required to submit the following items as a complete proposal:

1. Completed and signed RFP Cover Page.
2. Table of Contents which cross-references various sections of the proposal or the documents attached to the proposal. Any additional Information/document which the proposer desires to present that does not fall within any of the requirements of the RFP should be attached at the end of the proposal and designated as additional material.
3. A signed letter of transmittal briefly stating the proposer's understanding of the work to be done, the commitment to perform the work within the time period, a statement why the proposer believes itself to be the best qualified to perform the required services.
4. A detailed proposal that meets the RFP requirements.
5. Completed and signed Vendor Identification Form (included as **Appendix A** to this RFP).
6. Copy of current business license.
7. Copy of current certificate of insurance with coverages of the minimum required in this RFP.
8. List of at least three comparable work/customer references to include organization name, brief description of the project, and contact person's name, telephone number and email address. The list may preferably include a community based non-profit organization.

Proposals that are not organized in this manner risk elimination from consideration if the evaluators are unable to find where the RFP requirements are specifically addressed.

UPO reserves the right to retain all proposals submitted and to use any ideas in a proposal regardless of whether that proposal is selected. Submission of a proposal indicates acceptance of the conditions contained in this RFP, unless clearly and specifically noted in the proposal submitted and confirmed in the contract between UPO and the firm selected.

Ownership of all data, materials and documentation originated and prepared for this RFP by any proposer shall belong exclusively to UPO.

VII. GENERAL TERMS AND CONDITIONS

1. Additions and/or Deletions of Service: UPO reserves the right to add and/or delete goods or services to any contract entered into with the contractor. Should a requirement be deleted, payment to the contractor shall be reduced proportionally to the amount of service reduced in accordance with the bid price. Should additional services be required from the contract, prices for such additions will be negotiated between the contractor and UPO.
2. Termination of Contract: The contract may be terminated by either party at any time upon sixty (60) days written notice from the terminating party. Cancellation of the contract by either party shall in no way relieve the contractor of its responsibility to complete any and all work in progress at the time of the notice and for which payment has been received by the contractor.
3. Licenses: By submitting a proposal, proposer certifies that it has procured, and shall maintain in full force, all permits and licenses required to conduct its business lawfully and that it shall remain informed of and in compliance with all federal and local laws, ordinances and regulations that affect in any manner contractor's fulfillment of the contract.
4. Anti-Kickback Provision: This contract is subject to the provisions of the Anti-Kickback Enforcement Act of 1986. By agreeing to this binding agreement, the transacting parties (1) certify that they have not paid kickbacks directly or indirectly to any employee of UPO for the purpose of obtaining this or any other agreement, purchase order or contract from UPO and (2) agree to cooperate fully with any Federal Agency investigating a possible violation of the Act.
5. Non-Collusion/Fraud: By submitting a proposal, proposer warrants and certifies that neither the proposer nor its employees or associates has contacted any unauthorized UPO employee, officer or elected official regarding the contents of this solicitation or the solicitation process. Proposer further warrants and certifies that neither proposer nor its employees or associates has directly or indirectly entered into any agreement, participated in any collusion, or otherwise taken any action in restraint of free competitive bidding in response to this solicitation. If at any time it shall be found that proposer or its employees or associates has, in the presenting of its proposal, colluded with any other party or parties for the purpose of preventing or restricting free competitive bidding, its proposal shall be immediately rejected. Any contract awarded prior to the UPO's discovery of proposer's collusion shall be terminated and proposer shall be liable for all of its damages sustained by the UPO as a result of proposer's collusion.
6. Equal Opportunity: The proposer agrees not to discriminate against any employee or applicant for employment on account of any services, or activities made possible by or resulting from this RFP on the grounds of actual or perceived sex, race, color, religion, national origin, age, marital status, disability, personal appearance, sexual orientation, gender identity or expression, familial status, family responsibilities, matriculation, political affiliation, genetic information, source of income, place of residence or business, veteran status or any other characteristic protected under federal or District law. Any violation of this provision shall be considered a violation of a material provision of this agreement and shall be grounds for cancellation, termination or suspension in whole or in part of the agreement by UPO which may result in ineligibility for further UPO contracts. The proposer shall at all times in the proposal and contract process comply with all applicable UPO, DC, and federal anti-discrimination laws, rules, regulations and requirements thereof.
7. Right to Audit: UPO shall have the right to audit all invoices submitted by the contractor. The organization shall have the right to audit all relevant data upon which the contractor's fees are based.

8. Informal Communications: From the date of receipt of this RFP by each proposer until a binding contractual agreement exists with the selected contractor and all other proposers have been notified, or when UPO rejects all proposals, informal communications regarding this procurement shall cease. There shall be no requests from proposers to any Office or Department at UPO with the exception of contact for information, comments, etc., and they shall be emailed.
9. Formal Communications: From the date of receipt of this RFP by each proposer, until a binding contractual agreement exists with the selected contractor, and all other proposers have been notified, or when UPO rejects all proposals, all communications between UPO and the proposers will be formal or as provided for in this RFP.
10. Costs Incurred: Any costs incurred by proposers in preparing or submitting a proposal or subsequent oral presentation/demonstration shall be the proposer's sole responsibility.
11. Small and Minority Firms: Pursuant to Federal Acquisition Regulations and UPO's procurement policy, UPO may offer contracting opportunity to small and minority firms, women's business enterprises and labor surplus area firms to the extent possible.
12. Federal, State and Local Taxes: UPO is exempt from State and federal taxes. Such taxes shall not be included in quoted prices, but if any taxes are known by the contractor to apply, they shall be shown separately. If not so shown, they shall be considered an expense of the proposer and deemed a part of the quoted prices.
13. Payment Terms: Preferred invoice payment terms will be 2% 10, net 30 days from date of invoice. In the event there is a discrepancy between the order and the invoice, payment terms shall be effective starting on the date the discrepancy is resolved. Monies due or to become due to the contractor under the contract may be retained by UPO as necessary to satisfy any outstanding claim which UPO may have against the contractor. At any time or times before final payment and three year thereafter, UPO may have the contractor's invoices or vouchers and statement of cost audited.
14. Indemnification: Proposer shall indemnify, protect, defend and hold harmless UPO, its directors, officers, employees, and representatives from and against any and all claims arising from or connected with: (1) any alleged or actual breach by proposer or (2) any act or omission by contractor and only to the extent such claim arises by negligence or intentional misconduct or as may be allowed under applicable law. Monies due or to become due to the contractor under the contract may be retained by UPO as necessary to satisfy any outstanding claim which UPO may have against the contractor.
15. Insurance: Contractor shall, at all times, at its own expense, obtain and carry comprehensive liability insurance including errors and omissions coverage, property damage insurance and workers' compensation insurance in adequate amounts. Contractor shall keep such insurance in force for the duration and term of this agreement. All certificates of insurance or evidence of insurance must contain a thirty (30) day written notice of any cancellation, change, or termination of coverage. The insurance required shall be obtained from insurance company (ies) licensed to do business in the District of Columbia and shall be kept in force for 90 days after the last payment under the contract.
 - Workers' Compensation Insurance providing statutory limits for the District of Columbia.
 - Business Automobile Liability Insurance with a minimum of \$1,000,000 per occurrence.
 - Commercial General Liability Insurance coverage with a minimum of \$1,000,000 per occurrence/\$2,000,000 aggregate limit.

The contractor shall provide immediate notice in the event there is any change of insurance or that it has reached the insurance limits due to claims made.

16. RFP Addendum: In the event that it becomes necessary to revise this RFP, in whole or in part, an addendum will be posted on the UPO website <http://www.upo.org/work-with-us/#rfp>
17. Completed Proposals: A proposer may submit no more than one (1) proposal in response to this RFP. The proposal shall be completed and signed by an individual who is authorized to bind the proposer. By submitting a proposal, the proposer represents that:
 - The proposer has read and understands the request for proposal and submits the response in accordance therewith.
 - The proposer possesses the capabilities, equipment, and personnel necessary to provide an efficient and successful service.
 - The proposer has all required licenses and insurance.
18. Withdrawal of Proposal: At any time prior to the hour and date set for submitting proposals, a proposer may withdraw their proposal. This will not preclude the submission of another proposal prior to the hour and date set for submitting the proposal. After the scheduled time and date for submitting proposals, no proposer will be permitted to withdraw the proposal unless the award is delayed for a period exceeding 60 days.
19. Receipt and Opening of Proposals: Proposers are responsible to assure their proposal is delivered to UPO by the scheduled date and time. Only those proposals which are received in a timely fashion as set forth in this RFP will receive consideration. Proposals received after the date and hour designated are automatically disqualified and will not be considered; late proposal(s) will be dated, marked as received late, and remain unopened. UPO is not responsible if the proposal does not reach the destination specified, by the appointed date and time.
20. Contract Award Notification: When the evaluation process of the proposals is completed; the selected proposer will be formally notified by mail or email. Other notifications will not be honored and should not be considered as a valid offer of award.
21. Certifications: Any agreement resulting from this RFP shall be subject to but not limited to the following certifications:
 - a. Certification that it nor its principles are not debarred, suspended, proposed debarment, declared ineligible, or voluntarily excluded by any federal department or agency from participation in this transaction by any Federal department or agency in accordance with 45 CFR Part 76.
 - b. Certification Regarding Lobbying under Title 31, US Code, Section 1352.
22. No claim will be allowed for additional compensation or time for completion based on a lack of knowledge or lack of understanding of any part of the RFP.



VENDOR IDENTIFICATION (must be completed and returned with proposal)

Appendix A

Company Name:			
Doing Business As (DBA):			
Company Federal ID:			
Address:			
Remit To Address:			
Telephone:			
Fax:			
Email:			
Web address:			
Main Contact:			
Person responsible for response (if different):			
Print Name	Title	Authorized Signature	Date