



Ms. Pam Mondock
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Southmoreland School District

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Alverton, PA 15612
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Request for Proposal

Insurance Broker Services

Submission/Opening Date and Time:

March 18, 2024

1:00 pm

Southmoreland Business Office

Destination for Delivery of Proposals:

Ms. Pamela Mondock

Southmoreland School District

2351 Route 981

Alverton, PA 15612

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I. Objective of “Request for Proposal” (RFP)

The purpose of the Request for Proposal is to identify the insurance brokers and risk advisors that are the best fit to service and provide on-going consultation and guidance to the Southmoreland School District.

Southmoreland is looking for a partner that demonstrates the utmost experience in the Risk Management arena for a K-12 Educational Institution. The broker selected will demonstrate a strong ability to:

- Work collaboratively with Southmoreland School District to form strategic frameworks that optimize insurance programs.
- Assist in risk assessment, risk mitigation and emerging risk issues
- Provide best-in-class expertise and innovation regarding risk financing of insurable and non-insurable risks
- Advocate on behalf of Southmoreland School District regarding claims
- Provide expertise on all Risk Management functions
- Demonstrate best in class strategy, innovation (as necessary), and collaboration with Southmoreland School District
- Demonstrate best in class service

II. Proposal Submission Instructions

Please respond to the questions (Section V. Questions) in the order shown. Proposals must be submitted in a single PDF file. No proposal received after the deadline will be accepted. Send proposals via email, not later than 1:00 pm on March 18, 2024, to mondockp@southmoreland.net. Please note “Insurance Broker Service RFP” in the subject line of the email.

III. Timeline

The timeline for the selection process is below. Southmoreland School District will make every effort to closely adhere to this schedule, but reserves the right to make adjustments as required, including scheduling interviews and presentations.

Proposals Due/Open Proposals

March 18,2024, 1:00pm

Target Broker Inception:

To be determined in order to develop a plan for the coming 2024-2025 school year.

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IV. Terms and Conditions

- Providers of insurance consulting services to the District shall be compensated for services to or on behalf of the District solely by the District. Compensation shall be set on a fixed fee basis if practical and permissible. Any commissions, fee, or compensation received from the Pennsylvania School Boards Association shall be deducted from any compensation due from the District.
- No provider of insurance or of insurance consulting services to the District shall pay to any insurance consulting service provider to the District, or to any other third party, any form of compensation including but not limited to commissions, fees, incentives, bonuses, rebates, or any other thing of value, in consideration of obtaining the District's insurance or insurance consulting business.
- No providers of insurance consulting services to the Board shall accept any form of compensation including but not limited to commissions, fees, incentives, bonuses, rebates or any other thing of value, from any provider of insurance, other insurance services provider, or any other third party, except from Pennsylvania School Boards Association which shall be deducted from any fee due from the District in consideration of obtaining or servicing the District's insurance or insurance consulting business.
- Any person or entity proposing to provide insurance or insurance consulting services to the District shall certify in its proposal that it shall neither pay nor accept any form of compensation including but not limited to commissions, fees, incentives, bonuses, rebates or any other thing of value, in consideration of obtaining or servicing the District's insurance or insurance consulting business from any party other than the District or the Pennsylvania School Boards Association which shall be deducted from any fee due from the District.
- Any person or entity selected to provide insurance or insurance consulting services to the District shall certify at least annually and prior to any renewal of its contract, that it has not paid nor accepted any form of compensation including but not limited to commissions, fees, incentives, bonuses, rebates or any other thing of value, in consideration of obtaining or servicing the District's insurance or insurance consulting business from any party other than the District or the Pennsylvania School Boards Association which shall be deducted from any fee due from the Board of Education.
- The compensation restrictions and the certification and disclosure requirements established in these specifications are mandatory, non-waivable terms, the violation of which shall be grounds for (1) terminating any contract resulting there from, and (2) requiring the insurer insurance service provider to disgorge to the public entity any compensation including but not limited to commissions, fees, incentives, bonuses, rebates or any other thing of value, paid or received in violation of this Resolution, and a commensurate reduction in premiums to be paid by the public entity for the affected coverages(s) in the future.
- Whenever soliciting quotations for insurance coverage, the insurance consultant shall, to the extent possible, obtain at least three quotations. The evaluation report shall include an analysis and discussion of the availability, terms, and price of comparable coverage as part of its award recommendation.

V. Questions

A. Company Overview

- Please provide general information on the history of and services offered by your company. This should be a maximum of one page.

B. Insurance Brokerage Expertise & Carrier Relationships

Regarding the following set of questions, please tailor your responses to the Southmoreland School District's specific situation, as you see fit. Specifically, ensure that you address your ability to service both the operational and strategic needs with the appropriate personnel.

- Please describe your approach to best-in-class strategy regarding the following:
 - Risk Identification (insurable, non-insurable, and emerging)
 - Risk Solutions
 - Quantitative/Non-Quantitative Analysis of Risks General Insurance
 - Risk Management Process
- Please describe your approach to best-in-class service regarding the following:
 - Insurance Placement & Carrier Relationships (Please include your firm's annual premium volume for top 3 educational markets)
 - How do you monitor the financial stability of the insurance carriers you work with and how often do you update this information?
 - Insurance Service (policy checking/issuance, certificates, auto identification cards, etc.)
 - Client communication.
- Please describe your approach to best-in-class strategy, service and deliverables regarding the following lines of insurance:
 - School Board Legal Liability
 - Employment Practices Liability
 - Fiduciary Liability
 - Employee Benefits Liability
 - Property
 - Auto Liability
 - General Liability
 - Workers' Compensation and Employer's Liability
 - Professional Liability/Errors & Omissions
 - Sexual Abuse and Molestation
 - Law Enforcement Liability
 - Equipment Breakdown
 - Student Health/Accident
 - Cyber Liability
 - Commercial Umbrella

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C. Education Knowledge & Experience

Regarding the following set of questions, please tailor your responses to the Southmoreland School District's specific situation, as you see fit. Specifically, ensure that you clearly communicate your experience and ability to service both the operational and strategic needs of Southmoreland School District with the appropriate personnel:

- What experience does your firm have in servicing educational institutions similar in size and scope to the Southmoreland School District?
- Please provide two recent significant outcomes for an education client that provided material value as a result of your knowledge, expertise or guidance.

D. Future Evaluations of New Opportunities

- Please describe your evaluation process for new and emerging risks.

E. Experience of Servicing Team & Specialty Resources

- Identify your team and how the team will interact with the Administration of Southmoreland School District. Please include a summary of responsibilities by the assigned party.
- Identify your team's expertise, and how this will benefit the Southmoreland School District.
- Describe your team's self-evaluation process and how you hold yourself accountable for professional growth & development.
- Please describe any specialty resources that are unique to your firm's servicing of your education clients, such as technology, benchmarking, analytics, etc.

F. Loss Control and Claims Management Expertise

- Please provide the proposed loss control and claims management team members and their professional and education industry experience.
- Please provide a sample loss control and claims service plan.

G. Fees

- Will the broker require payment of any fees or commissions to the broker over and above minimums required and established by the insurance companies or programs under respective lines of business as proposed? If so, how much?
- Please provide your fee structure on a consulting basis, with all policies quoted net of commission to the extent possible, for the next three school years.

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H. References

- Please provide your firm's current client list of educational clients and select up to five (5) that we may contact to discuss your service capabilities and expertise. For the clients you select, please provide contact information for the individual who is your primary contact.

VI. Conclusion

Southmoreland School District appreciates your participation in this RFP process and looks forward to receiving your proposal.

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