

**REQUEST FOR PROPOSALS  
INSURANCE BROKERAGE SERVICES**

**MONROE CAREER AND TECHNICAL INSTITUTUE  
MONROE COUNTY, PENNSYLVANIA**



---

ISSUED BY: Monroe Career and Technical Institute  
194 Laurel Lake Road  
Bartonsville, PA 18321

PROPOSAL DUE BY: October 24, 2016

**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

**REQUEST FOR PROPOSALS**

**I. PURPOSE OF REQUEST**

The Joint Operating Committee of the Monroe Career and Technical Institute ( "MCTI") through this Request for Proposal ("RFP"), invites written proposals from qualified licensed and authorized Firms in the Commonwealth of Pennsylvania (the "Firm") to provide **Insurance Brokerage Services** known to perform insurance services for school entities in Pennsylvania . Current coverage levels shall be provided within this document. Proposals must be submitted as instructed in Section II. The term of the contract will be three years, contingent upon annual appropriation of funds by the Monroe Career and Technical Institute Joint Operating Committee with an automatic renewal for a period of one year thereafter.

**II. INSTRUCTIONS TO PROPOSERS**

- A. Each Firm will submit one (1) original proposal and four (4) copies, which must be delivered in a sealed envelope as follows: **"INSURANCE BROKERAGE SERVICES"**

U. S. Mail:

Monroe Career and Technical Institute  
Business Manager-Diane M. Serfass  
INSURANCE BROKER RFP  
194 Laurel Lake Road  
Bartonsville, PA 18321

---

Overnight Delivery (Federal Express, UPS, etc.):

Monroe Career and Technical Institute  
Business Manager-Diane M. Serfass  
INSURANCE BROKER RFP  
194 Laurel Lake Road  
Bartonsville, PA 18321

---

- B. All proposals must be received by MCTI no later than **2:00 p.m. prevailing time**, on **October 24, 2016**. Requests for extension of time to submit will not be granted. Late proposals will be rejected. Requests to modify or withdraw a proposal after its

**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

submission will not be considered. Proposals sent via e-mail or fax will not be accepted.

C. It is the sole responsibility of the Firm to insure that the proposal is received on time and bears the handwritten signature of an official duly authorized to sign all five copies. The name, address and telephone number of the person to contact must be clearly identified. All preparation costs are the responsibility of the firm.

D. Any questions about the RFP must be directed in writing or via email to:

Diane M. Serfass, PRSBA  
Monroe Career & Technical Institute  
194 Laurel Lake Road, Bartonsville, PA 18321  
(570) 629-2001 Ext. 1109  
dserfass@monroecti.org

E. MCTI has set the following schedule for the evaluation and selection process:

| Action Item                                     | Date             |
|---|------------------|
| Request for Proposal Issued                     | October 3, 2016  |
| Deadline for Questions Regarding RFP            | October 21, 2016 |
| Deadline for Proposal Submission                | October 24, 2016 |
| Tentative Approval by Joint Operating Committee | November 7,2016  |

F. No proposal may be withdrawn for a period of ninety (90) calendar days after the proposal submission deadline.

G. The school reserves the right to interview vendors responsive to this proposal, though interviews may simply be conducted as follow up questions to the proposals received on or before October 24<sup>th</sup>.

**III TERMS AND CONDITIONS**

1. The Monroe Career and Technical Institute is seeking proposals from Insurance Firms to provide Insurance Brokerage Services for a three (3) year period, with an automatic renewal for a period of one year thereafter, effective December 1, 2016 thru June 30, 2019, provided, however, that MCTI has the right to terminate the contract, without cause, upon 90 days' prior written notice.

**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

2. MCTI reserves the right to reject any or all proposals, or to award the contract to the next most qualified firm if the selected firm does not execute a contract within thirty (30) days after the award of the proposal.
3. MCTI reserves the right to request clarification of information submitted and to request additional information from firms submitting proposals.
4. Any proposal submitted will constitute an irrevocable offer, for a period of ninety (90) calendar days, to provide to MCTI the services set forth in the enclosed specifications.
5. Any contract resulting from the acceptance of this proposal shall be on forms either supplied by or approved by MCTI and shall incorporate, at a minimum, provisions of this RFP. MCTI reserves the right to reject any agreement that does not conform to the RFP and to any MCTI requirements for agreements and contracts.
6. No reports, information, or data given to or prepared by the firm under the contract shall be made available to any individual or organization by the contractor without the prior written approval of MCTI.

**IV. ADDITIONAL ITEMS**

**Governing Law and Venue**

Awarded Firm and its subcontractors, if applicable, agree that any contract will be governed and construed in accordance with the laws of the Commonwealth of Pennsylvania, including all matters of construction, validity, enforcement and performance, without regard to its conflict of law provisions.

Such agreements shall be deemed to have been drafted by each party hereto, and neither party may argue otherwise.

Venue of jurisdiction of any claim or dispute arising out of, related to, or implicating the terms of this contract shall exist exclusively in the Court of Common Pleas of Monroe County, Pennsylvania.

**Collusion**

Any agreement or collusion the Firm or perspective vendors in restraint of freedom of competition, by agreement, to submit a proposal at a fixed price or to refrain from submitting a proposal or otherwise shall render proposals of such vendors void and shall cause such vendors to be disqualified from submitting proposals to Monroe Career and Technical Institute.

**Assignment and Subcontracting**

The Firm may not subcontract, transfer, or assign any contract without prior written approval from Monroe Career and Technical Institute.

# **REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

## **Insurance**

Throughout the term of an awarded contract and for applicable statutes of limitation periods, the Firm shall maintain in full force and effect the insurance coverages set forth herein. Additional insurance requirements omitted may be requested and if so will be incorporated into the terms and conditions of the contract with the successful vendor.

All insurance policies must be issued by companies authorized to do business in the Commonwealth of Pennsylvania. All insurance policies shall name and endorse the following as additional insured, Monroe Career and Technical Institute Joint Operating Committee, Monroe Career and Technical Institute, MCTI, and Superintendent/Designee and his/her officers, agents and employees.

1. Certificate of insurance is required and shall be provided to MCTI prior to contract signing, as well as on an annual basis. Awarded Firm must provide proof of insurance and carry the following minimum types and coverage amounts:  
**Errors and Omissions - \$5,000,000**
  
2. Include a provision that the coverages will be primary and will not participate with nor be excess over any valid and collectible insurance or program of self-insurance carried or maintained by the Firm.
  
3. Such insurance shall be with insurers with at least an A. M. Best rating of A-financial size VII.

## **Confidentiality**

Service Provider acknowledges that certain information that it shall acquire from the Monroe Career and Technical Institute is of a special and unique character and constitutes Confidential Information. The use of such confidential information is to be used solely for the purposes of delivering services under this contract and should be returned to Monroe Career and Technical Institute upon termination of contract.

## **V. General Information**

MCTI is seeking proposals from qualified firms to provide a full range of brokerage services including; marketing and placements of such insurance coverages and consulting on coverage issues from interested Firms known to perform insurance services for Pennsylvania MCTI MCTIs. Insurance coverage must be effective December 1, 2016. List of current Insurance types are listed on pages 7-13.

## **REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

This Request for Proposal (RFP) describes the responsibilities, required scope of services, and contains the minimum information that must be submitted to be considered for eligible for selection.

Firms must be able to obtain insurance binders or renewals for MCTI on current policy types and annual amounts by December 1, 2016. Proposals submitted with schedules that cannot meet this deadline will be disqualified.

### **Background**

- Monroe Career and Technical Institute has approximately 110 current employees and approximately 1,000 current students.
- MCTI consists of 1 main campus consisting of 1 Career and Technical Center and approximately 11 additional structures and currently owns and operates a fleet of approximately 4 vehicles.
- A summary of current coverages and limits purchased by MCTI are on the following pages.

**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

**MONROE CAREER AND TECHNICAL INSTITUTUE  
GENERAL SUMMARY OF INSURANCE COVERAGE 2015-2016 FISCAL YEAR**

The following information is provided so that brokers know what insurance MCTI currently has in place and can use the information when preparing a cost proposal:

| <b>Coverage:</b>   | <b>Limits:</b> |
|--|----------------|
| Blanket Buildings & Personal Property  | \$39,527,712   |
| Flood  | \$1,000,000    |
| Earth Movement   | \$3,000,000    |
| <b><i>Terms and Conditions include, but are not limited to, the following:</i></b> |                |

Flood: A special deductible of \$25,000 each "occurrence" applies to all locations not designated as federal flood zone A, AE, A1-30, AH, AO, A99, V, VE, V1-30 or VO. Any Location that is designated by the federal government at the time of loss as a zone A, AE, A1-30, AH, AO, A99, V, VE, V1-30 or VO will have a deductible equivalent of the maximum limits available through the NFIP, whether or not such insurance has been purchased. Deductibles in the A and V zones as listed above apply on a per building basis and on a personal property per building basis.

| <b>Deductible:</b> |          |
|--------------------|----------|
| Per Covered Loss   | \$2,500  |
| Flood              | \$25,000 |
| Earth Movement     | \$50,000 |

| <b>Coverage and Valuation:</b>                               |
|--|
| Special Causes of Loss, subject to exclusions on policy form |
| Replacement Cost applies to Building & Personal Property     |
| Co-insurance 90% / Agreed Amount                             |

| <b>Exclusions include, but are not limited to, the following:</b> |
|---|
| Governmental Action / Nuclear Hazard /War & Military Action       |
| "Fungus", Wet Rot, Dry Rot And Bacteria                           |
| Nesting or Infestation by birds, vermin or insects.               |
| Rain, snow, ice or sleet to personal property in the open.        |
| Voluntary Parting by trick or scheme                              |
| Mine Subsidence / Sinkhole Collapse                               |

**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

*Statement of Values*

| <i>Loc #</i>                      | <i>Bldg #</i> | <i>Location / Description</i> | <i>Address</i>                                  | <i>Building</i> | <i>Contents</i> |
|-----------------------------------|---------------|-------------------------------|---|-----------------|-----------------|
| 1                                 | 1             | Vocational School             | 194 Laurel Lake Road,<br>Bartonsville, PA 18321 | \$29,274,398    | \$5,883,989     |
| 1                                 | 2             | Diesel Shop                   | 194 Laurel Lake Road,<br>Bartonsville, PA 18321 | \$1,827,531     | \$400,765       |
| 1                                 | 3             | Solvent Storage Building      | 194 Laurel Lake Road,<br>Bartonsville, PA 18321 | \$4,509         | \$1,596         |
| 1                                 | 4             | Storage Building              | 194 Laurel Lake Road,<br>Bartonsville, PA 18321 | \$140,074       | \$62,300        |
| 1                                 | 5             | Portable 2                    | 194 Laurel Lake Road,<br>Bartonsville, PA 18321 | \$94,909        | \$20,743        |
| 1                                 | 6             | Barn                          | 194 Laurel Lake Road,<br>Bartonsville, PA 18321 | \$141,208       | \$61,056        |
| 1                                 | 7             | Sewage Treatment Plant        | 194 Laurel Lake Road,<br>Bartonsville, PA 18321 | \$1,037,287     | \$134,690       |
| 1                                 | 8             | Green House                   | 194 Laurel Lake Road,<br>Bartonsville, PA 18321 | \$63,264        | \$50,400        |
| 1                                 | 9             | Treatment Building #1         | 194 Laurel Lake Road,<br>Bartonsville, PA 18321 | \$6,301         | \$5,940         |
| 1                                 | 10            | Treatment Building #2         | 194 Laurel Lake Road,<br>Bartonsville, PA 18321 | \$9,956         | \$9,385         |
| 1                                 | 11            | Treatment Building #3         | 194 Laurel Lake Road,<br>Bartonsville, PA 18321 | \$17,180        | \$16,198        |
| 1                                 | 12            | Pole Barn Storage             | 194 Laurel Lake Road,<br>Bartonsville, PA 18321 | \$264,033       | \$0             |
| Total Value Summary: \$39,527,712 |               |                               |   | \$32,880,650    | \$6,647,062     |
|                                   |               |                               |   |                 |                 |



**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

| <i>Property Coverage</i>  | <i>Limit</i>  |
|---|---|
| Accounts Receivable   | \$250,000   |
| Asbestos Allowance Extension  | \$50,000 annual aggregate   |
| Back Up of Sewers and Drains  | Included in Comprehensive Perils  |
| Building Glass, including damage by vandals                                     | Included in Comprehensive Perils  |
| Building Ordinance  | \$5,000,000   |
| Business Income, including Extra Expense  | \$500,000   |
| Crime Reward  | 10% of amount of loss up to \$25,000 per occurrence                         |
| Debris Removal  | Up to 25% of amount paid for direct loss or damage to covered Real Property |
| Earthquake  | \$3,000,000   |
| Electronic Data Processing  | Included in Property limit  |
| Exterior Signs  | Included in Property limit  |
| Extermination Expense   | \$5,000   |
| Fiber Optic Cables  | Included  |
| Fine Arts   | \$250,000   |
| Fire Department Service Charge  | Up to \$25,000  |
| Fire Extinguisher Recharge  | Included  |
| Flood   | \$1,000,000   |
| Functional Replacement Cost   | Included  |
| Laboratory Animals  | \$5,000 per occurrence  |
| Lock Replacement  | \$2,500 each occurrence   |
| Money and Securities  | \$50,000  |
| Newly Acquired Real Property  | Up to \$1,000,000 for up to 180 days  |
| Newly Acquired Personal Property  | Up to \$500,000 for up to 90 days at new locations                          |
| Personal Effects of Teachers and Students – school projects at covered location | \$5,000 each person \$50,000 each occurrence                                |
| Personal Effects of Employees at covered location                               | \$5,000 each person \$50,000 each occurrence                                |
| Personal Property Off Premises  | \$250,000   |
| Pollution Clean Up  | \$50,000  |
| Power Pack  | \$50,000 Off Premises \$50,000 Perishable Stock                             |
| Special Property Floater  | \$250,000   |
| Trees, Shrubs, Plants and Lawns   | \$1,500 each item / \$30,000 each occurrence                                |
| Valuable Papers and Records   | \$250,000   |

**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

| <i>Coverage:</i>  | <i>Limits:</i> |
|---|----------------|
| Combined Property Damage / Business Interruption / Extra Expense Coverage | Blanket Limit  |

| <i>Deductible:</i>           |          |
|------------------------------|----------|
| Property Damage              | \$2,500  |
| Business Interruption        | 12 hours |
| Utility Service Interruption | 8 hours  |

| <i>Sub-limits:</i>                          |             |
|---|-------------|
| Water Damage                                | \$250,000   |
| Hazardous Substances                        | \$100,000   |
| Utility Service interruption                | \$100,000   |
| Perishable Goods                            | \$1,000,000 |
| Refrigerant Contamination (Ammonia)         | \$500,000   |
| Water Damage                                | \$250,000   |
| Demolition / Increased Cost of Construction | \$1,000,000 |
| Data / Media Restoration                    | \$250,000   |
| Mold  | \$15,000    |

**COMMERCIAL CRIME COVERAGE**

| <i>Coverage:</i>    | <i>Limits:</i> |
|---------------------|----------------|
| Employee Dishonesty | \$1,000,000    |

| <i>Deductible:</i> |       |
|--------------------|-------|
| Per Loss           | \$500 |

**GENERAL LIABILITY COVERAGE**

| <i>Coverage:</i>                          | <i>Limits:</i> |
|---|----------------|
| General Aggregate                         | \$3,000,000    |
| Products & Completed Operations Aggregate | \$3,000,000    |

**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

|   |                           |
|---|---------------------------|
| Personal and Advertising Injury   | \$1,000,000               |
| Each Occurrence   | \$1,000,000               |
| Damage to Premises Rented to You  | \$300,000                 |
| Medical Expense (any one person)  | \$15,000                  |
| Employee Benefits Liability – Per Employee / Aggregate<br>Claims Made Coverage- Retroactive Date – None | \$1,000,000 / \$3,000,000 |
| Professional Liability – Occurrence / Aggregate   | \$1,000,000 / \$3,000,000 |
| Herbicide / Pesticide Applicator Liability  | \$500,000                 |

***Terms and Conditions include, but are not limited to, the following:***

A Certificate of Insurance is required to verify primary professional liability for all contracted and / or employed medical professionals at minimum limits of \$200,000 / \$600,000 for Physicians, and \$200,000 / \$500,000 for dentists.

Certificates of insurance do not alter the terms of your policy. Signing a Contract and providing a certificate of insurance does not extend your coverage to comply with all requirements presented in the contract. Your policy terms control the coverage provided, not the terms of the contract. You should have your attorney review any contract agreement or lease before signing.

***Deductible:***

|                             |                  |
|-----------------------------|------------------|
| Employee Benefits Liability | \$1,000/employee |
|-----------------------------|------------------|

| <b><i>General Liability Classification:</i></b> | <b><i>Rating Basis:</i></b> | <b><i>Exposure:</i></b> |
|---|-----------------------------|-------------------------|
| Cosmetology Instructors                         | U-Unit                      | 2                       |
| Cosmetology Students                            | U-Unit                      | 83                      |
| Herbicide/Pesticide / Fungicide Application     | U-Unit                      | 1                       |
| Nursing Instructors                             | U-Unit                      | 2                       |
| Nursing Students                                | U-Unit                      | 64                      |
| Faculty Liability for Corporal Punishment       | T-Other                     | 43                      |
| Schools – Trade or Vocational                   | T-Other                     | 494                     |
| Warehouses – Private                            | Sq. Ft                      | 1,276                   |

**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

**COMMERCIAL AUTOMOBILE LIABILITY COVERAGE**

| <i>Coverage:</i>                           | <i>Limits:</i>        |
|--|-----------------------|
| Bodily Injury and Property Damage Combined | \$1,000,000           |
| Hired & Non-Owned Auto Liability           | \$1,000,000           |
| First Party Benefits: Medical Payments     | \$100,000             |
| Extraordinary Medical Benefit              | \$1,000,000           |
| Uninsured Motorists (Non-Stacked)          | \$1,000,000           |
| Underinsured Motorists (Non-Stacked)       | \$1,000,000           |
| Hired Car Physical Damage                  | ACV or Cost of Repair |
| Garage Liability – Direct Primary          | \$1,000,000           |
| Garage Keepers- Physical Damage            | \$50,000              |

| <i>Deductible:</i>                 |         |
|------------------------------------|---------|
| Scheduled Vehicles – Comprehensive | \$1,000 |
| Scheduled Vehicles – Collision     | \$1,000 |
| Hired Vehicles- Comprehensive      | \$1,000 |
| Hired Vehicles- Collision          | \$1,000 |
| Garage Keepers- Comprehensive      | \$1,000 |
| Garage Keepers- Collision          | \$1,000 |

**SCHOOL LEADERS LEGAL LIABILITY COVERAGE**

| <i>Coverage:</i>   | <i>Limits:</i> |
|--|----------------|
| Each Claim / Aggregate   | \$1,000,000    |
| Supplementary Payments   | \$2,000,000    |
| Retroactive Date   | 11/9/1993      |
| Deductible- Basic  | \$10,000       |
| Non Monetary Endorsement - Each claim<br>Each Claim subject to 80/20 Quota Share | \$125,000      |
| Non Monetary Endorsement – Aggregate   | \$250,000      |
| Deductible – Non Monetary  | \$10,000       |

**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

**COMMERCIAL UMBRELLA COVERAGE**

| <i>Coverage:</i>                                 | <i>Limits:</i> |
|--|----------------|
| Bodily Injury and Property Damage Per Occurrence | \$5,000,000    |
| General Aggregate                                | \$5,000,000    |

| <i>Schedule of Underlying Coverages:</i> |  |
|--|--|
| Commercial General Liability:            | \$1,000,000 Per Occurrence<br>\$3,000,000 Aggregate                          |
| Business Automobile Liability:           | \$1,000,000 Per Occurrence   |
| Employers Liability:                     | \$100,000 Each Accident<br>\$500,000 Policy Limit<br>\$100,000 Each Employee |
| Employee Benefits Liability:             | \$1,000,000 Per Employee<br>\$3,000,000 Aggregate                            |
| School Leaders E&O                       | \$1,000,000 Per Occurrence<br>\$1,000,000 Aggregate                          |

**DIGITAL TECHNOLOGY & PROFESSIONAL LIABILITY COVERAGE**

| <i>Coverage:</i>  | <i>Limits:</i>        |
|---|-----------------------|
| Privacy Liability- Each Claim / Aggregate                               | \$500,000 / \$500,000 |
| Data Breach Fund  | \$50,000 / \$50,000   |
| Network Security Liability  | \$500,000 / \$500,000 |
| Regulatory Proceeding Sub Limit of Liability                            | \$25,000              |
| Maximum Policy Aggregate Limit of Liability                             | \$500,000             |
| Internet Media Liability  | \$500,000             |
| Network Extortion   | \$50,000              |
| <i>Retroactive Dates</i>  |                       |
| Privacy Liability / Network Security Liability                          | Full Prior Acts       |
| Data Breach Fund  | Full Prior Acts       |
| <i>Deductibles</i>  |                       |
| Privacy Liability- Each Claim / Aggregate                               | \$25,000              |
| Data Breach Fund  | \$25,000              |
| Network Security Liability / Internet Media Liability / Cyber Extortion | \$25,000              |

**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

*Commissions Disclosure*

Monroe Career & Technical Institute

Insurance Program

December 1, 2016 to December 1, 2019

*Commissions*

\_\_\_\_\_ commission for the proposed policy period equals approximately \_\_\_\_\_% of your premium for those coverages outlined in this proposal. In addition, \_\_\_\_\_ may, from time to time, earn additional contingent income from some insurance companies, based on the volume and profitability of the total insurance premiums placed with that insurer. \_\_\_\_\_ clients are always placed with the insurance carriers that serve the best interest of our clients.

\_\_\_\_\_ commissions include, but are not limited to, the following:

- Marketing and negotiating premiums and payment terms, as well as claims-handling fees and collateral requirements, if applicable.
- Assistance in completing all applications and required paperwork.
- Ongoing exposure, coverage and risk-management analysis and recommendations.
- Claims advocacy, and an annual Claims Review of designated open claims. This includes negotiating open reserves, and making recommendations for appropriate settlements.
- Loss Control Services, which include supervision of insurance company services, and providing direct services, when applicable. (Certain specialized loss control services may require a separate service agreement and fee).
- Certificate management and processing, including an annual review of renewal certificates.
- Endorsement processing and checking, as required. Also, checking all policies, billings and audits for accuracy and compliance.
- Annual Stewardship meeting, which includes an analysis of current outside marketing conditions, and marketing recommendations for your next renewal project.

\_\_\_\_\_  
**PRESIDENT**

\_\_\_\_\_  
**FIRM**

**DATE** \_\_\_\_\_

**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

**VI. Scope of Services**

Successful broker shall:

- Identify and analyze MCTI's insurance needs and provide coverage recommendations based upon exposure to risk, policy terms and conditions, service capability, and price.
- Seek competitive programs and market coverages on an unbiased basis and in the best interest of MCTI. Provide detailed comparisons for submitted proposals.
- Verify accuracy and adequacy of all policies, policy endorsements, invoices, and other insurance related documents as needed.
- Prepare annual overall insurance status, highlighting issues requiring immediate action, market analysis, and forecast.
- Coordinate the servicing of all claims.
- Issue certificates of insurance. Supply automobile insurance identification cards for each insured vehicle.
- Provide prompt response/answers to coverage/ claims questions.
- Assist MCTI with the preparation of underwriting data, statements of values, specifications and other data inquired by insurers.
- Assist MCTI in preparing proofs of loss or claim reports and in obtaining loss settlements from insurers.
- Assist MCTI with the processing of policy application renewals.
- Attend meetings as required.
- Advise MCTI regarding insurance in its form contracts and during contract negotiations with third parties, identifying potentially serious hazards, assisting in transferring the risk to third parties when appropriate, and recommending coverage and limits by any third-party contracts.
- Identify all sources of revenue on any provided services/placements (new and renewal) including but not limited to fee, commissions, contingency fees, and

**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

bonus or profit sharing arrangements. Failure to disclose fees will be considered a material breach of contract.

**VII. Submitting Broker Response**

1. State the name of Firm, address, telephone number, contact person and email address for the proposal submission.
2. Brief description of the history and organization of the Firm to include: number, size, and location of office(s) and the number of licensed Brokers. Describe the services your firm routinely performs for its clients and provide an example of the structure of servicing an account similar to the Monroe Career and Technical Institute.
3. Provide copies of business licenses, professional certificates or other credentials, together with evidence that Firm is in good standing and qualified to conduct business in Pennsylvania. Proof of Errors and Omissions coverage is required (See Page 6).
4. Identify the account team structure your firm would use with the Monroe Career and Technical Institute. List the names of the proposed account service team and describe each member's service role and level of experience.
5. Please list 3 current client references (on Reference Page provided) preferably with MCTI MCTIs, with contact information from organizations that have used your Firm's services for similar services within the last 12-18 months. References should encompass the types of coverages described within scope of work.
6. Describe the steps you would take in reviewing MCTI's current insurance program and designing changes to the program.
7. Specify your firm's resources for managing information in the following areas: incident/claims loss reporting; loss control data analysis/trending systems; and loss forecasting models. Include specific techniques and procedures your firm may use to assist in identifying current and anticipated new exposures to loss.
8. Identify and define the available services to respond to the risk management needs of a MCTI. The following areas must be considered in preparing a response: Risk Management Education; Professional and General Liability



**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

Exposure Reviews; and Property Insurance and Property Conservation Exposures. Responses should incorporate the types of inspections suggested, instructional services available and any other Risk Management concerns.

9. Describe how your firm would develop specifications for competitive quotes and provide this information.
10. Describe any changes or new situations in risk management and insurance that are likely to affect MCTI in the next three years and the type of products or solutions the Firm offers to best meet these problems and opportunities.
11. Describe any other benefits and or products that have not been mentioned that your firm could provide MCTI.
12. Provide a detailed cost proposal. As MCTI will award a contract based on the initial offer, a Firm should make its initial offer on the most favorable terms available. Include broker service compensation on the basis of (1) fee for service or (2) commission. If compensation is commission based, provide detailed commission structure (see page 14) in the proposal.

**Proposals which fail to address any of the submission requirements above will be deemed non-responsive and will not be further considered.**

## Contact Information

Firm Name

---

Address

---

Individual Name (Please Print)

---

Signature

---

Title

---

Telephone Number

---

Cell Phone Number

---

Fax Number

---

E-mail Address

---

Date

---

**REFERENCES**

MCTI is requiring at least three (3) references that have used Firm's services for similar services within the last 12 -18 months.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

## **VIII. SELECTION PROCESS AND CRITERIA**

MCTI will evaluate all properly completed proposals during which time they may ask questions of a clarifying nature from the firm(s) and/or contact any references provided. MCTI will then prepare a written recommendation to the Board of Education. All proposers will be notified of the results of the selection process.

MCTI reserves the right to reject any or all proposals, to waive any informality in a proposal and/or to accept that proposal which is in the best interest of MCTI.

The selection process used for determining the most successful proposal is best described as a "Competitive Proposal" process in which pricing is one of the most important criteria but not the only criteria. Other factors in the evaluation process include, but are not limited to:

1. Responsiveness of the proposal to the submission requirements within the RFP
2. Firm's personnel and qualifications and identification of those persons who will be responsible for handling/servicing the account.
3. Firm's risk management and claims management processes.
4. Location and accessibility of the Firm /Staff to be assigned to provide the services.

**CONFLICT OF INTEREST/CONTINGENCY FEES/CERTIFICATION BY  
SUBCONTRACTORS**

The RFP requires responding Firms to state that to the best of their knowledge there are no circumstances that shall cause a conflict of interest in performing services for Monroe Career and Technical Institute. The successful Firm will be required to sign as part of the terms and conditions of their being engaged by MCTI the following statements regarding conflict of interest and contingency fees.

***Conflict of Interest Statement:***

*“As a duly authorized representative of \_\_\_\_\_ (“Contractor”) I, \_\_\_\_\_, titled \_\_\_\_\_ certify that to the best of my knowledge no circumstances exist which will cause a conflict of interest in performing services for Monroe Career and Technical Institute, that no employee of Monroe Career and Technical Institute, nor any public agency official or employee affected by this Request for Proposals has any pecuniary interest in the business of this Contractor, associates or consultants of this Contractor, or the Contractor’s parent company, subsidiary, or other legal entity of which this Contractor is a part, and that no person associated with or employed by this Contractor has any interest that would conflict in any manner or degree with the performance of services for Monroe Career and Technical Institute. I further certify that should I become aware of any circumstances that may cause a conflict of interest during the term of this contract; I will immediately notify the Monroe Career and Technical Institute. I understand that if Monroe Career and Technical Institute determines a conflict of interest exists, it may require the Contractor to take action to remedy the conflict of interest or terminate the agreement without liability. Monroe Career and Technical Institute shall have the right to recover any fees paid to the Contractor for services rendered which were performed while a conflict of interest existed or during a time after which the Contractor did not notify MCTI within one week of becoming aware of the existence of the conflict of interest.”*

**NON-COLLUSIVE PROPOSAL CERTIFICATION**

By submission of this proposal, the Firm certifies:

- This proposal has been independently arrived at without collusion with any other Firm or with any competitor.
  
- This proposal has not been knowingly disclosed and will not be knowingly disclosed, prior to the opening of proposals to any other Firm, competitor or potential competitor.
  
- No attempt has been or will be made to induce any other person, partnership, company or corporation to submit or not to submit a proposal.
  
- The person signing this proposal certifies that he or she has fully informed himself or herself regarding the accuracy of the statements contained in this certification, and under the penalties being applicable to the Firm as well as the person signing in its behalf.

**Firm:** \_\_\_\_\_

**Print/Type Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Authorized Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**REQUEST FOR PROPOSALS FOR INSURANCE BROKERAGE SERVICES  
FOR THE MONROE CAREER AND TECHNICAL INSTITUTUE**

---

**PRICE PROPOSAL FORM**

Provide a detailed cost proposal that includes the proposed form of compensation, method of payment, and dollar amount to provide all services, as specified with Scope of services with this RFP. The cost proposal must show estimated costs for each year of the proposed three (3) year agreement. Cost estimates should be based on obtaining the types and amounts of insurance listed on pages 7 -13. If the broker believes higher liability amounts or additional types of coverages are appropriate, the proposal should explain the reason for this determination and list the costs associated with obtaining this coverage.

**Total Cost**

2016-2017

\_\_\_\_\_

2017-2018

\_\_\_\_\_

2018-2019

\_\_\_\_\_

| Payment Terms:     |                |                              |             |
|--------------------|----------------|------------------------------|-------------|
| <b>Policy</b>      | <b>Carrier</b> | <b>Agency or Direct Bill</b> | <b>Plan</b> |
| Package/Auto       |                |                              |             |
| School Board E & O |                |                              |             |
| Umbrella           |                |                              |             |
| Cyber Liability    |                |                              |             |

Terrorism Coverage (TRIA) is included in the total costs listed above. Below is a breakdown of the additional charges. TRIA coverage may or may not be rejected based on the TRIA guidelines of the carrier(s) presented in this proposal.