

NORTHEAST KANSAS COMMUNITY ACTION PROGRAM, INC.

NEK-CAP, Inc.

PO Box 380

Hiawatha, KS 66434

(785) 742-2222

Request for proposals for:

**PROPERTY, LIABILITY, UMBRELLA, VEHICLE, COMMERCIAL, WORKER'S
COMPENSATION, D&O/EPLI/FIDUCIARY LIABILITY, ACCIDENT INSURANCE AND
OTHER BUSINESS INSURANCE PLANS**

Issued:

January 10, 2019

Proposals for Insurance Coverage are due to NEK-CAP, INC. no later than

1:00 PM CDT, March 4, 2019

Contact Information:

Mr. Robert Grissom, Chief Fiscal Officer

(785) 742-2222 Ext 145

Email: rgrissom@nekcapp.org

Or

Ms. Barbara Pederson, Director - Human Resources

(785) 742-2222 Ext 130

Email: barbp@nekcapp.org

Or

Ms. Heather Williams, Purchasing Agent/Board Assistant

(785) 742-2222 Ext 157

Email: hebert@nekcapp.org

1. GENERAL INFORMATION AND PURPOSE OF THIS RFP

Northeast Kansas Community Action Program, Inc. (NEK-CAP, Inc.) is a Community Action Agency operating social services programs for the benefit of low-income individuals and families living in the agency's service area of Northeast and North Central Kansas. The agency's current service area encompasses sixteen counties in Northeast and North Central Kansas. NEK-CAP, Inc. owns or leases facilities in nine of these Kansas counties and operates a variety of vehicles for its Head Start/Early Head Start, CSBG and Housing Programs. In addition, NEK-CAP, Inc. plans to employ approximately 124 or so staff during the next fiscal year in support of its operations.

2. WHO MAY SUBMIT PROPOSALS

Only registered Insurance Brokers that are licensed in the State of Kansas to provide the requested coverage in the following types of insurance coverage may submit proposals:

- Commercial Property / General Liability Insurance
 - Electronic Data Processing
 - Internet Liability
 - Crime
 - Workplace Violence
 - Cyber Security
 - Inland Marine
 - Laptops and other workplace assets being transported from site-to-site or in the custody of employees
- Commercial Auto/Bus Insurance
- Worker's Compensation Insurance

- Director's & Officers/EPLI Insurance/Fiduciary Liability (To include Trustees of our Employee Retirement Plan)
- Umbrella
- Head Start Children and Volunteer Accident Insurance Policy

In addition, all prospective companies submitting a proposal must certify and meet the required federal certifications of Attachment A as federal funds are used in the award of this contract and complete Attachment B – Conflicts of Interest. Please note that all brokers and insurance providers will be checked on the federal Excluded Parties List System (EPLS) to verify eligibility to receive federal funds.

3. BIDDER'S CONFERENCE

There will be no pre-bid conference. NEK-CAP, Inc. will meet with potential bidders by appointment only. However, bidders must contact the CFO with companies they wish to solicit insurance quotes from prior to obtaining them. NEK-CAP, Inc.'s CFO wishes to manage whom you are contacting on our behalf, so that multiple brokers don't contact the same provider for the same coverage.

Current brokers that carry our insurance lines will have exclusive rights to obtain bids from the carriers that provide our current insurance needs as they are the broker of record with them. E.g. Edie Insurance has the right to solicit from Philadelphia Insurance exclusively and Insurance Resources Group, LLC has the right to solicit from West Bend, Accident Fund, and Hartford exclusively. NEK-CAP, Inc. is not putting out its ERISA Fidelity Bond for the NEK-CAP, Inc. Salary Savings Plan through Hartford and Insurance Resource Group as this will be automatically renewed.

We will provide requested information; but, please allow time for us to pull this information together as we have multiple duties. New providers, please send a copy of your insurance license or authorization to do business in the State of Kansas (one-time initially only) when requesting information, so that we may protect confidential corporate information and verify through the Kansas Secretary of Insurance Office.

4. SCOPE OF THIS RFP

NEK-CAP, Inc. desires to receive proposals for its: Commercial Property Insurance and General Commercial Liability Insurance; Commercial Auto/Bus Insurance; Worker's Compensation Insurance; Director's & Officers/EPLI/Fiduciary Liability Insurance, Cyber Security, Inland Marine, Laptops and other workplace assets being transported from site-to-site or in the custody of employees, Workplace Violence, Umbrella; Head Start Children's and Volunteer Accident Policy, HR Support Services Helpline; and other optional insurance plans. Offerors may submit a proposal on one part, a combination of parts, or all parts of the RFP. The proposal will be for a one year period April 1, 2019 to March 31, 2020. The agency would like to have a lower deductible for D&O/EPLI, if possible.

Due to the nature of our federal funding, NEK-CAP, Inc. prefers to structure payments in the following manner for insurance: equally over twelve (12) or 20% down payment to bind the policies and the remainder to be paid by invoice in equal monthly installments over a ten (10) month period. Other options will be considered.

All proposals should provide an easy to read premium summary sheet of your proposal listing: overall premiums for each type of coverage; brokerage fees; and HR helpline fees. Proposal information should provide policy: premiums; limits; occurrence limits;

aggregate limits; description of coverage and exclusions; eligibility guidelines; deductibles; terrorism coverage; and broker fee disclosure. The certifications in Attachment A must be completed and returned with your proposal along with the completed Attachment B – Conflicts of Interest. This is necessary because federal grant funds are the primary source of premium payments. A W-9 should also be submitted with your proposal. Due to the nature of the proposal additional information needed for preparing your proposal should be requested in writing.

5. RIGHTS

NEK-CAP, Inc. reserves the right to select the proposal or proposals that it deems most advantageous to the needs of the organization; and in its sole discretion may reject all or any part of any proposal that is submitted under this RFP, as well as the right to issue similar RFPs in the future. This RFP is in no way an agreement, obligation, or contract and in no way is NEK-CAP, Inc. responsible for the cost of preparing the associated proposal.

NEK-CAP, Inc. reserves the right to contact any potential Offeror submitting a proposal for clarification on any item in the proposal without a requirement to notify or contact all other potential Offerors submitting a proposal.

In no instance shall NEK-CAP, Inc., its directors, officers and employees be held responsible for late submission of proposals. It is the sole responsibility of the submitting potential bidder to ensure that the proposal reaches NEK-CAP, Inc. on or before the specified date and time. It is the sole responsibility of the potential Offerors to request additional information in a timely manner to allow staff time to respond appropriately.

6. EVALUATION CRITERIA

NEK-CAP, Inc.'s Chief Fiscal Officer (CFO) will present his recommendations based upon the evaluation and ranking of proposals to the NEK-CAP, Inc. Multi-County Board of Directors at their meeting of March 21, 2019. The NEK-CAP, Inc. Multi-County Board of Directors will have final approval on the selection of a winning proposal or proposals. Potential Offerors shall be evaluated by a group of no less than three (3) NEK-CAP, Inc. staff from among the following staff: the Executive Director; CFO; Director – HR; Director – Program Operations; Purchasing Agent/Board Assistant, Other Fiscal staff; and Administrative staff. The proposals will be evaluated on a point scale that considers the following criteria (these may not apply to all options under consideration):

- 5 pts - Included all requested items in the RFP and received on time.
- 5 pts - Small, Veteran Owned, Woman Owned or minority owned business as defined by the Small Business Administration. (Preferential Treatment – Self Declared)
- 40 pts - Premium
- 25 pts - Deductibles
- 10 pts - Extent of coverage/Enhancements/Other.
- 5 pts - Added benefits/Discounts
- 10 pts - Meets needs of the organization

Rankings or points awarded to each proposal under each evaluation criteria are solely at the discretion of the evaluator. The evaluator determines the points from 0 to the maximum listed above. The maximum points available are 100 points and will be weighted across all evaluations. The CFO at his discretion, based upon the evaluations, may recommend or not recommend acceptance of all or part of a proposal or proposals to

the NEK-CAP, Inc. Multi-County Board of Directors. The NEK-CAP, Inc. Multi-County Board of Directors will have final approval on the selection of winning proposals.

7. ATTACHMENTS

The following attachments are part of this RFP:

- Attachment A – Certifications
- Attachment B – Conflicts of Interest

NEK-CAP, Inc. reserves the right to post additional information on the agency website at www.nekcap.org under the “Opportunities” Tab and select “Doing Business with NEK-CAP, Inc.” should it believe such information is needed by all potential Offerors. This RFP will be posted in this same location. Potential Offerors are solely responsible for checking the website periodically to see if additional information has been posted. NEK-CAP, Inc. has no responsibility to notify potential Offerors of additional information posted to the website or provided to other potential Offerors.

8. ITEMS TO INCLUDE IN THE PROPOSAL

- Executive letter.
 - Information about the insurance carriers such as ratings, financial stability, small or minority owned business status, reserves and other items you deem necessary in evaluating the insurance carrier.
 - Contact Information.
 - NEK-CAP, Inc. encourages all firms responding to this RFP to present separately in their proposals any value-added coverage, benefits or services, prepayment

discounts, non-profit discount, Community Action Agency discount, single carrier/multiple line discounts, etc. that may be offered by insurance carriers.

- Easy to read plan summary sheet
- Proposal Quotes and other documentation
- Completed Attachment A – Certifications
- Completed Attachment B- Conflicts of Interest
- Completed W-9
- Documentation showing authorization/license to provide insurance in Kansas (New bidders only)
- Client references that we may contact (New bidders only)

NEK-CAP, Inc. reserves the right to contact individual potential Offerors for missing information and may at its sole discretion consider that information in the evaluation process. This may or may not be offered to all Offerors.

9. RFP PROCESS

In order to be considered, all proposals shall be received in the office of NEK-CAP, Inc., Attn: CFO, PO Box 380, 1260 220th St., Hiawatha, KS 66434 before 1:00 PM CST on March 4, 2019. It is the sole responsibility of the submitting potential bidder to ensure that the bid reaches NEK-CAP, Inc. on or before the specified date and time. The offeror may choose to present and review their proposal in person prior to the due date by scheduling an appointment. This may assist staff in better understanding the proposal.

It is important that Offeror's proposal be submitted in an envelope, binder or box that is clearly marked in the lower left-hand corner with the following:

Request For Proposal

For Property, Liability, Umbrella, Vehicle, Commercial, Worker's Compensation, D&O/EPLI/Fiduciary Liability, Accident Insurance, and other business insurance policies.

1:00 PM CDT, March 4, 2019

It is the responsibility of Offeror to ensure that the proposal is received at the NEK-CAP, Inc. office by the date and time specified; however, NEK-CAP, Inc. reserves the right to consider late proposals at its sole discretion or return them unopened. Late proposals that are considered will be penalized by a reduction of allowed points as listed in the Evaluation Criteria section. NEK-CAP, Inc. in its sole discretion may request additional information or clarification from any Offeror in connection with its proposal and use it for consideration.

Proposals will be opened when received at the NEK-CAP, Inc. office. The offeror may be present and review their proposal by scheduling an appointment. The evaluation process will begin on or shortly after 1 PM, March 4, 2019 or the following day(s) as staff time constraints allow. NEK-CAP, Inc. expects to select the proposal that, in our judgment, best meets our needs. Evaluation and ranking of proposals is solely at the discretion of the evaluator. The tabulation of the results will be provided upon written request.

NEK-CAP, Inc. anticipates meeting with Offerors whose proposals are of interest to the agency or their representatives after March 6, 2019. NEK-CAP, Inc. staff will then present their recommendation based upon the evaluation and ranking of proposals to the

NEK-CAP, Inc. Multi-County Board of Directors at their meeting of March 21, 2019.

The Board of Directors will have final approval on the selection of winning proposals.

All questions or requests for supplemental information should be directed to:

Mr. Robert Grissom, Chief Fiscal Officer

(785) 742-2222 Ext 145

Email: rgrissom@nekcapp.org

Or

Ms. Barbara Pederson, Director of Human Resources

(785) 742-2222 Ext 130

Email: barbp@nekcapp.org

Or

Ms. Heather Williams, Purchasing Agent/Board Assistant

(785) 742-2222 Ext 157

Email: hebert@nekcapp.org

**ATTACHMENT A
CERTIFICATIONS**

The Service Provider / Contractor hereby certify that:

1. Service Provider / Contractor is in 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".
2. Service Provider / Contractor does not discriminate against any employee or applicant for employment because of race, religion, color, sexual orientation, or national origin, except where religion, sex, or national origin is a bona fide occupational qualification reasonably necessary to the normal operation of the Service Provider / Contractor.
3. Service Provider / Contractor is in compliance and agrees to comply with all applicable standards, orders, or regulations issued pursuant to the 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. Violations shall be reported to the federal awarding agency and the Regional Office of the Environmental Protection Agency (EPA).
4. Service Provider / Contractor certifies that it will not and has not used Federal appropriated funds to pay any person or organization for 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 (Byrd Anti-Lobbying Amendment).
5. Service Provider / Contractor and its principal employees are not presently debarred or suspended from doing business with the Federal government in accordance with the provisions of E.O.s 12549 and 12689, "Debarment and Suspension".
6. Service Provider / Contractor are not engaged in any business relationship with any current member of the Board of Directors of NEK-CAP, Inc., or their families and are independent with respect to procurement.

Service Provider/Contractor/Individual Name

Certifying Representative Signature / Date

Direct RFP's to the following vendors:

Edie Insurance Group

Attn: Brian Edie

3109 W. 6th Street, Suite B

Lawrence, KS 66049

785-856-3343

www.edieinsurance.com

Insurance Resources Group, Inc.

Attn: Lora Ewbank

1310 E. Park

Olathe, KS 66061

913-768-0008

lora@irgks.com

Bukaty Companies

Attn: Liz Beaver

4601 College Boulevard, Suite 100

Leawood, KS 66211

913-653-8368

lbever@bukaty.com

Hawley & Associates, LLC

Attn: Tammy Christensen

11911 NE 1st St. Ste. 8102

Bellevue, WA 98005