REQUEST FOR PROPOSAL
BROKERAGE SERVICES FOR
CORPORATE INSURANCE

3003 S. Country Club Rd
Tucson, AZ 85713
Phone (520) 622-0525 | Fax (520) 624-6349
Request for Proposal for Insurance Brokerage Services

COMMUNITY FOOD BANK

GENERAL INFORMATION

The Community Food Bank of Southern Arizona (CFB) opened its doors in 1976 providing emergency food assistance to 28,000 people in its first year of operation in Tucson. It has since expanded to serve nearly 200,000 people over 23,000 square miles and five counties, including Pima, Cochise, Graham, Greenlee, and Santa Cruz. CFB currently employs a staff of 140 personnel and a volunteer force of over 9,900 individuals, who in the last fiscal year contributed a total of 198,625 volunteer hours.

For over four decades, CFB has provided southern Arizona with a multitude of food-related programs and services including emergency food distribution, child hunger programs, job skills training, home and community gardening, farmers’ markets, community education, and assistance with applying for government benefits. Our mission, “to change lives in the communities we serve by feeding the hungry today and building a healthy, hunger-free tomorrow,” encompasses both the short-term hunger relief the CFB has provided for four decades, while also incorporating newer initiatives such as longer-term solutions to food insecurity and child nutrition programs.

CFB’s operations include 9 physical locations made up of warehouses, resource centers, a community farm, and a commercial kitchen. CFB’s fleet includes about 70 vehicles made up of passenger vehicles, box trucks, tractors and trailers.

The Food Bank is a member of Feeding America, a national food bank association that supports more than 200 food banks across the United States.

PURPOSE OF REQUEST

We feel it is in the best interest of the organization to periodically review what is available in the marketplace. The CFB is requesting proposals ("RFP") from interested brokers who can provide high-level consultation services, risk management advice, and represent the CFB in finding, evaluating and negotiating with insurance providers. This invitation is extended to all firms and organizations with proven experience in providing the services specified herein and with an interest in offering their services to the CFB. For the purpose of this RFP, “Respondents” means the organizations or individuals that submit proposals in response to this RFP. The documents submitted will be referred to as “Proposals”.

| 2 | Page |
The CFB’s goal is to enter into a long-term relationship to obtain brokerage services for corporate insurance in the most efficient and cost-effective manner available.

**Background**
The CFB currently carries the following corporate insurance policies. Policy renewal dates vary and the respondent should include how they will work to transition all policies to the same renewal period.

<table>
<thead>
<tr>
<th>Policy</th>
<th>Renewal</th>
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<tbody>
<tr>
<td>Property/Crime/General Liability/Auto/Umbrella/Inland Marine</td>
<td>7/01/2020</td>
</tr>
<tr>
<td>Cyber Liability</td>
<td>3/01/2021</td>
</tr>
<tr>
<td>Workers’ Compensation</td>
<td>7/01/2020</td>
</tr>
<tr>
<td>Flood (one location only)</td>
<td>4/02/2020</td>
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<tr>
<td>Volunteer</td>
<td>7/01/2020</td>
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<tr>
<td>Directors &amp; Officers/ Employment Practices Liability/ Fiduciary Liability</td>
<td>12/01/2020</td>
</tr>
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**QUALIFICATIONS AND SCOPE OF SERVICES REQUESTED**
The ideal insurance partner will have a thorough understanding of the insurance needs of a non-profit organization and organizations with operations including warehousing, food distribution, and fleets. The successful candidate will demonstrate their credibility in the industry and their commitment to conducting work that is transparent, ethical, and highly responsive.

It is expected that the selected broker or agent will provide a broad range of services including but not limited to the following:

- ✓ Obtain commercial insurance quotations for designated exposures as requested by CFB; analyze quotations and coverage conditions received and make recommendations as appropriate.
- ✓ Negotiate insurance renewals on behalf of CFB to obtain coverage that best meets CFB’s needs and requirements at the best cost.
- ✓ Assist in filing and managing all claims with carriers after a loss has occurred.
- ✓ Maintain detailed historical records and provide ongoing broker services for insurance programs obtained.
- ✓ Provide Certificates of Insurance to third parties, including government entities with multiple requirements.
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insurance programs obtained.
✓ Maintain loss runs for all lines of coverages in which you are involved.
✓ Assist CFB in the preparation of all insurance documents, including applications and other information requested by carriers.
✓ Recommend risk management and pre and post loss control programs as may be appropriate for CFB, with timing, suggested schedules and costs.
✓ Utilize the most effective strategies for funding risk exposures and maintaining adequate coverage(s).
✓ Provide risk management consulting services which facilitate risk management practices that are effective on a cost/benefit basis and/or reduction of undesirable conditions.
✓ Present a high-profile image to insurance markets to secure insurance terms and coverages on a competitive basis at the best possible premiums.
✓ Demonstrate pro-active adaptation to changes in insurance markets and the legal environment.
✓ Avoid duplications or overlap of coverage and/or unnecessary coverages.
✓ Respond to requests and inquiries in a timely manner, preferably within 48 hours.
✓ Other services your firm offers that would benefit CFB – disclose these services in your RFP response.

PROPOSAL PROCESS

The CFB has made every effort to include enough information in this RFP for a brokerage firm to prepare a responsive proposal. Respondents are encouraged to submit the most comprehensive and competitive proposal possible. Proposals should be straightforward, concise, and provide “layman” explanations of technical terms that are used.

The CFB reserves the right to reject any and all proposals, cancel all or part of this RFP, waive any minor irregularities and request additional information from respondents.

TIME TABLE

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distribution of RFP:</td>
<td>January 24, 2020</td>
</tr>
<tr>
<td>Proposal submission:</td>
<td>February 14, 2020</td>
</tr>
<tr>
<td>*Interviews with selected brokers the week of:</td>
<td>March 2, 2020</td>
</tr>
<tr>
<td>*Optional second interviews with selected brokers the week of:</td>
<td>March 16, 2020</td>
</tr>
<tr>
<td>*Final selection:</td>
<td>March 20, 2020</td>
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</tbody>
</table>

*These dates are estimates only, and are subject to change without prior notice*
The CFB will respond individually to brokers seeking additional information about the proposal process and the RFP. Questions can be delivered to the Finance Department, or emailed to Beth Frantz (bfrantz@communityfoodbank.org) and Hannah DeAlto (hdealto@communityfoodbank.org).

INSTRUCTIONS TO PROPOSERS

The intent of this RFP is to select one firm to provide insurance brokerage services. Proposals are due in the Finance Department no later than February 14, 2020 at 4:00 p.m. It is the responsibility of the respondent to ensure that the proposal arrives on time and at the right location. Late proposals will not be considered.

Proposals may be emailed, mailed, or delivered to:

Beth Frantz, Chief Financial and Administrative Officer
3003 South Country Club Rd.
Tucson, AZ 85713
bfrantz@communityfoodbank.org

Emailed proposals shall be submitted as an attachment in MS Word or PDF format. The proposer shall return (5) five bound copies if mailed or hand delivered.

As this is a selection based on qualifications and not a request for insurance quotes, it is not envisioned that detailed underwriting or exposure information is necessary. Under no circumstances should any insurance markets be approached on the organization’s behalf.

Requirements for Proposals
Proposals shall provide a straightforward concise description of respondent’s capabilities to satisfy the requirements of the request. Special bindings, colored displays, promotional materials, etc. are not required. Emphasis should be placed on completeness and clarity of content.

All proposals shall include the following:

Company Information

1. A company overview, including a brief history of the firm, company culture, and number of clients currently being served.
2. Describe your firm’s corporate structure.
3. Provide the address of the firm’s corporate office and address of the office that will service CFB’s account.
4. Describe the firm’s approach to customer service and client communications.
5. Identification of any potential conflicts of interest, such as CFB employees, Board members, or other representatives who will benefit of you are selected.
**Note:** A conflict of interest does not exclude the proposal from the bid process. The disclosure is simply information that would be needed to set up appropriate internal controls should the proposal win the bid.

**Consulting Team**
1. Provide the name, title, and contact information of those who will be assigned to CFB; the responsibilities of each member, their background, and tenure with your firm.
2. Describe the team’s experience with similar work performed for other non-profits. Provide a list of non-profit clients for which your firm provides services.
3. Discuss the ways your firm manages growth, including any limits to the client/consultant ratio; and your firm’s back-up plan in the event key personnel assigned to this account should leave your firm.

**Services Description**
1. Describe your approach to providing the services requested, including a plan for a transition from a current provider to a new provider and a start-up plan for onboarding a new client.
2. Describe any services provided by your firm that may not be offered by competitors.
3. Identify any services within this proposal that you cannot provide.
4. Speak to the firm’s response times for phone calls, voicemails, emails, etc.

**Interaction with Insurance Providers**
1. Describe your firm’s strength in the marketplace; your ability to effectively negotiate with insurance companies; and your strength in resolving problems as they arise.
2. Provide a listing of up to 5 carriers that you work with and would recommend for CFB, in order of preference.

**Fee Proposal**
1. Describe your firm’s income philosophy for organizations like CFB and your desired fee structure for the requested services, including commissions and fees, if applicable.
2. Specify which services are included in this compensation and which services would require additional fees.

**References**
Provide at least three (3) references of current clients for which similar services to this RFP have been provided. At least one of the clients must speak to the bidder’s performance with non-profits.