



REQUEST FOR PROPOSALS

FOR

INSURANCE BROKER SERVICES

FOR

PRIMARY AND EXCESS WORKERS' COMPENSATION INSURANCE

CYBER RISK INSURANCE

EMPLOYEE DISHONESTY/THEFT INSURANCE

FOR CALIFORNIA AND NEVADA

TAHOE TRANSPORTATION DISTRICT EMPLOYEES

April 4, 2022
Tahoe Transportation District
P.O. Box 499
Zephyr Cove, NV 89448

Section 1 – Request for Proposal for Insurance Broker Services

The Tahoe Transportation District (TTD) is requesting proposals from qualified public entity or private firms for Insurance Broker Services for Primary and Excess Workers' Compensation insurance, Cyber Risk insurance, and Employee Dishonesty/Theft insurance.

Section 2 – Description of TTD

TTD is a bi-state, special purpose transportation district with jurisdiction to implement transportation projects in and around the Lake Tahoe basin. TTD is governed by a fourteen-member Board of Directors made up of local jurisdictions, private transportation management associations, both state's governor's and TRPA's appointees, an at-large member, and two state DOT agencies.

TTD provides both intra- and interregional connectivity that is vital to the region. TTD operates a coordinated transit system for the South Shore of Lake Tahoe and connects to other areas in the region. South Shore area services include local fixed-route serving South Lake Tahoe, California, and Stateline, Nevada, along with commuter service which connects South Lake Tahoe, California, to Carson City, Nevada via the rural Nevada communities of Minden and Gardnerville. TTD provides supplemental summer service known as the East Shore Express, a transit link between Incline Village and Sand Harbor State Park.

Section 3 – Procurement Schedule

The following is the timeline for the procurement process:

Date:	Activity:
April 4, 2022	Request for Proposals Issued
April 11, 2022, by 3:00 p.m.	Deadline for Submitting Questions
April 14, 2022	Response to Questions Posted
May 2, 2022, by 3:00 p.m.	Deadline for Submittals
May 5, 2022	Interviews (if held)
May 9, 2022	Evaluations Completed
May 10, 2022	Notice of Intent to Award Contract
June 1, 2022	TTD Board Approval (if necessary)

**All dates are subject to change at the discretion of the District.

Section 4 – Proposal Requirements

Form of Proposals:

Interested entities are to provide TTD with a thorough Proposal using the following guidelines: Proposal should be straightforward, concise and provide “layman” explanations of technical terms that are used. Emphasis should be concentrated on conforming to the RFP instructions, responding to the RFP requirements, and on providing a complete and clear description of the offer. The following Proposal sections are to be included in the Proposer’s response:

- 1) Cover Letter:** A cover letter, not to exceed three pages in length, and include
 - Name, address and telephone number of the firm's contact person; and signed by the chief executive officer, owner, or chair of the firm
 - A company profile including the proposer’s name, business address, and telephone number, as well as a brief description of the proposer’s size (nationally and locally), date of establishment, type of organization, and local organizational structure
 - A summary of the proposal
 - Statement of acknowledgement of having received all addenda, if any are issued
 - Whether or not the firm is a certified DBE or Small Business Enterprise
 - Age of the firm
 - If the annual gross receipts of the firm is less than \$1 million, less than \$5 million, less than \$10 million, or less than \$15 million.
 - Specifically indicate any requirements in this RFP which are not acceptable or cannot be performed.
 - Discuss project understanding, approach to the Scope of Work, communications with TTD during the project, and identify assigned staff.
 - Specifically indicate any provisions in the form of the agreement (Attachment C), including insurance and indemnification provisions, which are not acceptable and propose any alternative language or terms.
 - Provide a signed copy of the Certification Regarding Debarment, Suspension, and other Responsibility Matters (Attachment D).
 - Provide three (3) references for current clients from the last two (2) years.
 - Provide a statement which discloses any past on-going or potential conflicts of interest that the firm may have because of providing the goods and services.

- 2) Background and Project Summary Section:** The background and project summary section should describe the firm’s understanding of TTD, the work to be done, and the objectives to be accomplished. Refer to **Attachment A, Scope of Work**, of this RFP.

- 3) Company Experience and Capabilities:**
 - a. Identify the years of experience your firm and the principals who will be assigned to work with TTD have in providing project manager services for governmental agencies. Please indicate years of experience both on a firm and individual basis.
 - b. Briefly discuss and provide examples that illustrate the firm’s resources, commitment and demonstrated ability to complete all components of all projects in a timely manner, including but not limited to, attending meetings, advising staff on matters specific to the scope of service, preparing and presenting reports to TTD staff and the Board of Directors, and assist with due diligence and disclosure processes relevant to the scope of services.

- **Methodology Section:** Provide a detailed description of the approach and methodology to be used to accomplish the Scope of Work of this RFP. The methodology section should include:
 1. An implementation plan that describes in detail the methods, including controls by which your firm or entity manages projects of the type sought by this RFP, methodology for soliciting and documenting views of internal and external stakeholders, and any other project management or implementation strategies or techniques that the respondent intends to employ in carrying out the work.
 2. Detailed description of efforts your entity will undertake to achieve client satisfaction and to satisfy the requirements of the Scope of Work.
 3. Detailed project schedule, identifying all tasks and deliverables to be performed, durations for each task, the overall time of completion, including a complete transition plan.
 4. Detailed description of specific tasks you will require from TTD. Explain what the respective roles of TTD staff and your staff would be to complete the tasks specified in the Scope of Work.
 5. Proposers are encouraged to provide additional innovative and/or creative approaches for providing the service that will maximize efficient, cost-effective operations or increased performance capabilities.

- **Staffing:** Provide a list of individuals who will be working on this project and indicate the functions that each will perform and anticipated hours of service for everyone. Include a resume for each designated individual.

Upon award and during the contract period, if the contractor chooses to assign different personnel to the project, the contractor must submit names and qualifications including information listed above to TTD for approval before they begin work.

- **Qualifications:** The information requested in this section should describe the qualifications of the entity, key staff and sub-contractors performing projects within the past three years that are similar in size and scope to demonstrate competence to perform these services. Information shall include:
 1. Names of key staff that participated on named projects and their specific responsibilities with respect to the scope of work.
 2. A summary of your entity's demonstrated capability, including length of time that your firm has provided the services being requested in this RFP.

- **Cost Proposal:** All Proposers are required to use **Attachment B, Cost Proposal** to be submitted with their Proposal. Pricing instructions should be clearly defined to ensure fees proposed can be compared and evaluated.

- **Disclosure:** Please disclose all past or current business and personal relationships with any current TTD elected official, appointed official, TTD employee, or family member of any current TTD elected official, appointed official, or TTD employee.

Section 5 – Process for Submitting Proposals

- **Delivery of Proposals:** Proposals must be submitted to TTD no later than 3:00 p.m. (local time) on May 2, 2022. Proposers must deliver one (1) electronic version of its proposal on a USB flash drive to the Tahoe Transportation District, Attn: Judi Allen, in person or overnight mail to 128 Market Street, Suite 3F, Stateline, NV 89449 or via regular mail to PO Box 499, Zephyr Cove, Nevada 89448 or via e-mail at jallen@tahoetransportation.org. Please mark the envelope as “TTD Insurance Broker Services RFP.”
- **Proposal Preparation Costs:** Issuance of this RFP does not commit TTD, in any way, to pay any costs incurred in the preparation and submission of a proposal. TTD will not reimburse responding firms, including the selected firm, for any expenses incurred in preparing or submitting proposals. All costs related to the preparation and submission of a proposal shall be paid by the respondent.
- **Changes, Additions or Clarifications:** Any changes, additions or clarifications to the RFP will be made by amendments (addenda). Any additional supporting materials and addenda will be posted on TTD’s website, <https://www.tahoetransportation.org/procurements/>.

Requests for clarifications about this RFP may be submitted at any time before 3:00 p.m. PST on April 11, 2022. Questions and/or requests for clarifications may be submitted in writing via e-mail to: Judi Allen, Executive Assistant, jallen@tahoetransportation.org.

Responses will be posted no later than 3:00 p.m., April 14, 2022, on TTD’s website: <https://www.tahoetransportation.org/procurements/>

This RFP does not commit TTD to award a contract. TTD reserves the right to accept or reject any or all proposals. No proposal shall be binding upon TTD until after a contract is executed by duly authorized representatives of TTD and the selected proposer.

- **Licenses, Permits, Taxes:** The price or prices for the work shall include full compensation for all taxes, permits, etc. that the respondent is or may be required to pay.
- **Public Record/Confidential Information:** All responses become property of TTD. All responses, including the accepted proposal and any subsequent contract, become public records per the requirements of state public records laws. Proprietary material must be clearly marked as such. Pricing and service elements of the successful proposal are not considered proprietary information.

TTD will treat all information submitted in a proposal as available for public inspection once TTD has selected a contractor. If you believe that you have a legally justifiable basis for protecting the confidentiality of any information contained within your proposal, you must identify any such information, together with the legal basis of your claim in your proposal and present such information separately as part of your response package. This portion of the submittal must be clearly marked “Confidential.”

The final determination as to whether TTD will assert your claim of confidentiality on your behalf shall be at the sole discretion of TTD. If TTD decides that your information does not meet the criteria for confidentiality, you will be notified. Any information deemed to be non-confidential shall be considered a public record.

- **Disadvantaged Business Enterprise (DBE) Requirements:** TTD hereby notifies firms regarding any contract entered pursuant to this RFP, DBE's will be afforded equal opportunities to submit proposals and will not be discriminated against on the grounds of race, color, sex, disability, or national origin in consideration of an award.

A DBE is defined as a small business concern which is at least 51% owned and controlled by one or more socially and economically disadvantaged individuals, or in the case of any publicly owned business, at least 51% of the stock of which is owned by one or more socially and economically disadvantaged individuals. Socially and economically disadvantaged include Women, Black Americans, Hispanic Americans, Native Americans, Asian-Pacific Americans, and Asian-Indian Americans.

- **Equal Employment Opportunity:** Each proposer must agree that it will not discriminate in hiring, promotion, treatment, or other terms and conditions of employment based on race, sex, national origin, age, disability, or in any way violate Title VII of the 1964 Civil Rights Act and amendments, except as permitted by said laws.
- **Review of Proposals, Selection Criteria and Award:** Upon receipt of the proposals, TTD shall review and evaluate the proposals for responsiveness to the RFP to determine whether proposers possess the qualifications necessary to provide the goods. TTD may request clarifications of proposals directly from the proposers.

In reviewing the proposals, and negotiating with selected firms, TTD reserves the right to reject all proposals. TTD may negotiate directly with qualified proposers and may request a final best offer from one or more proposers.

TTD will review and evaluate the submitted proposals for responsiveness to the RFP to determine whether proposers possess the qualifications necessary to provide the services. Following the evaluation of RFP's, TTD will check references of the top firm(s) prior to making a selection. Virtual interviews, if deemed necessary, will be conducted on May 5, 2022.

Submitted proposals will be evaluated using the criteria established below.

CATEGORY	MAX POINTS
Responsiveness to RFP	5
Project understanding	20
Response to questions	45
References	15
Pricing	15

TTD shall award a contract to the responsible proposer whose proposal is most advantageous to TTD, i.e., the "best value." TTD reserves its right to award to other than the low bidder. TTD reserves the right to reject all proposals and to waive any irregularity, informalities or oversights in the RFP documents, or any corresponding proposals at its sole discretion.

- **Negotiation and Award:** TTD will work with the selected firm to finalize the scope of work and negotiate a contract between TTD and the selected firm. All costs incurred by the firm in connection with this work and negotiations shall be borne by the firm and the firm shall have no right to reimbursement from TTD. The system and contract that are developed and agreed upon will then be brought back to TTD's Board of Directors with a staff recommendation for contract award.

If TTD and the selected firm fail to finalize the scope of work and cost, or fail to negotiate a contract, TTD will reject the selected firm's proposal. In the event of rejection, the firm shall have no right to reimbursement for costs incurred by the firm in connection with any work and negotiations. TTD will then select another firm that staff believes will provide the best value, qualifications, and work and negotiate with that firm.

TTD reserves the right to award any number of contracts it deems necessary to achieve success. This RFP does not commit TTD to award a contract. TTD reserves the right to accept or reject any or all proposals. If TTD decides to award and receives approval from TTD's Board of Directors, the agreement will be sent to the firm for signature. No proposal shall be binding upon TTD until after a contract is executed by duly authorized representatives of TTD and the selected consultant. No minimum amount of work is implied or guaranteed under the contract.

- **Contract Term:** Duration of contract is three (3) years. TTD reserves the right, at its sole discretion, to extend the contract term with two (1) year extensions.
- **Additional Contract Provisions:** The proposer and TTD will enter a contract in the form attached as **Attachment C, Agreement for Services**. The proposal must specifically indicate any provisions in the form of the contract which are not acceptable and propose any alternative language or terms.
- **Required Review and Waiver of Objections by Responding Firms:** Responding firms should carefully review this RFP and all attachments, including but not limited to the form contract (Attachment C) for comments, questions, defects, objections, or any other matter requiring clarification or correction (collectively called "comments"). Comments concerning RFP objections must be made in writing and received by TTD no later than the date specified above.

Protests based on any objection shall be considered waived and invalid if these faults have not been brought to the attention of the TTD, in writing, by the deadline for written comments.

If a consultant that has not been selected wishes to dispute the award recommendation, the protest must be submitted in writing to the contact listed below no later than five (5) calendar days after announcement of the selected consultant, detailing the grounds, factual basis and providing all supporting information. Protests will not be considered for disputes of proposal requirements and specifications. Failure to submit a timely written protest will bar consideration of the protest.

Protest procedures will apply to all procurement actions whether by sealed bid, request for proposal or sole source and regardless of the stage of the procurement process at which the protest is filed. All protest procedures can be found on TTD's website:

<https://www.tahoetransportation.org/procurements/>

ATTACHMENT A – SCOPE OF WORK

ASSIGNED PERSONNEL: The broker shall designate a Principal to be assigned to this account to act as the primary contact for TTD. TTD must approve the Principal and any other personnel assigned to perform services for TTD. If for any reason TTD finds, in its sole discretion, that the service provided by any assigned personnel is unsatisfactory, the broker will agree to assign replacement personnel that must also be approved by TTD. Personnel assigned to the account must have a minimum of five (5) years full-time experience as a broker and a minimum of three (3) years' experience with a public agency insured and self-insured insurance program.

AUDIT: The broker will cooperate with TTD and make available all files and records available for audits.

PROGRAM ADMINISTRATION: Program administration shall include, but not be limited to the following:

- 1) Act as an independent insurance advisor to TTD and proactively provide ongoing unbiased professional advice and recommendations that benefit TTD.
- 2) Proactively provide ongoing review and analysis of TTD's insurance programs and identification of risk transfer and risk financing options.
- 3) Be familiar with the major exposures of TTD.
- 4) Be familiar with the coverage provided by all relevant insurance policies and documents issued to TTD.
- 5) Assure that insurance policies are placed in a timely manner, without lapses in coverage periods, with reputable and financially responsible insurers.
- 6) Provide service for the insurance policies placed for TTD including processing all changes and endorsements and verifying the accuracy of invoices within a reasonable time.
- 7) Provide early warning of rate and coverage changes or renewal problems through a process to be mutually agreed upon with TTD.
- 8) Upon request of TTD, but at least once a year, provide a comprehensive report that reviews all of TTD's insurance programs.
- 9) Through a mutually agreed upon process, monitor TTD's operations and loss exposures, and make any appropriate recommendations for coverage changes or new coverage.
- 10) Be available to answer questions or obtain answers from underwriters for policy coverage questions.
- 11) Meet with TTD staff and designated representatives as reasonably requested.
- 12) Provide consultation service and written reports as normally expected of a professional broker.
- 13) Provide loss control services and assistance with claims as requested by TTD. Assist in analyzing loss exposures from existing and new operations, and determine the appropriate risk management alternatives, including types, availability, costs, and extent of coverage that should be considered.
- 14) Brokerage and consulting services must be provided for annual policy renewals and on an as needed basis. The selected broker must provide a thorough renewal presentation each year at least thirty (30) days before current policy expiration date with policy recommendations. The broker will also advise on a continuing basis, and in a timely manner, of all significant matters and developments regarding carrier service issues.

ATTACHMENT B – COST PROPOSAL

Provide hourly rates, along with estimated annual pricing in accordance with TTD’s current requirements, as set forth in section Scope of Work, attachment A.

Pricing shall remain firm for a minimum of three (3) years. Any requests for pricing adjustments for contract renewal periods shall be provided no later than sixty (60) days prior to the end of the contract period.

Employee	Hourly Rate	Hours Worked	Total Cost	Overtime Rate
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$

Total Estimated Annual Price	\$
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