REQUEST FOR QUALIFICATIONS/PROPOSALS
CHESAPEAKE COLLEGE
(RFQ/RFP)

INSURANCE BROKER SERVICES FOR PROPERTY AND CASUALTY
PROGRAM

Submit Sealed Proposals/Qaulifications To:

Karen Smith
Director of Budget and Procurement
Dorchester Administration Bldg. Room D243
Chesapeake College
1000 College Drive
PO Box 8
Wye Mills, MD 21679
ksmith@chesapeake.edu

Deadline for Receipt of Proposals/Qaulifications: February 17, 2017, 1:00 PM EST
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I. INTRODUCTION AND PROCUREMENT PROCESS

Chesapeake College is soliciting qualifications/proposals for an insurance agent/broker who will handle the placement and servicing of its property and casualty program.

The issuance of this Request for Proposals ("RFP") constitutes only an invitation to submit proposals to CHESAPEAKE COLLEGE.

CHESAPEAKE COLLEGE reserves the right to determine, in its sole and absolute discretion, whether any aspect of the proposal satisfactorily meets the criteria established in this RFP, the right to seek clarification from any Proposer(s), the right to negotiate with any Proposer(s) whether or not they submitted a proposal, the right to reject any or all proposals with or without cause, and the right to cancel and/or amend, in part or entirely, the RFP.

The RFP does not commit CHESAPEAKE COLLEGE either to award a contract or to pay for any costs incurred in the preparation of a proposal. Submission of a proposal as provided herein shall neither obligate nor entitle a prospective Proposer to enter into an Agreement with the college.

It is understood that any proposal received and evaluated by CHESAPEAKE COLLEGE can be used as a basis for direct negotiation of the cost and terms of a contract between the college and the particular firm submitting such a proposal. CHESAPEAKE COLLEGE reserves the right to negotiate pertinent contract terms concurrently with any number of firms as it deems in its best interest, whether or not such firm has submitted a proposal. In submitting this proposal, it is understood by the Proposer that CHESAPEAKE COLLEGE reserves the right to accept any proposal, to reject any and all proposals and to waive any irregularities or informalities that CHESAPEAKE COLLEGE deems is in its best interest.

Evaluation of proposals by staff or by any other group are advisory only; CHESAPEAKE COLLEGE may consider or reject such evaluation(s) for any or all proposals, such evaluations are for the sole benefit of the college, and as such, they are not binding upon CHESAPEAKE COLLEGE nor may they be relied upon in any way by a Proposer.

In the event that this RFP is withdrawn by CHESAPEAKE COLLEGE for any reason, including but not limited to, the failure of any of those things or events set forth herein to occur, CHESAPEAKE COLLEGE shall have no liability to Proposer for any costs or expenses incurred in connection with this RFP or otherwise. Accordingly, each proposal should be submitted in the most favorable terms of costs and programmatic considerations and in a complete and understandable form. CHESAPEAKE COLLEGE reserves the right to request additional data, oral discussion, or a presentation in support of the written proposal. CHESAPEAKE COLLEGE is not obligated to respond to any proposal submitted nor is it legally bound in any manner whatsoever by the submission of a proposal. It is the intention
of CHESAPEAKE COLLEGE to enter into a contract with the firm(s) with which the college can make the most satisfactory arrangements for its needs.

CHESAPEAKE COLLEGE has broad rights with respect to the procurement and contracting processes as detailed in this proposal. CHESAPEAKE COLLEGE may decide to contract with more than one entity to develop the services contemplated herein. It is the intent of the college to contract with one broker for all services described in the RFP.

II. SCOPE OF SERVICES

CHESAPEAKE COLLEGE is soliciting information from insurance agents/brokers for its property and casualty insurance program. CHESAPEAKE COLLEGE may retain more than one firm.

Service capabilities and support are key aspects of the agent/broker relationship with CHESAPEAKE COLLEGE. An agent/broker responding to this request should demonstrate substantial, high-level knowledge, expertise, and success in at least the following areas:

A. Evaluation of the existing CHESAPEAKE COLLEGE property and casualty insurance program and suggest recommendations for additions or changes to coverages and limits of insurance.

B. Marketing the CHESAPEAKE COLLEGE property and casualty insurance program and obtaining competitive quotes.

C. Presenting a written report to document the quotes received from the various carriers.

D. Reviewing the individual policies for accuracy and completeness prior to delivery to CHESAPEAKE COLLEGE.

E. Advising, reporting, handling all claims and monitoring the claims.

F. Performing a semi-annual loss review and presenting a semi-annual loss report.

G. All policy coverages will be issued on a claims made basis.
### H. SUMMARY OF MAJOR COVERAGES:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Insurer</th>
<th>Limits</th>
<th>Deductible</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare Professional Liability</td>
<td>Liberty Insurance Underwriters Inc.</td>
<td>$2,000,000/Each Incident or Occurrence</td>
<td>none</td>
<td>$14,025</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$4,000,000/Aggregate</td>
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</tr>
<tr>
<td>Day Care Accident/Medical</td>
<td>The Hartford</td>
<td>Accidental Death Benefit: $5,000/Principal Sum</td>
<td>none</td>
<td>$340</td>
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<tr>
<td></td>
<td></td>
<td>Accidental Dismemberment Benefit: $10,000/Principal Sum</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Catastrophe Benefit: $35,000/Principal Sum</td>
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<tr>
<td></td>
<td></td>
<td>Accident Medical Expense Benefit: $25,000/Maximum Benefit</td>
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<tr>
<td></td>
<td></td>
<td>$1,000/Maximum Dental Limit</td>
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<tr>
<td>Sports Accident</td>
<td>United States Fire Insurance Co.</td>
<td>$25,000/Maximum Benefit Amount</td>
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<tr>
<td>Excess Sports Accident</td>
<td>Nationwide Life Insurance Co.</td>
<td>$2,000,000/Overall Maximum Medical Expense Benefit</td>
<td>$25,000/Catastrophic</td>
<td>$4,255</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$500,000 Overall Maximum for any one accident.</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>$500,000 Catastrophic Injury Benefit Maximum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real and Business Personal Property &amp; Business Income</td>
<td>Selective Way Insurance Co.</td>
<td>$121,291,873/Property $5,000,000/Flood $5,000,000/Earthquake $500,000/Business Income</td>
<td>$5,000</td>
<td>$75,500</td>
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<tr>
<td>Inland Marine – Electronic Data Processing</td>
<td>Selective Way Insurance Co.</td>
<td>$4,050,000/Computer Hardware &amp; Software $269,381/Scheduled Contractors Equipment</td>
<td>$1,000</td>
<td>$24,426</td>
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<td>Inland Marine – Property Floater</td>
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<td>$1,000</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>$500</td>
<td></td>
<td></td>
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<tr>
<td>Crime</td>
<td>Selective Way Insurance Co.</td>
<td>$250,000/Employee Dishonesty Blanket $250,000/Forgery or Alterations $250,000/Computer Fraud $50,000/Funds Transfer Fraud Commercial $25,000/Expenses Incurred to Estimate Amount of Loss</td>
<td>$1,000</td>
<td>$1,416</td>
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<td></td>
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<td>$1,000</td>
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<td>$5,000</td>
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<tr>
<td>Workers Compensation</td>
<td>Selective Way Insurance Co.</td>
<td>$100,000/Bodily Injury each accident $500,000 Bodily Injury by Disease $100,000 Bodily Injury each employee</td>
<td>none</td>
<td>$52,466</td>
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<tr>
<td>Commercial General Liability</td>
<td>Selective Way Insurance Co.</td>
<td>$3,000,000/General Aggregate $3,000,000/Products/Completed Operations Aggregate</td>
<td>none</td>
<td>$11,018</td>
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<tr>
<td>Insurance Type</td>
<td>Insurer/Provider</td>
<td>Coverage Details</td>
<td>Limit(s)</td>
<td>Premiums</td>
</tr>
<tr>
<td>---------------------------------------------------</td>
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</tr>
<tr>
<td>Business Automobile Liability &amp; Physical Damage</td>
<td>Selective Way Insurance Co.</td>
<td>$1,000,000/Each Occurrence $1,000,000/Personal Injury &amp; Advertising Injury $300,000/Fire Legal Liability</td>
<td>none</td>
<td>$7,768</td>
</tr>
<tr>
<td>Umbrella and Excess Liability</td>
<td>Selective Way Insurance Co.</td>
<td>$10,000,000/Each Occurrence $10,000,000/General Aggregate</td>
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<td>$22,452</td>
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<tr>
<td>School Board Legal Liability</td>
<td>Selective Way Insurance Co.</td>
<td>$1,000,000/Each Claim $1,000,000/Policy Aggregate Limit</td>
<td>$2,500</td>
<td>$8,268</td>
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<tr>
<td>Sexual or Physical Abuse or Molestation Vicarious Liability</td>
<td>Selective Way Insurance Co.</td>
<td>$1,000,000/Each Claim $1,000,000/Policy Aggregate Limit</td>
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<td>$11,785</td>
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<td>Police Professional Liability</td>
<td>Selective Way Insurance Co.</td>
<td>$1,000,000/Each Occurrence /Each Person $1,000,000/Policy Aggregate Limit</td>
<td>$2,500</td>
<td>$5,364</td>
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<tr>
<td>Environmental Impairment Liability</td>
<td>Indian Harbor Insurance Co.</td>
<td>$1,000,000/Each Pollution Condition $2,000,000/Aggregate Limit</td>
<td>$25,000</td>
<td>$11,695</td>
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<tr>
<td>Cyber Liability</td>
<td>Travelers Insurance</td>
<td>$2,000,000/Aggregate Limit</td>
<td>$10,000</td>
<td>$9,492</td>
</tr>
<tr>
<td>Foreign Travel</td>
<td>ACE</td>
<td>Commercial General Liability $1,000,000 Each Occurrence/ $2,000,000 General Aggregate/ $2,000,000 Aggregate Limit-contingent Auto Liability Employers Resp. Coverages &amp; Exec. Assis. Services Accidental D&amp;D &amp; Medical Exp-Employee Coverage AD&amp;D &amp; Medical Ex. For Educational Services Kidnap &amp; Extortion Coverage Commercial Property Cov.</td>
<td>Commercial Property Coverage Limit of Liability : $50,000 Per Occurrence $2,500 deductible</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

### III. SUBMISSION OF PROPOSALS

Each proposer must submit one original hard copy and one electronic copy (flash drive) of the proposal.

Proposals should be marked:
**RE: INSURANCE AGENT/BROKER PROPOSAL-PROPERTY AND CASUALTY PROGRAM**
CHESAPEAKE COLLEGE must receive proposals no later than 1:00 p.m., EST, February 17, 2017, at the following address:

Karen Smith  
Director of  
Budget and  
Procurement  
Chesapeake College  
1000 College Circle  
PO Box 8  
Wye Mills, MD.  
21679

CHESAPEAKE COLLEGE will not accept proposals submitted by telegraph or facsimile. The college is not responsible for delays or losses caused by the U.S. Postal Service or any other carrier or delivery service.

IV. TIMELINE

A. January 22, 2017 – Advertisement of Request for Qualifications/Proposals

B. February 1, 2017- 11:00 a.m., Pre Bid meeting

C. February 3, 2017- 2:30 p.m., Cutoff for questions

D. February 17, 2017- 1:00 PM EST Proposal due

E. Firm Interviews 1:00-4:00 PM March 6, 2017

F. Anticipated Award of Broker Contract March 23, 2017

V. RULES GOVERNING RFP PROCESS

A. INSTRUCTIONS FOR PREPARING AND SUBMITTING PROPOSALS

1. Proposal Status - The issuance of this RFQ/RFP constitutes only an invitation to submit proposals to CHESAPEAKE COLLEGE. It is to be distinguished from a bidding situation and is not to be construed as an official and customary request for bids, but as a means by which CHESAPEAKE COLLEGE can facilitate the acquisition of information related to the purchase of Consultant services. Any proposal submitted, as provided herein, constitutes a desire to negotiate and recognition that the proposal is not a bid and is not being submitted as part of a bid process.
2. **Economy of Preparation** - Proposals should be prepared as simply and economically as possible while providing straight-forward and concise delineation of the Proposer's capabilities to satisfy the requirements of the RFP. Fancy binding, colored displays, promotional material, etc., are neither necessary nor desired. Technical literature about the Proposer's experience and qualifications may be included. However, the emphasis should be on completeness and clarity of content. In order to expedite the evaluations, it is essential that specifications and instructions contained in this document be followed as closely as possible. Proposals shall be limited to 25 pages (8 ½ x 11 paper).

3. **Proposal Signature** - Each proposal shall be signed by a principal of the Proposer firm, or another person, who is fully authorized to act on behalf of the Proposer.

4. **Modification or Withdrawal of Proposal** - Unauthorized conditions, limitations, or provisions attached to a proposal may cause its rejection. No oral, telephonic, e-mail, or facsimile (FAX) proposals or modifications will be considered.

A Proposal may not be modified, withdrawn, or canceled by the Proposer for a period of three (3) months following the time and date designated for receipt of Proposals. Each Proposer so agrees in submitting a Proposal. Any such modification, withdrawal or cancellation shall be submitted in writing to the Contact Person at the address contained in Section V (D) (1) herein.

Before the time and date designated for receipt of Proposals, no Proposal may be released or physically withdrawn, but any Proposal submitted may be modified, canceled, or withdrawn by written notice to said Contact Person at the place designated in Section V (D)(1), Contact Between Proposer and CHESAPEAKE COLLEGE - Questions. Such notice shall be in writing over the signature of Proposer. If by fax, the original over the signature of the Proposer shall be mailed and received on or before the date and time set for receipt of Proposals, and it shall be so worded (if original Proposal is modified) so as not to reveal the amount of the original Proposal. Written withdrawal or cancellation by Proposer of a Proposal prior to the Proposal opening will nullify the Proposal. However, the original Proposal shall not be physically returned to the Proposer until after the time for receipt of the Proposals.

Withdrawn or canceled Proposals may be resubmitted up to the time designated for the receipt of Proposals, provided that the resubmitted proposal is in conformance with this RFP.

5. **Extension of Time** - CHESAPEAKE COLLEGE reserves the right to extend the proposal due date.

6. **Addenda** - CHESAPEAKE COLLEGE reserves the right to add, change, or delete any provision or statement in the RFQ/RFP at any time prior to the proposal due date. If it becomes necessary to revise any part of the RFQ/RFP, addenda to the RFP will be posted on the college procurement page. [http://www.chesapeake.edu/about/procurement](http://www.chesapeake.edu/about/procurement). It is the responsibility of each prospective Proposer to assure receipt of all addenda.

7. **Right to Withdraw RFP** - CHESAPEAKE COLLEGE reserves the right to withdraw,
cancel, and/or amend, in part or entirely, this RFP for any reason and at any time with no liability to any prospective Proposer for any costs or expenses incurred in connection with the RFP or otherwise.

B. PROPOSAL CONDITIONS

1. **Award** - CHESAPEAKE COLLEGE reserves the right not to award a contract to any Proposer. If CHESAPEAKE COLLEGE decides to award a contract(s), the college will award a contract(s) to the qualified Proposer(s) whose proposal the college determines best meets the needs of the college. The college reserves the right to award a contract(s) other than to the lowest priced proposal.

2. **Ownership of Materials Submitted** - All material submitted becomes the property of the college and will not be returned.

3. **Proposers' Costs** - CHESAPEAKE COLLEGE shall not be responsible for any costs incurred by Proposers in connection with this RFP. Proposers shall bear all costs associated with proposal preparation, submission and attendance at presentation interviews, or any other activity associated with this RFP or otherwise.

4. **Use of Proposal Ideas** - The college reserves the right to use any or all Proposer service ideas presented. Selection or rejection of the proposal does not affect this right.

5. **Sub consultants** - If the proposal represents offerings to be provided by different firms or other organizations, the contract will be solely with the Proposer (Consultant/Contractor), who will be required to assume responsibility for the total project. Any proposed sub consultant(s) will be subject to the college’s approval and should be identified in the Proposal. CHESAPEAKE COLLEGE is soliciting and seeks RFQ/RFP’s from full service firms but recognizes that respondents may wish to supplement services from skilled specialty sub consultants, including brokers who are licensed in the London insurance markets.

6. **Performance Standards** - If awarded the contract, the Proposer warrants and agrees to use its best efforts to perform all services in accordance with the contract terms and in accordance with generally accepted professional standards. The prospective Contractor further warrants and agrees that it shall employ whatever resources are necessary to meet the requirements specified in such contract.

7. **Licenses and Permits** - The Consultant shall be required to obtain any necessary licenses and permits and shall comply with all Federal, State, and local laws, codes and ordinances without cost to CHESAPEAKE COLLEGE.

8. **Insurance** - The Consultant or anyone providing services herein shall be required to comply with insurance provisions contained in the contract.

C. CONTRACT AWARD AND CONTRACT

1. **Award Discretion** - While CHESAPEAKE COLLEGE may ultimately decide to enter
into a contract with that person or firm with which the college can make the most satisfactory arrangement for meeting its needs, CHESAPEAKE COLLEGE is not obligated to award any contract or respond to proposals submitted, nor is it legally bound in any manner whatsoever by the submission of a proposal.

2. **Multiple Firms** - CHESAPEAKE COLLEGE may retain more than one (1) firm. If a Proposal is limited to certain responsibilities, the Proposal must clearly state the work proposed to be performed, and the items not included in the Proposal.

3. **Submission of Contract Documents** - Within ten (10) business days after receipt of contract award and receipt of the contract forms, the successful Proposer(s) shall execute two (2) duplicate originals and return them to CHESAPEAKE COLLEGE. Such contract shall be prepared by CHESAPEAKE COLLEGE and the contract terms shall consist of this RFP (and any and all addenda thereto and all material attached to and made a part of the RFP), the terms of the Proposal as such terms are finally accepted by college, as well as all other provisions which the college agrees may be included in the contract.

4. **Changes** - CHESAPEAKE COLLEGE shall have the right at all times to require changes in, additions to, or deletions from the work contemplated by the contract documents, and the same shall in no way make void the contract. Changes and additions resulting in increased costs shall be made only pursuant to a written contract amendment issued by CHESAPEAKE COLLEGE and bearing the acceptance endorsement of the Consultant. Deletions from the scope of work required may be made at the sole discretion of CHESAPEAKE COLLEGE.

5. **Failure to Execute Contract** - CHESAPEAKE COLLEGE reserves the right to award to another Proposer(s) if the successful Proposer fails to execute and return the contract (two duplicate originals) within ten (10) days after receipt of said award notification and a receipt of contract forms. The re-award to another Proposer shall be in addition to any other right or remedy available to CHESAPEAKE COLLEGE under this RFP, contract law, statute, and/or in equity.

6. **General Provisions** - The General Provisions, which include the General Insurance Provisions for Consultant contracts, are included as Exhibit A and are herein incorporated by reference. If a Proposer has a concern or objection to any of these provisions, it should so indicate in its proposal. The CHESAPEAKE COLLEGE reserves the right to require compliance with these provisions and to negotiate final terms, conditions, and requirements with the successful Proposer, at the CHESAPEAKE COLLEGE's discretion.

7. **Non-Waiver of Defaults** - Any failure by the CHESAPEAKE COLLEGE to enforce or require the strict keeping and performance of any of the terms and conditions of the contract shall not constitute a waiver of such terms and conditions, nor shall it affect or impair the right of the CHESAPEAKE COLLEGE to avail itself of such remedies as may be available for any breach of the contract terms and conditions.
D. CONTACT BETWEEN PROPOSER AND THE CHESAPEAKE COLLEGE

1. Questions - Inquiries concerning any aspect of this RFP and contract award should be submitted, in writing via email to:
   Contact Person:
   Karen Smith
   Director of Budget and
   Procurement
   Chesapeake College
   E-mail: ksmith@chesapeake.edu

CHESAPEAKE COLLEGE will accept written inquiries only by electronic mail. The closing date for receipt of written questions will be on February 3, 2017, by 2:30 PM EST.
2. **Interpretation of Documents** - If any Proposer contemplating submission of a proposal is in doubt as to the true meaning of any part of the RFP or other proposed Contract Documents; the Proposer may submit to CHESAPEAKE COLLEGE, at the address noted in Section V (D)(1) above, a written request for an interpretation thereof. Replies to inquiries will be published in the form of addenda to the RFP. Proposers shall rely only on the RFP and addenda in preparing and submitting a Proposal.

3. **Errors** - Should the Proposer believe that an error appears in the RFP documents, Proposer shall notify CHESAPEAKE COLLEGE immediately, at the address noted in Section V (D)(1) above, in writing no later than February 3, 2017, by 2:30 PM EST.

VI. **SELECTION OF PROPOSAL**

A. **PROPOSAL RECOMMENDATION**

1. **Selection Committee** - The evaluation team of CHESAPEAKE COLLEGE shall have final decision-making regarding the college award of any and all contract(s) resulting from this RFP. The evaluation committee will make a recommendation to the board of Trustees of CHESAPEAKE COLLEGE.

B. **SELECTION PROCESS**

1. **Evaluation Factors** - Evaluation factors shall include, but are not limited to, the following:

   - Proposer's expertise, experience, and service capabilities.
   - Proposer’s key staff proposed to be assigned to perform work for the Authority
   - Proposer's past performance.
   - Proposer’s access to specialized insurance markets
   - Proposer's telephone or in-person interview, if requested.
   - Acceptance of the contractual terms that are proposed to govern the relationship with the Proposer.

   Cost (fees and/or commissions)

2. **Criteria Compliance** - CHESAPEAKE COLLEGE reserves the right to determine, in its sole and absolute discretion, whether any aspect of a Proposal satisfactorily meets the criteria established in this RFP.

3. **Submission of Alternatives** - Although this RFP specifies minimum requirements for insurance brokerage representation and should be responded to in all respects, Proposers are invited and encouraged to submit alternatives that may be of interest to the college.
4. **Additional Information Requests** - CHESAPEAKE COLLEGE reserves the right to request additional information from Proposers during any phase of the proposal evaluation process. During the evaluation and selection process, the college may require the presence of Proposer's representatives to make presentations and answer specific questions. Notification of any such requirements will be given as necessary.

5. **Conditions of Award** - CHESAPEAKE COLLEGE may elect not to award a contract solely on the basis of this RFP, and will not pay for the information solicited or obtained. The information obtained will be used in determining the alternative that best meets the needs of the college.

**VII. CONTENT OF PROPOSAL**

Proposals must include the following information, preferably in the following order:

**A. QUALIFICATIONS (KNOWLEDGE, EXPERTISE, CAPABILITIES)**

1. **Proposer History** - A statement giving a brief history of the Proposer's organization; how it is organized, and how its available resources will be utilized for CHESAPEAKE COLLEGE.

2. **Proposer Qualifications** - Information which highlights Proposer's particular expertise and experience to provide insurance agent/broker services as outlined in the Scope of Services section. Provide examples of similar clients in size and scope with the appropriate references.

3. **Assignment of Professional Staff** - The Proposer must identify the specific staff that will be responsible for the contemplated services.

**B. MARKETING**

**Marketing** the insurance program is an important role of the broker/agent. Any marketing strategies or program designs that you develop should be conceptual.

**DO NOT APPROACH ANY INSURERS ON OUR BEHALF AND PROPOSERS ARE NOT TO RESPOND TO THIS RFQ/RFP BY PROVIDING INSURANCE QUOTATIONS. CONTACT WITH CARRIERS FOR THE PURPOSE OF PREPARING PROPOSALS IS NOT TO BE MADE BY PROPOSERS.**

1. (a) Identify insurers your firm would suggest for the college’s insurance program. It is acceptable to suggest continuing with the incumbent insurers. The suggestion should include supporting rationale.

   (b) Identify if your firm is able to directly access the incumbent insurers and other suggested insurance markets of if your firm would access these insurers through a wholesale broker or other source.

   (c) Design a strategy for the college to secure a competitive insurance program with broad coverage. The strategy should include supporting rationale.
2. It is appropriate to periodically improve or validate CHESAPEAKE COLLEGE’s insurance program and pricing offered by insurers. All ideas and recommendations are to be conceptual. Provide recommendations for program improvements and include supporting rationale.

C. BUDGET INFORMATION

1. **Fees** – Each proposal should include a broker service fee or commission for the identified services and a separate fee or rate for additional services that are recommended. If commissions are proposed, the percentage should be specified for each line of coverage and the premiums in the Coverage Summary (below) should be used as the basis for the commission percentages. Any additional fees, commissions or contingencies that would be earned should be clearly identified.

2. **Cost Terms** - Each proposal should be submitted in the most favorable terms with respect to costs and in a complete and understandable form.

D. ADDITIONAL PROPOSAL CONTENTS

1. **Insurance** - Ability to ensure appropriate coverage.

2. **Diversity** - Commitment to diversity as evidenced by such factors as the actual diversity among its existing or proposed staff/employees or the existence of an affirmative action plan addressing the diversity issues in recruitment, retention, and promotion of staff/employees.

3. **Conflict of Interest** - Any current relationships of the Proposer or its staff/employees with CHESAPEAKE COLLEGE or the CHESAPEAKE COLLEGE FOUNDATION or other parties having an interest in the program that may be construed to be a conflict of interest.

4. **Exceptions to the General Provisions** - Proposer should identify any concern or objection to the General Provisions. CHESAPEAKE COLLEGE reserves the right to require compliance with these provisions and to negotiate final terms, conditions, and requirements with the successful Proposer, at the college’s discretion.

5. **Supplemental Information** - Any supplemental information which the Proposer thinks will be valuable to the college in evaluating the qualifications of the Proposer and its individual personnel to provide services as described herein.