REQUEST FOR PROPOSALS (RFP)
WORKERS’ COMPENSATION EXCESS INSURANCE

RFP No. 052

PROPOSALS DUE: NOT LATER THAN 2:00 PM, April 20, 2017 to:

San Francisco Community College District
Kathy Hennig, Dean, Administrative Services
33 Gough Street, San Francisco, CA 94103
khennig@ccsf.edu

LATE PROPOSALS WILL NOT CONSIDERED FOR AWARD

DELIVER PROPOSALS TO THE ADDRESS AND LOCATION SHOWN ABOVE

Electronic submissions compiled with embedded hyperlinks are preferred for this RFP.

An electronic copy of this RFP is available at www.ccsf.edu/risk

Please note: Faxed responses to this RFP shall not be accepted
## TIMELINES

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>DATE</th>
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<tbody>
<tr>
<td>Advertise RFP</td>
<td>April 3, 2017</td>
</tr>
<tr>
<td>Deadline for Questions</td>
<td>2PM, April 7, 2017</td>
</tr>
<tr>
<td>Proposals Due</td>
<td>2PM, April 20, 2017</td>
</tr>
<tr>
<td>Finalist(s) Interview(s) (if necessary)</td>
<td>April 24-28, 2017</td>
</tr>
<tr>
<td>Anticipated Contract Start</td>
<td>July 1, 2017</td>
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**NOTE:** SFCCD reserves the right to deviate from this schedule
SECTION I: Overview

1. Introduction

San Francisco Community College District, also known as City College of San Francisco, ("the District" or "College") is requesting proposals from qualified brokers or direct insurers for Excess Workers' Compensation insurance and Excess Employers Liability insurance. This is a one year contract, with option to renew annually for up to two years, shall commence on July 1, 2017.

2. About the District

The mission of the District is here: http://www.ccsf.edu/en/about-city-college/mission-and-vision.html. We accomplish our mission by providing access to a dynamic learning environment that fosters excellence, opportunity and innovation in meeting the diverse educational and career goals of our students and communities. The District, founded in 1936, is located within the City and County of San Francisco. The District serves the community of San Francisco, approximately 60,000 students annually, with more than 2,600 employees. The District is fully accredited by the Accrediting Commission for Community and Junior Colleges (ACCJC). More information regarding the District can be found by visiting our website at www.ccsf.edu.

Directions to all locations are here: http://www.ccsf.edu/en/our-campuses.html.

3. Values and Coverage

The District has work experience ("intern" or "clinical") students, volunteers, and over 2,600 employees covered under workers' compensation. The District self-insures, and the program is administered by the workers' compensation department of the Division of Human Resources (DHR) of the City and County of San Francisco. The College has no record of ever reaching or utilizing its excess layer of workers' compensation. Details of our claims history, etc., are contained in the attached.

- Desired retention level: $500,000
  - Our retained limit of liability – each accident: $500,000
  - Our retained limit of liability – disease, each employee: $500,000

- Desired upper limits: $50M for EWC, $1M for EPL
  - Excess work comp limit - each accident: $50,000,000 ($50M)
  - Excess work comp limit - disease, each employee: $50,000,000 ($50M)
  - Excess employers liability limit - each accident: $1,000,000 ($1M)
  - Excess employers liability limit - disease, each employee: $1,000,000 ($1M)
  - Excess employers liability limit - aggregate: $1,000,000 ($1M)
4. **Additional Information**

A. **Historical Payroll:**

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Total Salaries &amp; Benefits</th>
</tr>
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<tbody>
<tr>
<td>2004-05</td>
<td>$171,564,521</td>
</tr>
<tr>
<td>2005-06</td>
<td>$181,772,921</td>
</tr>
<tr>
<td>2006-07</td>
<td>$191,139,601</td>
</tr>
<tr>
<td>2007-08</td>
<td>$207,997,236</td>
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<tr>
<td>2009-10</td>
<td>$207,775,013</td>
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<tr>
<td>2010-11</td>
<td>$209,322,567</td>
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<tr>
<td>2011-12</td>
<td>$200,177,364</td>
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<tr>
<td>2012-13</td>
<td>$200,319,223</td>
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<tr>
<td>2013-14</td>
<td>$200,321,927</td>
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<tr>
<td>2014-15</td>
<td>$183,763,293</td>
</tr>
<tr>
<td>2015-16</td>
<td>$196,226,343</td>
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<tr>
<td>2016-17</td>
<td></td>
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B. **Employee count by location**

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<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Count</th>
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</thead>
<tbody>
<tr>
<td>Airport</td>
<td>SFO, North Access Road, Bldg 928, Bldg 928, 94128</td>
<td></td>
</tr>
<tr>
<td>Chinatown</td>
<td>808 Kearny, 94108</td>
<td></td>
</tr>
<tr>
<td>Civic Center</td>
<td>1170 Market St, 94102</td>
<td>32</td>
</tr>
<tr>
<td>Downtown</td>
<td>88 Fourth St, 94103</td>
<td>80</td>
</tr>
<tr>
<td>Evans</td>
<td>1400 Evans Ave, 94124</td>
<td></td>
</tr>
<tr>
<td>Fort Mason</td>
<td>2 Marina Blvd, Bldg B, 94123</td>
<td></td>
</tr>
<tr>
<td>Gough</td>
<td>33 Gough St, 94103</td>
<td></td>
</tr>
<tr>
<td>John Adams</td>
<td>1860 Hayes St, 94117</td>
<td></td>
</tr>
<tr>
<td>Mission</td>
<td>1125 Valencia St, 94110</td>
<td></td>
</tr>
<tr>
<td>Ocean</td>
<td>50 Phelan Ave, 94112</td>
<td></td>
</tr>
<tr>
<td>Southeast</td>
<td>1800 Oakdale Ave, 94124</td>
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C. **Actuarial Study is available.**
D. Loss Summary reports per year by date of injury are available.
E. IIPP: For a description of our injury and illness prevention program, see www.ccsf.edu/iipp.

5. Questions and Contact

Submit inquiries and questions via email no later than by 2:00 pm PST, April 7, 2017. Respondents to this RFP may request clarification or additional information regarding the requirements of this RFP or other information relating to the RFP. For specific questions related to the scope of this work, contact Aaron Holmberg, Risk Services Coordinator, at aholmber@ccsf.edu. For questions related to the RFP process, please contact Purchasing at Purchasing@ccsf.edu.

6. Addenda, Amendments, Interpretation, or Correction

San Francisco CCD is not liable for misinterpretations or other errors or omissions made by any firm in responding to this RFP. Any required addendum will be made in writing by the San Francisco Community College District.

Any person, firm or corporation submitting a proposal is deemed to have read, understood and agreed to all terms, conditions and requirements set forth in the specifications. All firms agree to conform in general to the terms of these specifications, details of which will be set forth in a signed Agreement for Services mutually acceptable to and executed by the San Francisco CCD and the firm. A copy of the District’s standard Agreement for Services is available at http://www.ccsf.edu/en/about-city-college/administration/legal-affairs.html. The awarding vendor will be expected to execute such contract(s) upon authorization for award of the contract by the District’s Board of Trustees.

SECTION II: Submission Instructions and Evaluation Process

1. Proposal Submission

Responses to this RFP should be submitted, no later than 2:00 pm, PST, on April 20, 2017, at 33 Gough Street, San Francisco, CA. 94103, Attention: Purchasing. Electronic submissions may be made to Purchasing@ccsf.edu.

2. Proposal Submission Requirements

All materials should be in 8 1/2” x 11” format, preferably in portrait format. Distinct dividers should separate and identify the response items described below and be titled or numbered as indicated. Submission must comply with format, required materials, and general provisions as stated below.

3. Required Format

Please submit 2 complete copies of your proposal. Electronic submissions must be compiled in an electronic document with embedded hyperlinks as appropriate. Sections should be clearly
divided by number and title. Proposal responses should be limited to the sections and items identified below.

4. **Required Components**

Proposals must include these ten components: (1) letter of transmittal; (2) table of contents; (3) description of community college experience; (4) description of personnel to be assigned to our account; (5) overview of your program; (6) bidder’s addendum (Appendices A-F); (7) references; (8) compensation; (9) insurance; and (10) background information. Additional information on some of these components follows.

**Community College Experience**

a. Examples of leadership, creativity and innovation for community colleges.

b. Provide the number of community colleges being served within the program being proposed and the types of services being provided.

c. Discuss any insurance or coverage programs available that are specific to the needs of California Community Colleges and what makes them unique.

**Personnel**

Provide the name, title and resume of all personnel who will be assigned to our account, including the primary management contact and all person(s) responsible for the day-to-day work on the San Francisco CCD account.

**Program Overview**

a. Provide an overview of the structure of proposed program, including coverages, deductibles, self-insured retentions layering of primary and excess coverage (if applicable), use of manuscript policies, and any services available or to be provided by insurers/JPA as part of the proposed program.

b. Describe the activities and services that would be provided to the District as part of the agreement. If available, include descriptions of support that would be provided in such areas as loss control, risk financing, risk analysis and other related services.

**Bidders Questionnaire (Addendums A-E)**

a. All RFP respondents are requested to complete the Addendums A-E. If Respondent offers more than one carrier, separate addendums must be completed for each carrier.

b. If experience rating is used in the premium/contribution calculations, bidders must detail the experience rating parameters and formulas used in the proposal.

**References**

Provide at least three (3) client references.

**Compensation**

Proposals must include the firm's expectation for compensation whether it is an annual fee, commission, or combination of both. Broker must disclose all fees and commissions earned separate from insurance premiums. If firm also functions as a broker, discuss how any and all conflicts of interest may be avoided. Also discuss any and all current arrangements with public sector clients in which your firm plays a role as both an independent consultant and broker. Provide any and all sample “Disclosure of Interest” or “Conflict of Interest” disclosure statements.

**Insurance**
During the term of the services contemplated, service provider/JPA shall maintain the following insurance coverage: Comprehensive General Liability, with a combined single and Professional Liability (Errors & Omissions), each with a combined single limit of $1,000,000 minimum per occurrence. The Comprehensive General Liability policy must name the District as additional insured and contain a primary insurance endorsement naming the District as such. Service provider/JPA must also maintain insurance meeting statutory limits under the Workers’ Compensation Law. Service provider/JPA shall provide District with satisfactory proof of such insurance prior to commencing the work and shall give District at least thirty (30) days notice prior to the cancellation of such policies. Failure to maintain the above-referenced insurance coverage shall be cause for termination.

**Background Information**

a. Provide a brief summary of any investigations by regulatory agencies resulting in any penalty imposed by the agency against your firm.

b. Provide a brief summary of criminal filings against your firm and/or its principles in the past ten (10) years.

c. Describe any business relationships, formal or informal, with insurance companies or underwriting firms contemplated for service of The District account.

## 5. General Provisions

There are nine general provisions concerning additional services, addenda, withdrawal, cancellation, disposition of submittals, nondiscrimination, evaluations, selection, and restrictions on lobbying and contracts. Additional information follows.

### Additional Services

The District may elect at any time, to amend any contract awarded hereunder to require the selected firm to provide additional services. In this case, the selected firm and the District will agree mutually on the scope and fees associated with any additional services.

### Addenda

The District may modify this RFP or any of its deadline dates set forth in the RFP prior to the date fixed for submission of qualifications by issuance of an addendum.

### Withdrawal of RFP

The proposers may withdraw its RFP by submitting a written or email request signed by the proposer’s authorized representative, prior to the time and date specified for proposal submission. A withdrawal or modification offered in any other manner will not be accepted.

### Right of Cancellation

The District reserves the right to cancel this RFP at any time prior to contract award without obligation in any manner for proposal preparation, interview, fee negotiation or other marketing costs associated with this RFP. The District may reject any or all submittals and may waive any immaterial deviation from the RFP. The District’s waiver of an immaterial defect shall in no way modify the RFP documents or excuse the proposer from compliance with other provisions of the RFP.

### Disposition of Submittals

Submittals become the property of the District and may be returned only at the District’s option and at the proposer’s expense. Information, excluding proposer’s financial information,
contained therein shall become public documents subject to the Public Records Act.

**Non Discrimination**
The policy [BP 1.30] of the San Francisco Community College District is to provide an educational and employment environment in which no person shall be unlawfully denied full and equal access to, the benefits of, or be unlawfully subjected to discrimination on the basis of ethnic group identification, national origin, religion, age, sex, race, color, ancestry, sexual orientation, or physical or mental disability, or on the basis of those perceived characteristics or based on association with a person or group with one or more of these actual or perceived characteristics, in any program or activity that is administered by, funded directly by, or that receives any financial assistance from the State Chancellor or Board of Governors of the California Community Colleges.

**Evaluation of Request for Proposal**
The District’s evaluation is solely for the purpose of determining which firms are deemed best qualified. Responses will be reviewed and a determination made by the District based upon the submitted information and any other information available to the District. The District may request a firm to submit additional information pertinent to the submittal. The District also reserves the right to investigate other available sources in addition to any documents or information submitted by the firm. If the firm disagrees with the determination regarding their status, a written request for hearing is required within 7 calendar days from the date of receipt of notice from the District. Written requests are to be submitted to Ronald P. Gerhard at the address listed herein.

**Selection Process**
Proposals will be reviewed for responsiveness to the requirements of this RFP and perceived overall value to the District. A committee will review proposals, considering AA Best rating, license to practice in California, qualifications of staff members, multiple lines offered, and costs. A recommendation will be made to the Board of Trustees for ratification. The District shall be the sole judge in making such determination, and its decision shall be final.

**Restrictions on Lobbying and Contacts**
From the period beginning on the date of the issuance of this RFP and ending on the date of the award of the contract, no person, or entity submitting in response to this RFP, nor any officer, employee, representative, agent, or consultant representing such a person or entity shall contact through any means or engage in any discussion regarding this RFP, the evaluation or selection process/or the award of the contract with any member of the District, Governing Board, selection members, or any member of District staff. Any such contact shall be grounds for the disqualification of the proposer.

City College of San Francisco is legally precluded from engaging in campaign activities. No contribution to a ballot measure or Board election is requested or required, and any contribution to a campaign, if known, will not be considered in awarding the contract or City College’s future relationship with the contractor. Should your firm be contacted about such activities, please notify Purchasing at (415) 487-2413.

City College of San Francisco supports equal opportunity for all. LBE/SBE/MBE/DVBE are encouraged to participate. Respondents who are unsuccessful may request a debriefing by contacting the CCSF Purchasing Office, (415) 487-2413. Debriefings are available by request for unsuccessful respondents as per Board Resolution No. 050526-S2.
**Conflicts of Interest Defined**

No trustee, officer, or employee shall make, or in any way attempt to use his or her official position to influence a District decision in which he or she has an economic interest. A District decision is defined as follows:

1. When a trustee, officer, or employee votes on a matter, appoints a person, approves a rate, rule or regulation, adopts or enforces a policy or law, or makes a determination not to act with regard to the foregoing.
2. When a trustee, officer, or employee obligates or commits his or her agency to any course of action, including decisions to issue, deny, suspend or revoke any permit, license application or authorization; grant District approval to a plan, design, report or study; or, adopt policies, standards or guidelines for the District.
3. When a trustee, officer, or employee participates in the making of a District decision or influences a District decision by giving advice, making recommendations or otherwise communicating with a decision maker.

**Economic Interest Defined**

1. Economic interests in business entities, either as an investor, partner, officer or manager.
2. Economic interests in real property: investing $2,000 or more in real property, including those held by a spouse or registered domestic partner.
3. Economic interests in sources of income to a trustee, officer, or employee, who receive $500 or more in income from one source within 12 months prior to the District decision.
4. Economic interests in sources of gifts to a public official.
5. Economic interests in a business entity for which the trustee, officer, or employee is an officer, director, employee, or holds a business position irrespective of having an investment or receiving income from the entity.
6. Economic interest in personal financing and those of his or her immediate family where the District decision results in the personal expenses, income assets or liabilities of the trustee, officer, or employee or his or her immediate family increasing or decreasing.

Any and all District decisions in violation of this policy shall immediately be set aside. Any trustee in violation of this policy shall be censured. Any officer or employee shall be immediately suspended from his or her duties. (Board Policy BP 3052/ Resolution No. 100729-P1)
NAME OF FIRM: _______________________________________

**RFP 052 Addendum A – Bidder’s Questionnaire**

1. Name of Firm
2. Date Established
3. Branch Office address and phone number, which would provide service to the district
4. Please tell us about your organization, its history, and how long you have been providing services to California public community colleges.

**RFP 052 Addendum B – Premium Quotation Form**

**Excess Workers’ Compensation Insurance**

$500,000 SIR, $50M Limit

**Excess Employers Liability Insurance**

$500,000 SIR, $1M Limit

**RFP 052 Addendum C – EWC & EPL Policy Features:**

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<tr>
<th>Yes</th>
<th>No</th>
<th>Policy Features</th>
<th>Comments</th>
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Please list any other related features. List any major exclusions related to community college operations, community college-sponsored events, or other.
NAME OF FIRM: ____________________________________________

RFP 052 ADDENDUM D – CLAIMS ADMINISTRATION

Please attach a separate sheet and answer the following questions in full:

1. Please describe the claims administration procedures. Please specify if a third party administrator is required or involved if a claim reaches the excess coverage you propose.

2. Please indicate if your quotation includes the cost of claims administration and, if so, what is the cost (at zero dollar and/or over the deductible)?

3. Please comment on the guidelines regarding the selections and use of attorneys and settlement authority. Include your panel of approved attorneys.

4. Please describe your staffing and caseloads for worker’s compensation and employer’s liability claims personnel.

5. Please provide a resume of the professionals, supervisors, managers and support staff that may handle the District’s claims in an adjusting/examining position. How long have these employees worked for your company?

6. Please describe your firm’s philosophy on communicating with the District regarding claims. What is the update policy on claim status? Will your firm’s representatives meet with member personnel on a regular basis to review open claims? Will your firm provide a written monthly analysis for claims activity and a brief synopsis of what has occurred including loss runs?

7. Please describe the run-off costs and procedures if your contract is terminated in the future.

8. Are allocated expenses included in the claims cost and do they erode limits of liabilities (photocopy service, sub-rosa defense legal service, etc.)?

9. Please provide a sample of your firm’s computerized loss experience reports, management summaries, and other detailed reports.

Please provide any additional information that may be pertinent to claims administration.
NAME OF FIRM: ________________________________________________

RFP 052 ADDENDUM E – FINANCIAL OVERVIEW

1. Please include the past three-year’s actuarial studies for your proposed program.
2. Please include the past three-year’s audited financial reports.
3. Please provide the past three years reports evidencing member equity, member distribution and/or assessments by member.
4. Please provide copies of all coverage documents (Policies and/or Memorandum of Coverage) including all exclusions and endorsements.
5. Please provide your investment policy(ies) and an overview of your investment pool experience over the past three years.

APPENDICES

Submitted by: _____________________

Printed name: _____________________

Title: ____________________________

Firm: ____________________________

Date: ____________________________

Broker, if any: ____________________