



Washoe County School District

REQUEST FOR PROPOSAL (RFP)

SOLICITATION TITLE: INSURANCE BROKER SERVICES

SOLICITATION #: 14-P-07-25-LR

SCOPE OF WORK/SERVICES: The Washoe County School District is seeking proposals from qualified insurance firms to provide insurance brokerage and advisory services. The awarded firm will assist in designing and implementing a comprehensive property and casualty insurance program tailored to the district's needs. The scope of work includes soliciting insurance quotes from multiple carriers, providing detailed comparisons, delivering claims reports, offering loss prevention recommendations, and responding to safety and operational inquiries.

DUE DATE & TIME: **October 16, 2024 at 2:00 pm (local time)**

PUBLIC OPENING: **October 16, 2024 at 2:30 pm (local time) via TEAMS Meeting (refer to Section 1.6.2)**

QUESTIONS DEADLINE: All questions/inquiries regarding this solicitation must be submitted in writing and are **due no later than 4:30 pm (local time) on September 30, 2024** via email to: solicitations@washoeschools.net or submitted directly on the WCSD's Solicitations website at <https://solicitations.washoeschools.net/Purchasing>.

AGENCY LOCATION: Washoe County School District
The Brown Center - Purchasing Department
14101 Old Virginia Road, Room 0
Reno, Nevada 89521-8912

HOURS OF OPERATION: Monday – Friday 8:00 am to 4:30 pm (excluding holidays)

SURETY REQUIREMENT: NONE REQUIRED

FACILITATING BUYER: LORIE RAMIREZ

PUBLISH DATE: September 18, 2024

SOLICITATION # OF PAGES: 28

SOLICITATION EXHIBITS:

- EXHIBIT A – SIGNATURE PAGE **(REQUIRED FORM)**
- EXHIBIT B – VENDOR/CONTRACTOR PUBLIC DISCLOSURE FORM **(REQUIRED FORM)**
- EXHIBIT C – PRICE SCHEDULE FORM **(REQUIRED FORM)**
- EXHIBIT D – POLICY SCHEDULE AND PREMIUM SUMMARY

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NOTE: The Facilitating Buyer for this solicitation is named above. Interested parties may **NOT** contact anyone else regarding this solicitation. Any interested Proposer contacting any other individual including, but not limited to, WCSD staff, officials, evaluation committee members, or Board of Trustees may have their RFP submission rejected from evaluation and award consideration.

NOTE: Proposal submissions will NOT be accepted via email, fax, or verbally at any point of time in the RFP process (e.g., withdrawal and/or resubmitting for updated pricing). Only sealed proposal submissions will be accepted. Any proposal submissions that are otherwise received will be rejected. WCSD only accepts signatures done manually (also known as a wet signature) or electronic digital signatures that are certified. Non-certified electronic digital signatures will NOT be accepted. A typed signature, even in a cursive font, does NOT meet the requirements of an official digital signature. A digital signature must be accompanied by a certified digital stamp issued through programs like Adobe Acrobat DC, Docu-Sign, or other similar programs that produce a digital stamp certifying the electronic digital signature. Any signatures on required forms that do not meet these requirements will not be accepted and the Proposer's submission will be deemed "Non-Responsive" and will be rejected. If there are any questions about this requirement, please submit a question by the Questions/Inquires deadline, so that it can be answered prior to the submission deadline.

All **REQUIRED FORMS** (see list below) specific to this solicitation are to be completed, signed, and included with proposals and are available for download on WCSD's Solicitation website at:

<https://solicitations.washoeschools.net/Purchasing>

- EXHIBIT A – SIGNATURE PAGE (**REQUIRED FORM**)
- EXHIBIT B – VENDOR/CONTRACTOR (EMPLOYEE) PUBLIC DISCLOSURE FORM (**REQUIRED FORM**)
- EXHIBIT C – PRICE SCHEDULE FORM (**REQUIRED FORM**)

GENERAL TERMS, CONDITIONS, AND SPECIFICATIONS

1.0 SUBMISSION OF PROPOSAL

1.1 In response to this RFP, Proposers shall submit clearly labeled and indexed portfolios or binders with appropriate section and sub-section numbers as referred to herein. Please provide the following:

1.1.1 One (1) original proposal labeled "MASTER".

1.1.2 Six (6) identical bound proposals labeled "COPIES."

1.1.3 One (1) identical electronic response of the proposal in Microsoft Word, Microsoft Excel, or Adobe PDF, on a thumb/flash drive.

- If discrepancies are found between the "MASTER" and the "COPIES" of proposals, the "MASTER" will be used to resolve the discrepancy.

1.2 Provide Six (6) copies of **EXHIBIT C** (Section 48.0 – EVALUATION CRITERIA #1). Copies must be submitted in one (1) separate, sealed envelope and identified as EXHIBIT C – PRICE SCHEDULE FORM.

- **EXHIBIT C – PRICE SCHEDULE FORM (REQUIRED FORM)**

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- 1.2.1 Any prices provided in the Proposer's proposal that are relevant to products that may be supplied in addition to the work/service shall be *F.O.B. Destination* and exclusive of all federal, state, and local taxes. No shipping charges will be allowed.
- 1.2.2 All costs incurred in the preparation and submission of proposals to this RFP shall be the responsibility of the Proposer.
- 1.3 Neither the WCSD, the Purchasing Department, nor any officer or employee thereof shall be responsible for the pre/post-opening of or failure to open a proposal not properly addressed, identified, or mislabeled.
- 1.4 Proposals submitted verbally, by telephone, email, and/or facsimile will NOT be accepted.
- 1.5 Proposals and any signed/acknowledged Addenda/Amendment(s) shall be submitted in a sealed envelope or box and labeled using the following format:

Company Name: _____
Solicitation Title: Insurance Broker Services
Solicitation #: 14-P-07-25-LR
Due Date & Time: October 16, 2024 at 2:00 pm (local time)

MAIL OR DELIVER PROPOSALS TO:
Washoe County School District
The Brown Center – Purchasing Department
14101 Old Virginia Road, Room 0
Reno, Nevada 89521-8912

- 1.6 For a proposal to be accepted, it is mandatory that the proposal documents be received and time-stamped by the WCSD Purchasing Department (address noted above), no later than 2:00 pm (local time) on the DUE DATE & TIME identified on Page 1 of this RFP document.
 - 1.6.1 **Late proposals will NOT be accepted.** A proposal may be received any time prior to the DUE DATE & TIME. Should a proposal arrive after the DUE DATE & TIME, the Proposer will be notified.
 - 1.6.2 Proposals will be opened publicly via a TEAMS meeting on October 16, 2024 at 2:30 pm (local time):

[**Join the meeting now**](#)
Meeting ID: 238 762 187 907
Passcode: cLPUxt

- 1.7 All accepted proposals and accompanying documentation by WCSD's Purchasing Department become the property of WCSD and will not be returnable to the submitting Proposer.
- 1.8 Proposal information should be prepared to provide a straightforward, concise delineation of capacities to satisfy the requirements of the RFP and submitted with all **REQUIRED FORMS** identified in this RFP document.
 - 1.8.1 Expensive bindings, color displays, promotional materials, etc., are not necessary or desired. Emphasis should be placed on conformance to RFP instructions, responsiveness to RFP requirements, completeness, and clarity of content.

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- 1.9 Any irregularities and/or lack of clarity in this RFP should be brought to the attention of WCSD's Purchasing Department for correction and/or clarification via email to: solicitations@washoeschools.net or submitted directly on the WCSD's Solicitations website at <https://solicitations.washoeschools.net/Purchasing> prior to the QUESTIONS DEADLINE identified on Page 1 of this RFP document.
- 1.10 When surety is required (refer to Page 1 for requirement), said surety must be submitted with the proposal.
- 1.10.1 The surety shall be issued by a creditable surety company authorized to do business in the State of Nevada.
- 1.10.2 The surety shall be acceptable only in the form of a Bond, Performance Bond (if applicable), Certified Check, or Cashier's Check in the amount stated and made payable to:
- Washoe County School District
RE: RFP # _____
The Brown Center – Purchasing Department
14101 Old Virginia Road, Room 0
Reno, Nevada 89521-8912
- 1.10.3 After formal award of this RFP has been made public, any submitted surety of the unsuccessful Proposer shall be returned.
- 1.10.4 Depending on this RFP's requirements, the amount of surety shall not be less than five percent (5%) of the total cost submitted on **EXHIBIT C**.
- 1.10.5 The surety amount will be forfeited to WCSD, should the Proposer, to whom the RFP contract is awarded, fail to enter into the contract in accordance with this RFP.
- 1.11 Addenda/Amendment(s) issued may become an integral part of this RFP and are posted and available at:
- WCSD Solicitations website at <https://solicitations.washoeschools.net/Purchasing>
 - DemandStar at <https://www.demandstar.com> (*paid Membership required*)
- 1.11.1 It is strongly suggested that the Proposer acknowledge receipt of Addenda/Amendment(s) by signing and returning any Addenda/Amendment(s) with the proposal.
- Proposers are responsible for obtaining any Addenda/Amendment(s).
 - Failure to submit a signed Addenda/Amendment(s) may result in rejection/disqualification of a Proposer's proposal.
- 1.11.2 If the Proposer is a paid member of DemandStar and has downloaded a solicitation document from DemandStar at www.demandstar.com, Proposer will electronically receive from DemandStar any Addenda/Amendment(s) issued.
- 1.12 An authorized representative of the Proposer's firm must sign where applicable on **EXHIBIT A** which is available for download at <https://solicitations.washoeschools.net/Purchasing>
- **EXHIBIT A – SIGNATURE FORM (REQUIRED FORM)**

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- 1.12.1 Any proposal will be disqualified and rejected if **EXHIBIT A** is not signed and included in the proposal.
- 1.12.2 WCD only accepts signatures done manually (also known as a "wet" signature) or certified electronic digital signatures. Non-certified electronic digital signatures will NOT be accepted. A typed signature, even in a cursive font, does NOT meet the requirements of an official digital signature. A digital signature must be accompanied by a certified digital stamp issued through programs like Adobe Acrobat DC, Docu-Sign, or other similar programs that produce a digital stamp certifying the electronic digital signature. Signatures on the **REQUIRED FORMS** that do not meet these requirements will NOT be accepted and may cause the proposal to be deemed "NON-RESPONSIVE" and cause for rejection. If there are any questions about this requirement, please submit a question by the QUESTIONS DEADLINE (refer to Page 1), so that it can be answered before the proposal DUE DATE & TIME.
- 1.12.3 WCD reserves the right to reject any proposal received, or any part thereof for any of, but not limited to, the following additional causes:
 - A. Evidence of collusion among Proposers exists.
 - B. Proposer fails to meet any terms and conditions as specified in this RFP.
 - C. Evidence submitted by Proposer leads WCD to believe that Proposer will be unable to carry out the obligations of any resulting contract of this RFP and complete the work/service described.
 - D. WCD investigation determines that Proposer is not qualified to meet the obligations of the contract and complete the work described.
 - E. Cost of work/service exceeds budgetary constraints.
 - F. **EXHIBIT A** is not signed or is not properly signed and returned with the proposal submission.
- 1.13 WCD's payment terms are NET 30 after receipt of receiving an accurate invoice for rendered work/service and/or products without defects. WCD reserves the right to not pre-pay for work/service and/or products.
- 1.14 Exceptions to any General and/or Special Terms, Conditions, and Specifications in this solicitation must be noted accordingly on **EXHIBIT A**.
 - 1.14.1 If more space is required to note exceptions than what is provided on **EXHIBIT A**, Proposer must attach additional sheet(s) referencing the solicitation title and solicitation number and submit **ALL pages with EXHIBIT A** with their proposal.
 - 1.14.2 If additional pages of documented "exceptions" are not included with the submitted proposal, those pages of documented "exceptions" **will not** be accepted after the DUE DATE & TIME of submission and will not be considered for proposal evaluation and award.
 - 1.14.3 Failure to note exceptions shall be interpreted to convey that the Proposer agrees to perform in the manner described and/or specified.

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- 1.14.4 WCSD reserves the right to accept or reject any exceptions if deemed to be in the best interest of WCSD.
 - 1.14.5 If there are any questions/inquiries about this requirement, Proposers are to submit their questions in writing via e-mail to solicitations@washoeschools.net or directly on WCSD's Solicitations website at <https://solicitations.washoeschools.net/Purchasing> by the QUESTION DEADLINE (refer to Page 1), so that they can be answered prior to the proposal DUE DATE & TIME (refer to Page 1).
 - 1.15 Proposer assumes all risks involved with the method of proposal delivery the Proposer chooses. WCSD assumes no responsibility for the Proposer's failure to deliver a proposal in accordance with this RFP.
 - 1.16 All proposals and accompanying documentation that are accepted by WCSD's Purchasing Department become the property of WCSD and will not be returned.
 - 1.17 Proposer shall provide with the proposal, a completed and signed **EXHIBIT B** available for download at <https://solicitations.washoeschools.net/Purchasing>.
 - **EXHIBIT B – VENDOR/CONTRACTOR (EMPLOYEE) PUBLIC DISCLOSURE FORM (REQUIRED FORM)**
 - 1.17.1 Failure to submit a completed and signed **EXHIBIT B** with the proposal may be grounds for disqualifying the proposal from evaluation and award consideration.
 - 1.18 **The Facilitator for this RFP is identified on Page 1 of this document. Proposers may NOT contact anyone else regarding this RFP. Proposers contacting any other individual including, but not limited to, WCSD staff, officials, evaluation committee members, or Board of Trustees may be disqualified.**
- 2.0 WITHDRAWAL OF PROPOSAL
- 2.1 Proposals may be withdrawn by written notification delivered via e-mail to solicitations@washoeschools.net provided such notice is received prior to the DUE DATE & TIME identified on Page 1 of this RFP.
 - 2.2 A request for withdrawal of a proposal received after the DUE DATE & TIME will not be considered.
- 3.0 PROPRIETARY & CONFIDENTIAL INFORMATION
- 3.1 WCSD is a public entity as defined by state law and, as such, it is subject to the Nevada Public Records Law (Nevada Revised Statute, Chapter 239 (NRS 239)). Under said law, all WCSD records are public (unless otherwise declared by law to be confidential), subject to inspection, and may be copied by any person.
 - 3.2 Proposers are advised that after a LETTER OF INTENT (Recommendation of Award) has been issued the complete content of all proposals will become public record, and nothing contained in the proposal will be deemed confidential unless deemed so by law.
 - 3.3 Proposers should not include any information in their proposal that is proprietary in nature or that they would not want to be released to the public. Thus, proposals should contain sufficient information to be evaluated without reference to any proprietary information.

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4.0 PROPOSER FORMAL INTERVIEWS AND PRESENTATIONS

- 4.1 WCSO reserves the right to require, any or all, Proposers to attend an interview session and/or give a presentation or demonstration (either by virtual means or in-person) to gauge suitability to provide work/service and to illustrate their abilities to meet the requirements of this RFP.
- 4.2 If requested by WCSO, Proposers are to make their personnel available within (no less than) ten (10) business days of the request for formal interviews and presentations.
- 4.3 No cost allowance or per diem will be paid by WCSO for this requirement.
- 4.4 WCSO also reserves the right to recommend any Proposer for award from their evaluated and scored proposal without presentations and/or formal interviews if deemed to be in the best interest of WCSO.

5.0 GOVERNING LAW, COMPLIANCE WITH LAW, AND ATTORNEY FEES

- 5.1 Should there be any resulting contract of this RFP, the awarded Proposer agrees that the contract shall be governed by and construed in accordance with the laws of Nevada.
- 5.2 No action involving the proposal and/or resulting contract may be brought except in the federal courts located in Washoe County, Nevada, USA.
- 5.3 Proposer shall comply with all applicable federal, state, and local statutes, regulations, ordinances, or other legal requirements which apply.
- 5.4 All parties agree that in the event of a dispute, each party will bear its own costs of litigation and/or attorney's fees.

6.0 DISPUTE RESOLUTION

- 6.1 Any breach, controversy, or claim arising out of, related to the RFP, and/or any resulting contract of this RFP shall be settled by arbitration unless WCSO, at its sole option, rejects arbitration by so notifying Proposer.
- 6.2 If the WCSO rejects arbitration, the Proposer shall have thirty (30) days from the date of receipt of rejection to send notice to commence litigation of the work/service via a summons and complaint upon the WCSO.
- 6.3 Failure to effectively provide work/service to the WCSO within said time shall act as a bar to litigation of the claim, which was the subject of the request for arbitration.
- 6.4 If the matter is arbitrated, WCSO shall designate whether the rules of the American Arbitration Association or the rules of the Nevada Arbitration Association shall apply. Nevada courts may enter judgment on such awards.
- 6.5 The parties agree that an arbitrator may not award attorney's fees in any case.
- 6.6 Unless specifically stated herein, if there exists any conflict and/or inconsistency between terms set forth in this RFP, the awarded Proposer's response to this RFP, and any contract submitted by the awarded Proposer, the language in this RFP shall take precedence.

7.0 DEBARMENT, SUSPENSION, AND OTHER LEGAL MATTERS

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- 7.1 As required by Executive Order 12549, Debarment & Suspension, and implemented at 34 CFR Part 85, Proposer must certify that it and its principals are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from transactions with any federal department or agency.

NOTE: Submission of a signed EXHIBIT A in response to this solicitation is the certification that the Proposer, Proposer's firm, and/or any Contractor/Subcontractor is not currently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any state or federal department or agency. Submission is also an agreement that WCSD will be notified of any change in this status.

- 7.2 If WCSD was required by NRS 332.039 to advertise for this RFP, then by way of a submitted signed proposal, the Proposer provides a written certification that the Proposer is not currently engaged in, and during any term of any resulting contract of this RFP, shall not engage in, a Boycott of Israel as outlined in NRS 332.065 (effective July 1, 2018). The term "Boycott of Israel" has the meaning ascribed to that term per NRS 332.065(5)(a).

7.3 Loss of Contract and/or Inability to Fulfill Requirements

- 7.3.1 If Proposer has had a contract terminated, or has a pending termination, or a settlement to avoid litigation or termination for default during the past five (5) years, all such incidents must be described. Termination for default is defined as notice to stop performance, due to Proposer's non-performance, or poor performance, and the issue was either: (i) not litigated; or (ii) litigated and such litigation determined Proposer to be in default. Proposer shall submit full details of all terminations for default, settlements, or pending terminations experienced in the past five (5) years including the other party's name, address, and telephone number. Proposer shall also present its position on the matter to WCSD's Purchasing Department.

- 7.3.2 WCSD shall evaluate the facts and at its sole discretion may reject the Proposer's proposal if the facts discovered indicate that the completion of any contract resulting from this RFP may be jeopardized by the selection of Proposer. If Proposer has experienced no such settlement or terminations for default in the past five (5) years and has no pending terminations, it must affirmatively declare this to be so in the proposal.

8.0 NON-APPROPRIATION OF FUNDS

- 8.1 Should the funding authority of WCSD fail to appropriate funds to continue payment on a resultant contract of this RFP, WCSD may cancel said contract without termination charge or penalty. Written notification from WCSD shall be made should this occur.
- 8.2 WCSD would only exercise the FUNDING OUT CLAUSE above if WCSD is unable to appropriate the necessary funds to pay for the work/service under this RFP.
- 8.3 If WCSD is unable to appropriate the necessary funds to pay for the work/service under this RFP WCSD reserves the right to contract with another party for the same work/service immediately following the termination of a resultant contract specific to this RFP.
- 8.4 Should WCSD appropriate the funds at a later time, WCSD reserves the right to issue a new RFP for said work/service.

9.0 DEFAULT AND CONTRACT TERMINATION RIGHTS

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- 9.1 In case of default by any awarded Proposer(s), WCSD reserves the right to impose any of the following actions:
- A. Deduct any unpaid balance due to awarded Proposer(s).
 - B. Procure the service(s) and/or product(s) from another source.
 - C. Hold the defaulting Proposer(s) responsible for any excess cost occasioned thereby.
 - D. Assess a penalty equal to five percent (5%) of the total proposal price.
 - E. Commence proceedings against any surety held in conjunction with the proposal.
 - F. Prohibit Proposer(s) to submit proposals for a period of not less than one (1) year and no more than five (5) years.
 - G. Pursue other appropriate legal remedies.

10.0 TERMINATION OF CONTRACT

- 10.1 Any resulting contract from this RFP may be terminated in whole or in part by WCSD with or without cause without penalty or fee only after the contracted Proposer is given:
- A. Not less than thirty (30) calendar days written notice of intent to terminate.
 - B. An opportunity for consultation with the Director of Procurement and Contracts of WCSD prior to termination.

11.0 JOINDER OF LOCAL GOVERNMENTS

NRS 332.195 Joinder or Mutual Use of Contracts by Local Governments, states the following:

1. *Except as otherwise provided in this section:*

(a) A governing body or its authorized representative and the State of Nevada may join or use the contracts of local governments located within or outside this State with the authorization of the contracting vendor. The original contracting local government is not liable for the obligations of the governmental entity which joins or uses the contract.

(b) A governing body or its authorized representative may join or use the contracts of the State of Nevada or another state with the authorization of the contracting vendor. The State of Nevada or another state is not liable for the obligations of the local government which joins or uses the contract.

2. *A governing body or its authorized representative or the State of Nevada shall not join or use a contract pursuant to this section if a contractor's license issued pursuant to Chapter 624 of NRS is required for any portion of the work to be performed under the contract.*

12.0 AMERICANS WITH DISABILITIES

- 12.1 WCSD acknowledges its responsibilities under the Americans with Disabilities Act (ADA) of 1990. WCSD expects all Proposers to be knowledgeable about and comply with the requirements of the ADA.

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13.0 INSTALLATION

- 13.1 If applicable, the awarded Proposer shall make good and to the satisfaction of WCSD any damage resulting from the work/service caused by any installation. Wherever, in these specifications, a specific brand, make, and/or model of item is specified, the awarded Proposer shall comply strictly with the specifications and recommendations of that manufacturer as to the installation and/or application of that particular item.

14.0 REQUIRED INSURANCE COVERAGE & VERIFICATION

NOTE: WCSD reserves the right to amend/adjust any limits (both occurrence and aggregate) listed herein with respect to all insurance coverages based on the estimated project/construction budget (if applicable) should it be deemed in the best interest of WCSD.

- 14.1 Any awarded Proposer shall, at the awarded their sole expense, procure, maintain, and keep in force for the duration of the contract insurance conforming to the minimum limits as specified in this solicitation.
- 14.2 Any awarded Proposer shall provide WCSD with a Certificate of Insurance (COI) form with Additional Insured Endorsement(s) affecting the coverage required.
- 14.3 The authorized Insurer(s) of any awarded Proposer(s) and/or subsequent insurance company(s) issuing the policy(s) shall have no recourse against WCSD for payment of any premiums, costs, or assessments under any form of policy nor shall they have no right of recovery or subrogation against WCSD.
- 14.4 Any required insurance shall be approved by WCSD and be in effect prior to the procurement of any service(s) and/or product(s) rendered by any awarded Proposer and shall continue in force as appropriate until the completion of the contract term.
- 14.5 An "ACORD 25 Certificate of Insurance Form" or a form substantially similar must be submitted by any awarded Proposer(s) to WCSD to evidence the insurance policies and coverages required.
- 14.6 The COI must be signed by a person authorized to bind coverage on behalf of any awarded Proposer(s). The COI must name WCSD as the "Certificate Holder" as follows:

Washoe County School District
The Brown Center – Purchasing Department
14101 Old Virginia Road, Room 0
Reno, Nevada 89521-8912

- 14.7 For substantiating the requirement of WCSD to be named as an "Additional Insured," the COI's "Description of Operations/Locations/Vehicles" section shall state the following:

WCSD, its officers, employees, and volunteers are to be named as an "Additional Insured" on the awarded Proposer(s)' general liability. The coverage shall contain no special limitations on the scope of protection afforded to WCSD, its officers, employees, agents, or volunteers.

- 14.8 The COI shall state that if any of the described policies are canceled before the expiration date thereof, notice will be delivered in accordance with the policy provisions. Furthermore, each insurance policy shall not be suspended, voided, canceled, or non-renewed by either any awarded Proposer(s) or the authorized Insurer(s) without a replacement COI being provided to

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WCSD during any valid term of the contract.

- 14.9 Upon renewal of the policies listed, awarded Proposer(s), or authorized Insurer(s) shall WCSD with replacement certificates.
- 14.10 All COIs and relative endorsements are to be received by awarded Proposer(s) and must be reviewed and approved by WCSD's Purchasing Department prior to the procurement of any product(s) and/or services to be rendered.
- 14.11 WCSD reserves the right to require awarded Proposer(s) to make available/check the wording of all required insurance policies at any time.
- 14.12 Awarded Proposer's insurance coverage shall be the primary insurance. Any insurance or self-insurance maintained by WCSD, its officers, employees, agents, or volunteers shall be more than that awarded Proposer's insurance and shall not contribute to it in any way.
- 14.13 Failure of any awarded Proposer(s) to comply with the reporting provisions of the policies shall not affect coverage provided to WCSD, its officers, employees, agents, or volunteers.

15.0 GENERAL LIABILITY INSURANCE

- 15.1 During any term of the resulting contract of this RFP, the awarded Proposer providing work/service to WCSD shall maintain Commercial General Liability Insurance with the following coverages through an insurance carrier(s) licensed to do business in the State of Nevada and having a current A.M. Best rating of A-:VII or better:
 - Each Occurrence
 - Medical Expense
 - Personal & ADV Injury
 - General Aggregate
 - Products-Completed Operations Aggregate
- 15.2 Limits shall not be less than one million dollars (\$1,000,000) per occurrence combined single limits with (at minimum) two million dollars (\$2,000,000) aggregate.

16.0 COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

- 16.1 If applicable to the work/services outlined in this RFP, During any valid term of this contract, including any subsequent renewals thereof, any awarded Proposer(s) shall maintain Automobile Liability Insurance with the following coverages (at minimum) through a licensed insurance carrier(s) and having a current A.M. Best rating of A-:VII or better to include:
 - All owned autos
 - Non-owned autos (in use by Employees)
 - Hired autos

- 16.2 Limits shall not be less than one million dollars (\$1,000,000) per occurrence.

17.0 WORKER'S COMPENSATION COVERAGE

- 17.1 During any valid term of an awarded contract of this RFP, including any subsequent renewals thereof, any awarded Proposer(s) shall have and maintain Workers' Compensation coverage as

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required by law for the duration of the contract to include Employer's Liability Coverage (noted at Statutory Limits) with a minimum limit of one million dollars (\$1,000,000).

18.0 PROFESSIONAL LIABILITY INSURANCE

18.1 During the initial term of a resulting contract of this RFP and for any additional time specified by WCSD thereafter, including any subsequent renewals thereof, the awarded Proposer(s) shall maintain Professional Liability Insurance (Errors and Omissions) with minimum limits of at least one million dollars (\$1,000,000).

18.1.1 WCSD reserves the right to require a higher limit for service(s) that may constitute said requirement.

18.1.2 WCSD requires that Professional Liability Insurance include coverage for unintentional breach of contract.

18.1.3 Professional Liability Insurance may be provided under primary policies or by a combination of primary and excess policies.

18.1.4 Professional Liability is not covered under additional Umbrella Liability Insurance.

19.0 DEDUCTIBLES AND SELF-INSURED RETENTIONS

19.1 Any deductibles or self-insured retentions must be declared to and approved by the WCSD before any work/service is rendered and/or products procured. WCSD reserves the right to request additional documentation, financial or otherwise, prior to approving the deductibles and self-insured retentions before any work/service is rendered and/or products procured.

19.2 WCSD shall be notified of any changes to the deductibles or self-insured retentions made during any term of any resulting contract of this RFP or during any term of any policy.

19.3 It is understood that the awarded Proposer is responsible for and shall assume payment of all deductibles and/or self-insured retentions.

20.0 LICENSE AND CERTIFICATION

20.1 Proposers must be licensed and/or incorporated to do business in the State of Nevada.

20.2 Proposer shall possess all applicable licenses and/or certifications to perform the type of work/service in this RFP.

20.3 Proposer shall possess appropriate city and/or county business licenses, if applicable.

21.0 VESTED INTEREST

21.1 Awarded Proposer cannot receive any benefits (directly or indirectly) and/or be party to other contracts that may emanate from recommendations, contracting actions, and or activities related to this RFP.

21.2 The only benefit the awarded Proposer may derive from this project is payment for rendered work/service, products procured specific to the work/service, and applicable deliverables as outlined in any resulting contract of this RFP, including identified deliverables in awarded

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Proposer's initial RFP response and subsequent written additions to the resulting contract of this RFP authorized/approved by WCSD.

- 21.3 Proposer covenants that it presently has no interest and that it will not acquire any interest, direct or indirect, which would conflict in any manner and/or degree with the performance of work/services required under the resulting contract of this RFP.
- 21.4 Proposer covenants to its knowledge and ability that no person having any such interest shall be employed in performance of said work/service.

22.0 WARRANTY OF WORK/SERVICE

- 22.1 Proposer warrants that any work/service rendered under any resulting contract of this RFP shall be performed with the degree of skill, care, and judgment customarily accepted as sound quality practices and procedures.
- 22.2 Proposer further warrants that any work/service rendered under any resulting contract of this RFP shall fulfill the requirements and intent of the entire contract inclusive of Proposer's proposal. If work/service fails to meet the requirements and/or is deemed to be inadequate in the judgment of WCSD, awarded Proposer shall re-perform the work/service and/or portion of the work/service that is unsatisfactory.
- 22.3 Awarded Proposer shall be liable for all costs/expenses incurred in the performance of corrective work and work/service, including travel, per diem, etc.
- 22.4 If applicable, Proposer is to provide information regarding any relevant manufacturer's warranty for any product(s) that may be provided as part of this solicitation. If the cost of a warranty is separate from the total proposed item price, the Proposer must provide the pricing of the warranty on **EXHIBIT C**, if applicable. The Proposer is responsible for providing details about the manufacturer's warranty with the bid submission. This should include the commencement and duration of the warranty, what parts and repairs are covered under the warranty, and the process for filing a claim under the warranty.

23.0 ASSIGNMENT

- 23.1 Any attempt by awarded Proposer(s) to assign and/or otherwise transfer any interest in any resulting contract of this RFP without the prior written consent of WCSD shall be considered "VOID."

24.0 CONFIDENTIAL TREATMENT OF INFORMATION

- 24.1 Proposer shall preserve any information obtained, assembled, and/or prepared in connection with the performance of any resulting contract of this RFP in the utmost professional confidence.

25.0 FORCE MAJEURE

- 25.1 Neither party shall be liable for failure and/or delay in performance under any resulting contract of this RFP, in whole or in part, to an act of God, including, but not limited to pandemics (e.g., COVID-19), epidemics, fire, naturally caused explosions and/or flood; employee/company strike, lockout and/or other labor dispute, civil commotion, human-caused explosions, and/or sabotage; acts of any government; unforeseen shortages and/or unavailability of fuel, power, transportation, raw materials and/or supplies; inability to obtain and/or delay in obtaining governmental approvals, permits, licenses and/or allocations; and any other causes which are

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not within either party's reasonable control, whether or not the cause is specifically identified above.

- 25.2 WCSD will not terminate any contract with the awarded/contracted organization that is unable to complete and perform the work/service due to FORCE MAJEURE.
- 25.3 WCSD maintains the ability and right to secure other suppliers to provide said work/services, temporarily, if deemed to be in the best interest of WCSD, until the awarded and contracted Proposer is able to return to said work/service and able to meet the requirements of any resulting contract of this RFP.

26.0 INDEMNIFICATION

- 26.1 Proposer agrees to defend, indemnify, and hold harmless WCSD, its officers, employees, agents, and volunteers from and against all liability, claims, demands, and expenses including court costs and attorney's fees on account of any injury, loss, damage, which arises from any work performed under any resulting contract of this RFP, if such injury, loss, and/or damage is due to the gross negligence and/or intentional misconduct of Proposer, any Sub-Proposer of Proposer, and/or any officer, employee, and/or agent of Proposer in the performance of work/service hereunder.
- 26.2 Proposer agrees to indemnify and hold WCSD harmless from any claim involving patent infringement and/or copyrights on goods supplied.
- 26.3 WCSD agrees to defend, indemnify and hold Proposer, its officers, and its employees harmless from and against any and all liability, claims, demands, and expenses including court costs and attorney's fees on account of any injury, loss, and/or damage which arises out of the work performed under any resulting contract of this RFP, if such injury, loss, and/or damage is due to the gross negligence and/or intentional misconduct of WCSD and/or any officer, employee, and/or agent of WCSD subject to the provisions of NRS 41, including, but not limited to NRS 41.035: Actions against certain officers and employees of political subdivisions for acts or omissions of other persons.
- 26.4 The obligation of this section shall not apply to damages for which WCSD is/shall become liable by final judgment to pay to a third party as the result of the negligence of WCSD. Nothing herein shall constitute a waiver by WCSD of any and all rights and privileges under any governmental immunity act and/or related statute.

27.0 INTELLECTUAL PROPERTY

- 27.1 Any drawings, written reports, and/or other works (works) made and/or provided to WCSD by Proposer shall be considered works for use and become the property of WCSD. Any such works shall not be stamped with the Proposer's proprietary markings.

28.0 NO THIRD-PARTY RIGHTS

- 28.1 Any resulting contract of this RFP is made for the benefit of WCSD and the awarded Proposer and not for any outside party.

29.0 NON-ENDORSEMENT

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- 29.1 As a result of the selection of an awarded Proposer to supply work/service and/or products under this RFP, WCSD is neither endorsing nor suggesting that the Proposer's work/service is the best and/or only solution.
- 29.2 The awarded Proposer agrees to make no reference to WCSD in any literature, promotional material, brochures, sales presentations, or the like, without prior express written consent of WCSD.

30.0 RECORDS

- 30.1 Records shall be maintained as required by the awarded Proposer in compliance with applicable municipal, federal, and/or state laws, ordinances, codes, and as prescribed by WCSD.
- 30.2 Upon prior written notice, at a mutually agreed upon time and place, all records shall be made available to WCSD.
- 30.3 WCSD may audit, examine and/or take excerpts and/or transcripts from such records including, but not limited to, invoices, materials, payrolls, records of personnel, conditions of employment, and/or any other data as may be pertinent to this RFP.

31.0 OTHER EXPENSES

- 31.1 In the event that WCSD agrees to pay for any of Proposer's expenses directly related to work/service and/or products relevant to this RFP, no overhead and/or profit shall be permitted.
- 31.2 Proposer shall only receive reimbursement in amounts that are consistent with applicable travel guidelines established by WCSD policies, regulations, and procedures for its employees at the time the reimbursement request(s) are made.

32.0 REFERENCES

- 32.1 WCSD may investigate information supplied by Proposer to determine its accuracy. Proposer supplying a reference and/or customer list gives the WCSD permission to contact references listed and understand that any information gathered may be used in the evaluation of the proposal.
- 32.2 References, including but not limited to currently employed WCSD staff, officials, Evaluation Committee members, or Board of Trustees will NOT be accepted.

33.0 PROPOSAL NEGOTIATIONS

- 33.1 WCSD may open negotiations with responsive Proposers prior to award. At its sole discretion, the WCSD reserves the right to award any resulting contract of this RFP without negotiation based upon written proposals.
- 33.2 WCSD reserves the right to accept any proposal that it deems most favorable to the WCSD, and to reject any or all proposals or any portion of any proposal submitted which is not in the WCSD's best interest.

34.0 RFP AND CONTRACT AWARD GUIDELINES

- 34.1 WCSD reserves the right to waive any minor informalities or irregularities in proposals and/or any resulting contract of this RFP in its best interest.

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- 34.2 WCS D reserves the right to award a resulting contract of this RFP based on individual scope of work/service elements, groups of elements, or all elements to a single Proposer. Taking into consideration the specified evaluation criteria, WCS D will select the Proposer whose proposal is most advantageous to the WCS D.
- 34.3 Contractual commitments are contingent upon the availability of funds as evidenced by the issuance of a purchase order.
- 34.4 Any additional contract documents conjoined as part of this RFP for final award consideration are subject to approval by WCS D's legal counsel and may require approval of the Chief Financial Officer (CFO) or Board of Trustees prior to execution.
- 34.5 Once awarded, this RFP and any resulting contract of this RFP will be the final expression of a contract between the parties and may not be altered, changed, and/or amended except by mutually approved and executed amendments.
- 34.6 Unless specifically stated herein, if there exists any conflict and/or inconsistency between terms set forth in this RFP document, the awarded Proposer's proposal, and any additional contract submitted by the awarded Proposer, the language in this RFP document shall take precedence unless otherwise approved by WCS D.
- 34.7 WCS D reserves the right to hold proposals for a period of ninety (90) days from the date of opening before awarding or rejecting said proposals.
- 35.0 LETTER OF INTENT (RECOMMENDATION OF AWARD)
- 35.1 It is the responsibility of the interested Proposer to obtain the LETTER OF INTENT (Recommendation of Award) available for download at:
- WCS D Solicitations website at <https://solicitations.washoeschools.net/Purchasing>
 - DemandStar at <https://www.demandstar.com> (*paid Membership required*)
- 35.2 Proposer may also obtain a copy of the LETTER OF INTENT (Recommendation of Award) by sending an email request to solicitations@washoeschools.net
- 36.0 APPEAL BY UNSUCCESSFUL PROPOSER
- 36.1 Any unsuccessful Proposer (Appellant) may appeal the results in the solicitation's LETTER OF INTENT (Recommendation of Award) if they believe applicable provisions of the law were violated.
- 36.2 Appellant must submit a notice of protest to the Director of Procurement and Contracts no later than five (5) business days from the date the LETTER OF INTENT (Recommendation of Award) is issued. The notice of protest must include a written statement setting forth with specificity the reasons the person filing the notice believes the applicable provisions of the law were violated.
- 36.3 Appellant shall submit with the notice of protest a bond (i.e., Protest Bond or Appeal Bond) with a good and solvent surety company, authorized to do business in the State of Nevada or submit other security in a form approved by WCS D, who will hold the bond or other security until a determination is made on the appeal. The bond shall be in the amount of twenty-five percent (25%) of the total dollar value of the Appellant's **EXHIBIT C**, up to a maximum amount of two hundred fifty thousand dollars (\$250,000).
- 36.4 If the Appellant is not satisfied with WCS D's Director of Procurement and Contracts' response, Appellant may then appeal to an appeals committee designated by WCS D.

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- 36.5 If the Appellant is not satisfied with the appeals committee's response, the Appellant may then appeal to WCSD's Board of Trustees, who will render the final decision.
- 36.6 WCSD will postpone any award action until after WCSD's Board of Trustees renders a final decision. Appellant will not seek any type of judicial intervention until WCSD has rendered its final decision on the protest.
- 36.7 If an appeal is granted and a bond was required, the full amount of the posted bond will be returned to Appellant.
- 36.8 If the appeal is denied/not upheld, a claim may be made against the bond by WCSD for expenses suffered by WCSD as a result of the unsuccessful appeal.
- 36.9 WCSD is not liable for any costs, expenses, attorney's fees, loss of income, or other damages sustained by the Appellant in an appeal process.
- 37.0 SURETY
- 37.1 When a ***surety*** is required (refer to Page 1 for requirement), the surety must be submitted with the proposal. The surety shall be issued by a creditable surety company authorized to do business in the State of Nevada.
- 37.2 The surety shall be acceptable only in the form of a Bond, Performance Bond (if applicable) Certified Check, or Cashier's Check in the amount stated and made payable to:
- Washoe County School District
RE: RFP # _____
The Brown Center – Purchasing Department
14101 Old Virginia Road, Room 0
Reno, Nevada 89521-8912
- 37.3 After formal award of this RFP has been made public, any submitted surety of the unsuccessful Proposer(s) shall be returned.
- 37.4 Depending on the proposal requirements, the amount of surety shall not be less than five percent (5%) of the total proposal submitted.
- 37.5 Said amount to be forfeited to WCSD should Proposer, to whom the contract is awarded, fails to enter into the contract in accordance with this solicitation.
- 38.0 PERFORMANCE BOND
- 38.1 When a Performance Bond is required, the awarded Proposer shall agree to furnish WCSD with a Performance Bond in the amount equal to one hundred percent (100%) of the total amount of the proposal award for the initial term of the contract.
- 38.2 The Performance Bond shall be made payable to WCSD, executed by one or more surety companies authorized to do business in the State of Nevada.

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38.3 The Performance Bond shall be conditioned upon the awarded Proposer's full performance of the work/service, in accordance with the plans, specifications, terms, and conditions of the award of RFP.

38.4 In the event the contract is renewed, a new Performance Bond, if applicable, shall be requested for one hundred percent (100%) of the total amount of the proposal for the renewal term.

39.0 PENALTIES

39.1 In case of default by awarded Proposer, the WCSD may procure the work/service and/or products from other sources and may deduct from any unpaid balance due Proposer and/or collect against the submitted surety, bond, or security for the amount of excess costs so paid.

40.0 SEVERABILITY

40.1 If a competent court or arbitrator holds any of the terms, covenants, provisions, and contracts contained herein invalid, illegal, and/or unenforceable, any resulting contract of this RFP shall be interpreted as if such invalid terms, covenants, provisions, and/or contracts were not contained herein, and the remaining provisions shall be valid and enforceable.

41.0 USAGE REPORT

41.1 When requested by WCSD, the awarded Proposer(s) will be responsible for compiling usage reports for any time period covered under this contract including, but not limited to product/service name, description, quantities ordered, invoice number, and invoiced pricing.

41.2 Usage reports are to be received within seventy-two (72) hours of request and sent via email to purchasing@washoeschools.net noting in the email "Subject" line the following:

➤ **USAGE REPORT FOR RFP #14-P-07-25-LR**

SPECIAL TERMS, QUALIFICATIONS, CONDITIONS, AND SPECIFICATIONS

42.0 DEPARTMENT BACKGROUND

42.1 The Washoe County School District's Risk Management Department consists of a Risk Manager, a Risk Coordinator, a Safety Officer, and an Administrative Clerical Support Technician. The Risk Management Department is responsible for overseeing the district's property and casualty programs, while the Workers' Compensation aspect of the casualty program is managed by the Human Resource Department. The Risk Management Department operates within the District's Business and Finance Office, which is led by the Chief Financial Officer. The Risk Management Department manages all internal and insurance claims entirely in-house, without support from a third-party administrator.

43.0 SCOPE OF WORK/SERVICES

43.1 The Washoe County School District is seeking proposals from qualified insurance firms to provide insurance brokerage and advisory services. These firms will assist in designing and implementing a comprehensive property and casualty insurance program tailored to the district's needs. The scope of work includes soliciting insurance quotes from multiple carriers, providing detailed comparisons, delivering claims reports, offering loss prevention recommendations, and

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responding to safety and operational inquiries. A policy schedule and premium summary (EXHIBIT D) have been included to provide proposers with a comprehensive overview of our current insurance coverage and associated premiums. This summary offers insight into the scope of our existing policies, helping prospective Brokers better understand our coverage needs and structure their proposals accordingly.

- 43.2 The proposer should understand that the following tasks and services may be required under the contract. This list outlines the essential duties, though additional responsibilities may arise beyond what is specified here.

43.2.1 Insurance Coverage Assessment and Placement

Conduct Insurance Risk Assessment

- Evaluate the school district's current risk exposures and insurance coverage.
- Identify potential gaps and recommend appropriate insurance products to mitigate risks.

Develop Insurance Program

- Design a comprehensive insurance program tailored to the Washoe County School District's unique needs; the insurance broker will collaborate closely with the district's Risk Manager. This partnership will ensure that all aspects of risk management from loss control and claims management to policy placement are thoroughly assessed and addressed. The broker will work with the Risk Manager to identify potential exposures, customize coverage options, coordinate with multiple carriers, and implement a robust insurance review process. The program will include but not be limited to:
 - Property insurance
 - Liability insurance
 - Workers' compensation
 - Cyber liability insurance
 - Auto insurance
 - Directors and officers (D&O) liability insurance
 - Student accident insurance
 - Crime
 - Kidnap and Ransom

Obtain Competitive Quotes

- Solicit quotes from multiple insurance carriers to ensure competitive pricing and comprehensive coverage. Quotes should include different levels of deductibles/self-insured retention levels.
- Provide a detailed comparison of quotes, including coverage limits, exclusions, and premiums.
- Conduct pre-marketing meetings with the Risk Manager and Chief Financial Officer to discuss the district's insurance needs, current market conditions, and strategic objectives.

Policy Placement and Renewal

- Facilitate the placement of insurance policies with selected carriers.

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- Manage the renewal process, ensuring timely renewal of all policies to avoid lapses in coverage.

Policy Review and Endorsements

- Review all insurance policies for accuracy and compliance with Washoe County School District's requirements and needs.
- Process policy endorsements and adjustments as needed throughout the policy term.

43.2.2 Claims Management and Support

Claims Reporting and Processing

- Assist in the reporting of insurance claims that are above or near our coverage deductibles or self-insured retention rates to insurance carriers.
- Act as the primary point of contact for claims inquiries and communication between the Washoe County School District and insurers.

Claims Monitoring and Advocacy

- Monitor the status of open insurance claims that have met the coverage deductibles or that have been reported to the insurance carriers.
- Provide regular updates to the Washoe County School District based on conversations with carriers, underwriters, and claims adjusters.
- Advocate on behalf of the Washoe County School District to ensure fair and timely resolution of claims.

Claims Review Meetings

- Conduct regular claims review meetings with the school district to discuss the status of open claims that have been reported to our insurance carriers, assist in identifying and analyzing loss trends, and implement loss control measures.

43.2.3 Risk Management and Loss Control

Risk Management Consulting

- Provide ongoing risk management consulting services to help identify, mitigate, eliminate, accept, or transfer potential risks.
- Assist in the development and implementation of risk management policies and procedures tailored to the Washoe County School District's Operations.

Safety and Loss Control Programs

- Collaborate with the Risk Manager to design and implement safety and loss control programs aimed at reducing the frequency and severity of claims.
- Assist the Risk Manager in developing safety audits and inspection programs of school district facilities aimed at reducing injuries and property loss.

Training and Education

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- Assist in providing training and educational programs through insurance carriers or other resources for Washoe County School District staff on risk management, safety practices, and insurance-related topics.
- Offer resources and materials to support the Washoe County School District's risk management efforts.

43.2.4 Compliance and Regulatory Support

Regulatory Compliance

- Ensure all insurance policies comply with applicable state and federal regulations.
- Provide guidance on regulatory changes that may impact the Washoe County School District's insurance program.

Certificate of Insurance Management

- Assist in issuing and managing certificates of insurance for the Washoe County School District.
- Ensure all certificates meet the Washoe County School District's contractual and regulatory requirements.

Contract Review

- When requested by the Washoe County School District, review contracts and agreements to ensure proper insurance requirements, risk transfer techniques, and mitigation provisions are in place.
- Provide recommendations for contractual risk management.

43.2.5 Reporting and Documentation

Insurance Program Reports

- Provide regular reports on the status of the Washoe County School District's insurance program, including coverage summaries, premiums, and claims activity.
- Prepare an annual insurance summary report for the Washoe County School District's leadership and Board of Trustees.

Claims Reports

- Collaborate with the Risk Manager to deliver detailed claims reports, including loss runs, claims analysis, and incident trend identification, utilizing the Washoe County School District's Risk Incident Management System reporting capabilities.
- Provide recommendations for loss prevention based on claims and incident data, supported by insights and analytics from the Washoe County School District's Risk Incident Management System.

Policy Documentation

- Maintain accurate and up-to-date documentation of all insurance policies, endorsements, and related documents.
- Ensure easy access to policy documents for the Washoe County School District's risk management team.

43.2.6 Account Management and Support

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Dedicated Account Team

- Assign a dedicated account team to the Washoe County School District, including an account manager and support staff.
- Ensure the account team is available to address any questions or concerns promptly.

Regular Account Reviews

- Conduct regular account review meetings with the Washoe County School District to discuss insurance program performance, claims activity, and upcoming renewals.
- Provide feedback on the state of the insurance market and how this will affect the Washoe County School District.
- Provide strategic advice and recommendations for continuous risk management improvement.

Operational Consulting

- Collaborate with the Washoe County School District to respond to inquiries and provide guidance on safety issues, recommended industry best practices, and operational concerns.

Actuarial Collaboration

- Collaborate with the school district's actuary as needed to assist in the preparation of actuarial reports, ensuring accurate data and insights are provided.

Emergency Support

- Offer 24/7 emergency support for urgent insurance and claims-related issues.
- Ensure timely response to any incidents that may arise.

44.0 BROKER QUALIFICATIONS

All applicants must include the following in their proposal:

44.1 Relevant Experience

- Describe the history and structure of your organization, including the number of employees and available resources, locally, nationally, and globally. Please provide specific professional information on your organization's top representatives.
- Describe your organization's areas of specialization.
- Describe your experience working with school districts or similar organizations, specifically including the resources your organization possesses in support of school districts or similar organizations.
- Provide specific examples of school districts, public sector entities, or similar clients you have served.
- Provide information on the number of years you have provided insurance brokerage services to public sector entities, and specifically to school districts.

44.2 Technical Expertise

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- Outline your knowledge of insurance products, risk management, and regulatory compliance specific to school districts.
- What types of insurance programs have you designed and implemented for school districts or similar organizations?
- Can you provide examples of how you have helped school districts manage risks effectively? What risk management tools or techniques do you find most effective for school districts?
- Describe your approach to customizing insurance programs to meet the unique needs of school districts.
- What strategies do you employ to stay updated with the latest developments in insurance products and regulations that affect school districts?
- Describe in detail how you will assist the Washoe County School District in the designing and implementation of property and casualty loss control techniques.

44.3 Claims Management

- Discuss how you will assist in claims audits and incident reviews.
- Can you describe your process for managing claims from initiation to resolution? How do you ensure efficiency and effectiveness in this process?
- How do you ensure clear and timely communication with clients during the claims process?
- What strategies do you employ to minimize claim costs and reduce claim processing time?
- How do you handle complex or high-value claims?
- Describe how you will assist the Washoe County School District to actively manage open claims and incidents.

44.4 Customer Service

- Can you describe your customer service approach and how you ensure high-quality service for school district clients?
- What level of account management do you provide, and how do you ensure dedicated support for your clients?
- Do you offer 24/7 support, and if so, can you describe how this service is provided?
- How do you handle client feedback and complaints, and what processes are in place for continuous improvement?

44.5 Competitive Pricing

- What strategies do you use to negotiate favorable terms and pricing with insurance carriers on behalf of school districts?
- How do you balance competitive pricing with the need to maintain robust coverage and minimal exclusions?
- What measures do you take to regularly review and adjust pricing to ensure continued competitiveness?

44.6 Value Added Services

- What value-added services do you offer to school districts at no additional cost, and how do these services enhance the overall insurance program?
- Can you provide specific examples of how your value-added services have benefited other school districts or similar organizations?
- How do you tailor your value-added services to meet the unique needs of school districts?

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44.7 Marketing

- Provide your thoughts on the state of the insurance market the Washoe County School District will be experiencing for the Fiscal Year 2026 (July 1, 2025) renewal.
- Can you describe your approach to pre-marketing for insurance renewals?
- Can you describe your process for engaging with insurance carriers during the pre-marketing phase to secure the best terms for school districts?
- How do you communicate the outcomes of your pre-marketing efforts to the school district's stakeholders such as the Chief Financial Officer and Risk Manager?
- How do you plan to incorporate the Chief Financial Officer and Risk Manager's feedback and objectives into your pre-marketing approach?

44.8 Client Evaluation Methods

- Can you describe the methods you use to evaluate new clients and their specific insurance needs? What factors do you consider most critical during this evaluation process?
- How do you assess the adequacy of a new client's current insurance coverage? What tools or techniques do you use to identify gaps or areas for improvement?
- Can you explain your process for determining appropriate deductibles and retention rates for new clients?
- How do you balance cost savings with adequate risk protection?
- How do you customize your evaluation process to meet the unique needs of school district

45.0 TERM OF CONTRACT

- 45.1 WCSD intends to award this RFP to one (1) Proposer for an initial term of five (5) years following the formal award by WCSD's Board of Trustees, unless otherwise agreed to via an Amendment.
- 45.2 WCSD reserves the right to award this RFP to multiple Proposers if deemed to be in its best interest.

46.0 RFP PROCESS AND SELECTION MILESTONES:

The following is the ***TENTATIVE*** schedule for this RFP's process and selection milestones. WCSD reserves the right to change the schedule at any time.

MILESTONE	DATE / TIME
Solicitation Posted/Distributed	September 18, 2024
Questions Deadline	September 30, 2024 at 4:30 pm (local time)
Addendum for Questions & Answers Posted/Distributed	October 4, 2024
Sealed Proposals Due	October 16, 2024 at 2:00 pm (local time)
Formal Interviews & Presentations of Finalists	November 15, 2024
Letter of Intent Posted/Distributed	December 30, 2024
Award by Board of Trustees	January 14, 2025
Notice of Award Posted/Distributed	January 15, 2025

47.0 CHECKLIST FOR PROPOSAL FORMAT AND SUBMITTAL REQUIREMENTS

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- ☐ Provide a complete TABLE OF CONTENTS in the proposal.
 - ☐ Evaluation Criteria #1 through #8 (per Section 48.0) must be addressed and included in submitted proposal.
 - ☐ Clearly identify one individual who will serve as WCSD's main point-of-contact for this RFP process only and include a phone number and email address.
 - ☐ Include a Statement/Letter of Interest as follows:
 - ☐ Submit on Proposer's letterhead with the full organization name.
 - ☐ Address; phone number; fax number; organization direct email address (if available); and website address.
 - ☐ Legal status (i.e., sole proprietor, partnership, corporation, etc.).
 - ☐ State whether the organization is national, regional, or local.
 - ☐ State the location of the office from which the organization's work/service would be provided from. For organizations with multiple offices, briefly summarize for each office (identify *HOMEBASE*, if multi-office organization).
 - ☐ Explain why the organization is interested in providing work/services to the Washoe County School District.
 - ☐ Provide an overview of the organization and its work/service, describing its capabilities, experience, and knowledge. Overview should demonstrate a range of experience (project types, client mix) with other public sector clients including other school districts. Explain the organization's experience with school districts of similar size.
 - ☐ Complete and submit **EXHIBIT A and EXHIBIT B** in the proposal under a separate tab or tab(s) within the proposal portfolios/binders.
 - ☐ **EXHIBIT A – SIGNATURE PAGE (REQUIRED FORM)**
 - ☐ **EXHIBIT B – VENDOR/CONTRACTOR (EMPLOYEE) PUBLIC DISCLOSURE FORM (REQUIRED FORM)**
 - ☐ Complete and submit **EXHIBIT C** in separate sealed envelope with the proposal submission. Refer to Section 1.2 for specific instructions and requirements.
 - ☐ **EXHIBIT C – PRICE SCHEDULE FORM (REQUIRED FORM)**
- **REQUIRED FORMS** are available for download on WCSD's Solicitation website at:
<https://solicitations.washoeschools.net/Purchasing>

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- ☐ Provide an organizational chart showing the structure of the team and the key personnel to be assigned to projects.
- ☐ Identify each principal of the organization and all key personnel with detailed resumes that clearly reflect the specific experience and/or professional educational background in the represented field(s) of expertise.
- ☐ Clearly identify proposed project staffing based on project size and complexity. Include resumes and a brief synopsis of the experience of said staffing.
- ☐ If the organization's assigned personnel changes for any contracted project, WCSD must review and approve the replacement personnel in advance. The replacement personnel shall have, at minimum, equivalent qualifications as the originally assigned personnel.
- ☐ Identify potential sub-consultants, including any additional insurance brokers, if any, by name, and address and describe work that may be performed.
- ☐ If applicable, provide any information related to Loss of Contract and/or Inability to Fulfill Requirements (refer to Section 7.3).
- ☐ Provide at least five (5) business-related references specific to the scope of work/services requested in this RFP. References, including but not limited to currently employed WCSD staff, officials, Evaluation Committee members, or Board of Trustees will NOT be accepted.

References must include:

- ☐ Organization's Name
 - ☐ Organization's Address
 - ☐ Organization's Phone Number
 - ☐ Contact Person's Name
 - ☐ Contact Person's Email
 - ☐ Contact Person's Phone Number
 - ☐ Organization's Website Address
 - ☐ Description of Proposer's Work/Services Provided to the Referring Organization
-
- ☐ Submit any proposed contract required by the Proposer. WCSD may elect to execute the Proposer's contract provided WCSD's standard terms and conditions in this proposal are incorporated into the final contract. Unless otherwise identified as such, WCSD's contract language takes precedence in all cases.

48.0 EVALUATION CRITERIA

☐ **EVALUATION CRITERION #1: OVERALL COSTS TO WCSD**

Provide **EXHIBIT C** in one (1) separate, sealed envelope as instructed in Section 1.2.

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As part of the RFP process, a price schedule has been created (see Exhibit C) that outlines the Washoe County School District's current policy premiums for each line of coverage. Each prospective proposer is required to complete this table by adding their proposed commission percentage for each line of coverage. This will allow us to evaluate the competitiveness and transparency of each proposer proposed commission structure in relation to our current policies.

☐ **EVALUATION CRITERION #2: EXPERIENCE**

The proposer must showcase their relevant insurance experience by detailing the history of their organization, areas of specialization, and prior experience working with school districts. Additionally, the proposer must provide information on the location of their offices, including details on both local and regional representation.

☐ **EVALUATION CRITERION #3: TECHNICAL EXPERTISE**

The proposer must demonstrate strong technical expertise in designing and building insurance programs tailored to the specific needs of the Washoe County School District. Additionally, the proposer must provide a detailed explanation of how they will assist in developing and implementing property and casualty loss control techniques focused on reducing losses.

☐ **EVALUATION CRITERION #4: CLAIMS MANAGEMENT**

The proposer must demonstrate how they will assist in the management of claims, internal and external audits, and incident reviews. Additionally, the proposer must explain their approach to handling complex claims and describe how they will support the Washoe County School District in actively managing open claims and incidents.

☐ **EVALUATION CRITERION #5: CUSTOMER SERVICE**

The proposer must detail their customer service approach, including the level of account management they provide, the services they offer, and their methods for managing and responding to customer service feedback.

☐ **EVALUATION CRITERION #6: VALUE ADDED SERVICES**

The proposer must outline the value-added services they plan to offer the Washoe County School District and explain how these services will enhance the district's overall risk profile.

☐ **EVALUATION CRITERION #7: MARKETING**

The proposer must offer their analysis of the insurance market for public entities, with a focus on the conditions affecting school districts for the upcoming year. They must also detail their strategy for pre-marketing during insurance renewals and explain their approach to managing the renewal process.

☐ **EVALUATION CRITERION #8: CLIENT EVALUATION METHODS**

The proposer must detail the evaluation methods they plan to use if awarded the contract to assess the Washoe County School District and its insurance products. They should specify the critical factors

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considered during the evaluation process and explain how they evaluate deductible/retention and coverage limits for both new and existing clients.

NOTE: Evaluation Criteria #1 through #8 listed above must be addressed and included in submitted proposals. An Evaluation Committee will review the proposals and determine the best proposal in accordance with the scoring of the Evaluation Criteria. The final recommendation of award for this RFP will be subject to review and approval by WCSD's Board of Trustees.

49.0 FORMAL INTERVIEWS & PRESENTATIONS

WCSD will be scheduling formal interviews and presentations of the Proposer(s) who are identified as a "Finalist" to provide an opportunity to present proposals to the Evaluation Committee. These formal interviews and presentations are TENTATIVELY scheduled to take place on November 15, 2024. The number of Proposers asked to participate will be determined by the WCSD's RFP Evaluation Committee and may be changed at the sole discretion of the WCSD. Formal presentations and interviews will take place at a WCSD local site of choice. Proposer(s) chosen to participate in the interview and presentation process will be notified of the actual date, time, and location with no less than ten (10) business days' notice.

END OF SPECIAL TERMS, CONDITIONS, AND SPECIFICATIONS

- ❖ **ALL REQUIRED FORMS SPECIFIC TO THIS SOLICITATION (LISTED BELOW) ARE AVAILABLE ON WCSD'S PURCHASING (NON-CAPITAL) SOLICITATIONS WEBSITE AT:**
<https://solicitations.washoeschools.net/Purchasing>.

- ❖ **EXHIBIT A – SIGNATURE PAGE (REQUIRED FORM)**

If the SIGNATURE PAGE which is a REQUIRED FORM is submitted without a valid, authorized signature (refer to Section 1.12), the submission will be rejected in its entirety.

- ❖ **EXHIBIT B – VENDOR/CONTRACTOR (EMPLOYEE) PUBLIC DISCLOSURE FORM (REQUIRED FORM)**

- ❖ **EXHIBIT C – PRICE SCHEDULE/SPECIFICATION FORM (REQUIRED FORM)**