



Aroostook County Action Program

Request for Proposal

For Business Insurance Benefits
for the period January 1, 2025 to
December 31, 2025
(with options for Plan Years 2026, 2027)

Direct inquiries to:

Sherry Locke
Chief Administrative Officer
Telephone: 207-554-4130
Email: slocke@acap-me.org

Aroostook County Action Program
771 Main St
Presque Isle, ME 04769

Proposals Due
March 31, 2024

I. GENERAL INFORMATION

A. Introduction and Purpose

Aroostook County Action Program (ACAP) is a private, 501(c)(3) non-profit corporation governed by a 21-member volunteer Board of Directors. Administrative offices are located at 771 Main St, Presque Isle, ME 04769.

In our 52 years of operation, ACAP has developed into a multi-program, social service organization primarily serving residents of Aroostook, Penobscot and Washington Counties in Maine. Our multi-program services include, but are not limited to the following:

- Child & Family Services – Head Start/Early Head Start, Early Head Start/Childcare Partnership, and Childcare services;
- Coaching - We provide resources to assist individuals and families reach their goals. Our team provides the support and resources to help achieve economic stability and sustainability.
- Energy & Housing Services – Fuel assistance, weatherization, home repair/replacement, home buyer education, and housing counseling;
- Prevention & Wellness- We build a stronger, healthier community by partnering with local and statewide organizations to offer prevention services that focus on nutrition, oral health, substance use, tobacco, and obesity.

In order to provide the various services listed above to our clients, ACAP employs approximately 178 employees and engages many volunteers. The current year revenues are in excess of \$20 million, with projections for Fiscal Year 2024 slightly lower due to the end of pandemic related funding. We have our 12 scheduled locations that include our main office in Presque Isle, ME, satellite offices in Fort Kent, Madawaska and Houlton, ME, and a number of Head Start/Early Head Start classroom spaces provided as part of public-school partnerships.

Interested parties are encouraged to visit our website at <https://www.acap-me.org/> to learn more about our agency. By clicking on "About Us" and then "Programs & Services", you will find publications that include impact infographics and annual reports. More detailed information about the services provided, our annual plan and budget can be provided upon request.

B. Scope of Work and Who May Respond

ACAP places importance on developing and maintaining a quality risk management program with corresponding insurance coverage that responds to the risks and liabilities faced by our agency. Our agency is seeking written proposals from a brokerage firm and representative broker to provide insurance broker services that include but are not limited to insurance placement and servicing, risk exposure analysis, as well as general insurance advisory services and claims assistance.

ACAP currently maintains the following insurance policies and coverages:

- Business Personal Property
- General Liability
- Crime Coverage
- Business Automobile
- Umbrella
- Directors & Officers
- Cyber Liability
- Builders Risk (as needed for development projects)

(See attached document that includes coverages and limits.)

The selected firm and representative broker will work primarily with ACAP's CAO and other assigned program/management staff on insurance coverages, renewals, and claims. Applicants should bring a strong network of connections and contacts in the insurance market, be extremely responsive, detail oriented, personable, and able to use layperson terms to guide ACAP in understanding the nuances of the insurance industry. ACAP is not only seeking an insurance broker, but also an advisor and trusted ally in the insurance industry.

Insurance brokers that can offer these comprehensive insurance services with offices, representatives and/or clients in Maine are encouraged to submit a proposal.

C. Questions & Conditions:

1. Questions regarding this RFP should be directed to Sherry Locke, CAO at 207-554-4130 or by email at slocke@acap-me.org.
2. Conditions of Proposal: All costs incurred in the preparation of a proposal responding to this RFP will be the responsibility of the Broker and will not be reimbursed by ACAP.
3. Instructions to Prospective Brokers: Your proposal should be electronically submitted on or before March 31, 2024:

Sherry Locke, Chief Administrative Officer
Aroostook County Action Program
slocke@acap-me.org

The subject line must read **Insurance Services Request for Proposal**

D. Review Process

ACAP may, at its discretion, request presentations by or meetings with any or all Brokers to clarify or negotiate modifications to the Brokers’ proposals.

However, ACAP reserves the right to award the contract without further discussion of the proposals submitted. Therefore, proposals should be submitted on the most favorable terms, from both technical and relevant qualifications/experience, that the Broker can propose.

ACAP contemplates award of the contract to the broker responsible with the highest total points.

The Agency’s review and evaluation of the proposals will be conducted by the Chief Executive Officer (CEO), Chief Financial Officer (CFO), Chief Operating Officer (COO), Chief Administrative Officer (CAO) as follows:

1. Proposal will be reviewed and evaluated.
2. A representative from the Broker who best responds to the RFP may be asked to participate in oral discussions about the proposal and coverage to be provided.
3. References may be contacted and evaluated.
4. The selected proposal, along with a recommendation by the Executive Leadership team, will be made to the Board of Directors for approval in accordance with the ACAP bylaws and procedures.

Should the successful Broker be unable to accept the contract, the Broker with the next highest total score will be offered the contract.

(Footnote: ACAP at its discretion, reserves the right to reject any and all proposals.)

The scoring metric will be weighted in the following categories:

| | |
|--------|----------------------------|
| 25 pts | Cost |
| 25 pts | Coverage |
| 30 pts | Customer Service |
| 10 pts | Local (ME) Provider/Broker |
| 10 pts | Corporate Giving/Mission |

E. Options

At the discretion of ACAP, this insurance broker services contract can be extended for up to three (2) additional one-year periods.

In the future, ACAP may look to include other coverages and/or services for entities that the agency serves as managing entity or general partner for.

II. SPECIFICATION SCHEDULE

At a minimum, the Insurance Broker Proposal shall include information on the following:

A. Firm History and Experience

1. Brief history of your firm including years of existence, size and specialty areas. Indicate, if appropriate, if your firm is a small or minority-owned business.
2. What is your company vision and mission statement?
3. Provide a representative list of your current non-profit clients with over 100 employees and note any clients that you have served for three or more years.
4. Discuss your firm's resources and activities as they relate to knowledge of the social services and non-profit industry.
5. Describe your firm's specific experience in serving non-profit clients.
6. Identify which office and account team would serve ACAP.

B. Your Practice:

1. Outline the scope of the core services your firm will provide within your standard compensation arrangement.
2. Please describe what makes your firm uniquely qualified to work on our account.
3. What is your service philosophy?
4. If your firm is selected, what transition support would you provide? What would be the process and estimated timing for implementation?
5. How will you determine when your plans should be marketed for competitive quotes and how will you determine which carriers to approach for quotes?
6. Describe your process for negotiating renewals.
7. Firm's criteria used in evaluating insurers including recommending/placing business with a given market
8. Describe methods employed to obtain and disseminate information about current local and national legislation, trends, new services, new concepts, etc. to the account team who would serve our account and to our agency.
9. Are there services that the agency would receive for additional costs over what is part of premium payments?
10. Is there anything else about your firm to help us during our selection process?

C. Expertise:

1. Describe your approach to supporting our programs throughout the year.
2. Describe your expertise with different types of funding.
3. How do you monitor insurer solvency?
4. Do you have a process in place for tracking communications between our organizations?
5. How do you manage vendor relationships?
6. In your opinion, what are the three major challenges companies our size face and how will your firm help us meet these challenges?
7. Describe a few innovative ideas you have for our programs.

D. Confidentiality and Certification

Proposals must include the following statement and certification:

The broker agrees to keep the information related to all property owned and the various locations in strict confidence. The broker agrees not to publish, reproduce, or otherwise divulge such information in whole or in part, in any manner or form, or authorize or permit others to do so, taking such reasonable measures as are necessary to restrict access to the information.

The individual signing this proposal certifies that the Broker maintains professional liability insurance and workers' compensation, if applicable, to cover all its personnel engaged in the performance of the service herein described as well as damages arising as a result of the performance of such services.

Dated this _____ day of _____, 2023

(Broker's Firm Name)

(Signature of Firm Representative)

_____ (Printed
Name and Title of Individual Signing

III. LIST OF ADDITIONAL REFERENCE MATERIAL

The following documents regarding ACAP can be found at [News & Publications \(acap-me.org\)](https://www.acap-me.org)

- ACAP and Affiliate Consolidated Financial Statements for the Year Ended September 30, 2022
- ACAP Form 990. Upon request, a draft can be provided to the Broker
- Comprehensive Plan and Budgets
- Annual Reports and Community Impact Reports

A listing of current coverages and limits has been included with this proposal. A listing of specific locations and vehicles will be provided upon request.

Current ACAP Coverage/Limits

General Liability

- Each Occurrence \$1,000,000
- Damages to Rented Premises \$100,000
- Medical Expense \$ 5,000
- Personal & Advertising Injury \$1,000,000
- General Aggregate \$2,000,000
- Products/Completed Ops Aggregate \$2,000,000
- Employee Benefits \$1,000,000

Automobile Liability

- Combined Single Limit \$1,000,000

Umbrella Liability

- Each Occurrence \$5,000,000
- Aggregate \$5,000,000

Workers Compensation

- Each Accident \$500,000
- Disease-Ea. Employee \$500,000
- Disease-Policy Limit \$500,000

Crime

- Employee Theft \$100,000

Directors & Officers Coverage

\$1,000,000

Employment Practices Liability

\$1,000,000

Fiduciary Liability

\$1,000,000

| Cyber Liability | Per Claim | Aggregate |
|--|------------------|------------------|
| Privacy Liability (Including Employee Privacy) | \$1,000,000 | \$1,000,000 |
| Privacy Regulatory Claims Coverage | \$1,000,000 | \$1,000,000 |
| Security Breach Response Coverage | \$1,000,000 | None |
| Security Liability | \$1,000,000 | \$1,000,000 |
| Multimedia Liability | \$1,000,000 | \$1,000,000 |
| Cyber Extortion | \$1,000,000 | None |
| Business Income and Digital Asset Restoration | | |
| Business Income Loss | \$1,000,000 | N/A |
| Restoration Costs | \$1,000,000 | N/A |
| Reputation Business Income Loss | \$1,000,000 | N/A |

| | | |
|--|-------------|-------------|
| Systems Integration Restoration Loss | \$250,00 | N/A |
| PCI DSS Assessment | \$1,000,000 | \$1,000,000 |
| Electronic Fraud | | |
| Phishing Loss | \$50,000 | None |
| Services Fraud Loss | \$100,00 | None |
| Reward Fund Loss | \$50,000 | None |
| Personal Financial Loss | \$250,000 | None |
| Corporate Identity Theft Loss | \$250,000 | None |
| Telephone Hacking Loss | \$100,000 | None |
| Direct Financial Loss (Funds Transfer Fraud) | \$100,000 | None |
| Cyber Deception | \$250,000 | \$250,000 |

(There have been no claims made to date on the cyber liability coverage.)

| Coverage | Sublimit of Liability |
|---|-----------------------|
| Court Attendance Cost | \$100,000 |
| Bodily Injury/Property Damage Liability | \$250,000 |
| TCPA | \$100,000 |
| HIPAA Corrective Action Plan Costs | \$50,000 |
| Post Breach Response | \$25,000 |
| Independent Consultant | \$25,000 |
| Outsourced Provider | \$250,000 |
| Computer System | \$250,000 |

| Coverage | Each Claim or Event | Aggregate |
|--|---------------------|-----------|
| Privacy Liability (Including Employee Privacy) | \$5,000 | \$5,000 |
| Privacy Regulatory Claims Coverage | \$5,000 | \$5,000 |
| Security Breach Response Coverage | \$5,000 | \$5,000 |
| Security Liability | \$5,000 | \$5,000 |
| Multimedia Liability | \$5,000 | \$5,000 |
| Cyber Extortion | \$5,000 | \$5,000 |

| Business Income and Digital Asset Restoration | | |
|--|----------|---------|
| Business Income Loss | \$5,000 | \$5,000 |
| Restoration Costs | \$5,000 | \$5,000 |
| Reputation Business Income Loss | \$5,000 | \$5,000 |
| Systems Integration Restoration Loss | \$5,000 | \$5,000 |
| PCI DSS Assessment | \$5,000 | \$5,000 |
| Electronic Fraud | | |
| Phishing Loss | \$5,000 | \$5,000 |
| Services Fraud Loss | \$5,000 | \$5,000 |
| Reward Fund Loss | \$5,000 | \$5,000 |
| Personal Financial Loss | \$5,000 | \$5,000 |
| Corporate Identity Theft Loss | \$5,000 | \$5,000 |
| Telephone Hacking Loss | \$5,000 | \$5,000 |
| Direct Financial Loss (Funds Transfer Fraud) | \$5,000 | \$5,000 |
| Cyber Deception | \$10,000 | None |