

**MASTER AGREEMENT #RFP 012125****CATEGORY: Risk Management, Employee Benefits, and Insurance Consulting Services****SUPPLIER: Consumer Capital Group Corp.**

This Master Agreement (Agreement) is between Sourcewell, a Minnesota service cooperative located at 202 12th Street Northeast, P.O. Box 219, Staples, MN 56479 (Sourcewell) and Consumer Capital Group Corp., 2136 W. 95<sup>th</sup> St., Suite #203, Chicago, IL 60643 (Supplier).

Sourcewell is a local government and service cooperative created under the laws of the State of Minnesota (Minnesota Statutes Section 123A.21) offering a Cooperative Purchasing Program to eligible participating government entities.

Under this Master Agreement entered with Sourcewell, Supplier will provide Included Solutions to Participating Entities through Sourcewell's Cooperative Purchasing Program.

**Article 1:  
General Terms**

The General Terms in this Article 1 control the operation of this Master Agreement between Sourcewell and Supplier and apply to all transactions entered by Supplier and Participating Entities. Subsequent Articles to this Master Agreement control the rights and obligations directly between Sourcewell and Supplier (Article 2), and between Supplier and Participating Entity (Article 3), respectively. These Article 1 General Terms control over any conflicting terms. Where this Master Agreement is silent on any subject, Participating Entity and Supplier retain the ability to negotiate mutually acceptable terms.

- 1) **Purpose.** Pursuant to Minnesota law, the Sourcewell Board of Directors has authorized a Cooperative Purchasing Program designed to provide Participating Entities with access to competitively awarded cooperative purchasing agreements. To facilitate the Program, Sourcewell has awarded Supplier this cooperative purchasing Master Agreement following a competitive procurement process intended to meet compliance standards in accordance with Minnesota law and the requirements contained herein.
- 2) **Intent.** The intent of this Master Agreement is to define the roles of Sourcewell, Supplier, and Participating Entity as it relates to Sourcewell's Cooperative Purchasing Program.
- 3) **Participating Entity Access.** Sourcewell's Cooperative Purchasing Program Master Agreements are available to eligible public agencies (Participating Entities). A Participating Entity's authority to access Sourcewell's Cooperative Purchasing Program is determined through the laws of its respective jurisdiction.
- 4) **Supplier Access.** The Included Solutions offered under this Agreement may be made available to any Participating Entity. Supplier understands that a Participating Entity's use of this Agreement is at the Participating Entity's sole convenience. Supplier will educate its sales and service forces about

Sourcewell eligibility requirements and required documentation. Supplier will be responsible for ensuring sales are with Participating Entities.

- 5) **Term.** This Agreement is effective upon the date of the final signature below. The term of this Agreement is four (4) years from the effective date. The Agreement expires at 11:59 P.M. Central Time on February 24, 2029, unless it is cancelled or extended as defined in this Agreement.
  - a) **Extensions.** Sourcewell and Supplier may agree to up to three (3) additional one-year extensions beyond the original four-year term. The total possible length of this Agreement will be seven (7) years from the effective date.
  - b) **Exceptional Circumstances.** Sourcewell retains the right to consider additional extensions as required under exceptional circumstances.
- 6) **Survival of Terms.** Notwithstanding the termination of this Agreement, the obligations of this Agreement will continue through the performance period of any transaction entered between Supplier and any Participating Entity before the termination date.
- 7) **Scope.** Supplier is awarded a Master Agreement to provide the solutions identified in RFP #012125 to Participating Entities. In Scope solutions include:
  - a. Insurance Policy Placement along with solicitations;
  - b. Comprehensive Risk Analysis;
  - c. Claims Prevention and Mitigation;
  - d. Incident Response and Recovery;
  - e. Worker's Compensation Safety Programs;
  - f. Regulatory Compliance and Governance;
  - g. Technology and Data Analytics Integration; and
  - h. Strategic Risk Advisory Services.

In the following areas of the United States:

- a. Northeast which includes Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont;
  - b. Midwest which includes Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin;
  - c. South which includes Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Washington, D.C., and West Virginia; or
  - d. West which includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.
- 8) **Included Solutions.** Supplier's Proposal to the above referenced RFP is incorporated into this Master Agreement. Only those Solutions included within Supplier's Proposal and within Scope (Included Solutions) are included within the Agreement and may be offered to Participating Entities.
  - 9) **Indefinite Quantity.** This Master Agreement defines an indefinite quantity of sales to eligible Participating Entities.

10) **Pricing.** Pricing information (including Pricing and Delivery and Pricing Offered tables) for all Included Solutions within Supplier's Proposal is incorporated into this Master Agreement.

11) **Not to Exceed Pricing.** Suppliers may not exceed the prices listed in the current Pricing List on file with Sourcwell when offering Included Solutions to Participating Entities. Participating Entities may request adjustments to pricing directly from Supplier during the negotiation and execution of any transaction.

12) **Open Market.** Supplier's open market pricing process is included within its Proposal.

**13) Supplier Representations:**

i) **Compliance.** Supplier represents and warrants it will provide all Included Solutions under this Agreement in full compliance with applicable federal, state, and local laws and regulations.

ii) **Licenses.** As applicable, Supplier will maintain a valid status on all required federal, state, and local licenses, bonds, and permits required for the operation of Supplier's business with Participating Entities. Participating Entities may request all relevant documentation directly from Supplier.

iii) **Supplier Warrants.** Supplier warrants that all Included Solutions furnished under this Agreement are free from liens and encumbrances, and are free from defects in design, materials, and workmanship. In addition, Supplier warrants the Solutions are suitable for and will perform in accordance with the ordinary use for which they are intended.

14) **Bankruptcy Notices.** Supplier certifies and warrants it is not currently in a bankruptcy proceeding. Supplier has disclosed all current and completed bankruptcy proceedings within the past seven years within its Proposal. Supplier must provide notice in writing to Sourcwell if it enters a bankruptcy proceeding at any time during the term of this Agreement.

15) **Debarment and Suspension.** Supplier certifies and warrants that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from programs operated by the State of Minnesota, the United States federal government, or any Participating Entity. Supplier certifies and warrants that neither it nor its principals have been convicted of a criminal offense related to the subject matter of this Agreement. Supplier further warrants that it will provide immediate written notice to Sourcwell if this certification changes at any time during the term of this Agreement.

16) **Provisions for non-United States federal entity procurements under United States federal awards or other awards (Appendix II to 2 C.F.R § 200).** Participating Entities that use United States federal grant or other federal funding to purchase solutions from this Agreement may be subject to additional requirements including the procurement standards of the Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards, 2 C.F.R. § 200. Participating Entities may have additional requirements based on specific funding source terms or conditions. Within this Section, all references to "federal" should be interpreted to mean the United

States federal government. The following list applies when a Participating Entity accesses Supplier's Included Solutions with United States federal funds.

- i) **EQUAL EMPLOYMENT OPPORTUNITY.** Except as otherwise provided under 41 C.F.R. § 60, all agreements that meet the definition of “federally assisted construction contract” in 41 C.F.R. § 60-1.3 must include the equal opportunity clause provided under 41 C.F.R. § 60-1.4(b), in accordance with Executive Order 11246, “Equal Employment Opportunity” (30 FR 12319, 12935, 3 C.F.R. §, 1964-1965 Comp., p. 339), as amended by Executive Order 11375, “Amending Executive Order 11246 Relating to Equal Employment Opportunity,” and implementing regulations at 41 C.F.R. § 60, “Office of Federal Contract Compliance Programs, Equal Employment Opportunity, Department of Labor.” The equal opportunity clause is incorporated herein by reference.
- ii) **DAVIS-BACON ACT, AS AMENDED (40 U.S.C. § 3141-3148).** When required by federal program legislation, all prime construction contracts in excess of \$2,000 awarded by non-federal entities must include a provision for compliance with the Davis-Bacon Act (40 U.S.C. § 3141-3144, and 3146-3148) as supplemented by Department of Labor regulations (29 C.F.R. § 5, “Labor Standards Provisions Applicable to Contracts Covering Federally Financed and Assisted Construction”). In accordance with the statute, contractors must be required to pay wages to laborers and mechanics at a rate not less than the prevailing wages specified in a wage determination made by the Secretary of Labor. In addition, contractors must be required to pay wages not less than once a week. The non-federal entity must place a copy of the current prevailing wage determination issued by the Department of Labor in each solicitation. The decision to award a contract or subcontract must be conditioned upon the acceptance of the wage determination. The non-federal entity must report all suspected or reported violations to the federal awarding agency. The contracts must also include a provision for compliance with the Copeland “Anti-Kickback” Act (40 U.S.C. § 3145), as supplemented by Department of Labor regulations (29 C.F.R. § 3, “Contractors and Subcontractors on Public Building or Public Work Financed in Whole or in Part by Loans or Grants from the United States”). The Act provides that each contractor or subrecipient must be prohibited from inducing, by any means, any person employed in the construction, completion, or repair of public work, to give up any part of the compensation to which he or she is otherwise entitled. The non-federal entity must report all suspected or reported violations to the federal awarding agency. Supplier must comply with all applicable Davis-Bacon Act provisions.
- iii) **CONTRACT WORK HOURS AND SAFETY STANDARDS ACT (40 U.S.C. § 3701-3708).** Where applicable, all contracts awarded by the non-federal entity in excess of \$100,000 that involve the employment of mechanics or laborers must include a provision for compliance with 40 U.S.C. §§ 3702 and 3704, as supplemented by Department of Labor regulations (29 C.F.R. § 5). Under 40 U.S.C. § 3702 of the Act, each contractor must be required to compute the wages of every mechanic and laborer on the basis of a standard work week of 40 hours. Work in excess of the standard work week is permissible provided that the worker is compensated at a rate of not less than one and a half times the basic rate of pay for all hours worked in excess of 40 hours in the work week. The requirements of 40 U.S.C. § 3704 are applicable to construction work and provide that no laborer or mechanic must be required to work in surroundings or under working conditions which are unsanitary, hazardous or dangerous. These requirements do not apply to the purchases of supplies, materials, or articles ordinarily available on the open market, or contracts for transportation or transmission of intelligence. This provision is hereby incorporated

by reference into this Agreement. Supplier certifies that during the term of an award for all Agreements by Sourcewell resulting from this procurement process, Supplier must comply with applicable requirements as referenced above.

iv) **RIGHTS TO INVENTIONS MADE UNDER A CONTRACT OR AGREEMENT.** If the federal award meets the definition of “funding agreement” under 37 C.F.R. § 401.2(a) and the recipient or subrecipient wishes to enter into a contract with a small business firm or nonprofit organization regarding the substitution of parties, assignment or performance of experimental, developmental, or research work under that “funding agreement,” the recipient or subrecipient must comply with the requirements of 37 C.F.R. § 401, “Rights to Inventions Made by Nonprofit Organizations and Small Business Firms Under Government Grants, Contracts and Cooperative Agreements,” and any implementing regulations issued by the awarding agency. Supplier certifies that during the term of an award for all Agreements by Sourcewell resulting from this procurement process, Supplier must comply with applicable requirements as referenced above.

v) **CLEAN AIR ACT (42 U.S.C. § 7401-7671Q.) AND THE FEDERAL WATER POLLUTION CONTROL ACT (33 U.S.C. § 1251-1387).** Contracts and subgrants of amounts in excess of \$150,000 require the non-federal award to agree to comply with all applicable standards, orders or regulations issued pursuant to the Clean Air Act (42 U.S.C. § 7401- 7671q) and the Federal Water Pollution Control Act as amended (33 U.S.C. § 1251- 1387). Violations must be reported to the Federal awarding agency and the Regional Office of the Environmental Protection Agency (EPA). Supplier certifies that during the term of this Agreement it will comply with applicable requirements as referenced above.

vi) **DEBARMENT AND SUSPENSION (EXECUTIVE ORDERS 12549 AND 12689).** A contract award (see 2 C.F.R. § 180.220) must not be made to parties listed on the government wide exclusions in the System for Award Management (SAM), in accordance with the OMB guidelines at 2 C.F.R. § 180 that implement Executive Orders 12549 (3 C.F.R. § 1986 Comp., p. 189) and 12689 (3 C.F.R. § 1989 Comp., p. 235), “Debarment and Suspension.” SAM Exclusions contains the names of parties debarred, suspended, or otherwise excluded by agencies, as well as parties declared ineligible under statutory or regulatory authority other than Executive Order 12549. Supplier certifies that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation by any federal department or agency.

vii) **BYRD ANTI-LOBBYING AMENDMENT, AS AMENDED (31 U.S.C. § 1352).** Suppliers must file any required certifications. Suppliers must not have used federal appropriated funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any federal contract, grant, or any other award covered by 31 U.S.C. § 1352. Suppliers must disclose any lobbying with non-federal funds that takes place in connection with obtaining any federal award. Such disclosures are forwarded from tier to tier up to the non-federal award. Suppliers must file all certifications and disclosures required by, and otherwise comply with, the Byrd Anti-Lobbying Amendment (31 U.S.C. § 1352).

viii) **RECORD RETENTION REQUIREMENTS.** To the extent applicable, Supplier must comply with the record retention requirements detailed in 2 C.F.R. § 200.333. The Supplier further certifies that it will retain all records as required by 2 C.F.R. § 200.333 for a period of 3 years after

grantees or subgrantees submit final expenditure reports or quarterly or annual financial reports, as applicable, and all other pending matters are closed.

ix) **ENERGY POLICY AND CONSERVATION ACT COMPLIANCE.** To the extent applicable, Supplier must comply with the mandatory standards and policies relating to energy efficiency which are contained in the state energy conservation plan issued in compliance with the Energy Policy and Conservation Act.

x) **BUY AMERICAN PROVISIONS COMPLIANCE.** To the extent applicable, Supplier must comply with all applicable provisions of the Buy American Act. Purchases made in accordance with the Buy American Act must follow the applicable procurement rules calling for free and open competition.

xi) **ACCESS TO RECORDS (2 C.F.R. § 200.336).** Supplier agrees that duly authorized representatives of a federal agency must have access to any books, documents, papers and records of Supplier that are directly pertinent to Supplier's discharge of its obligations under this Agreement for the purpose of making audits, examinations, excerpts, and transcriptions. The right also includes timely and reasonable access to Supplier's personnel for the purpose of interview and discussion relating to such documents.

xii) **PROCUREMENT OF RECOVERED MATERIALS (2 C.F.R. § 200.322).** A non-federal entity that is a state agency or agency of a political subdivision of a state and its contractors must comply with Section 6002 of the Solid Waste Disposal Act, as amended by the Resource Conservation and Recovery Act. The requirements of Section 6002 include procuring only items designated in guidelines of the Environmental Protection Agency (EPA) at 40 C.F.R. § 247 that contain the highest percentage of recovered materials practicable, consistent with maintaining a satisfactory level of competition, where the purchase price of the item exceeds \$10,000 or the value of the quantity acquired during the preceding fiscal year exceeded \$10,000; procuring solid waste management services in a manner that maximizes energy and resource recovery; and establishing an affirmative procurement program for procurement of recovered materials identified in the EPA guidelines.

xiii) **FEDERAL SEAL(S), LOGOS, AND FLAGS.** The Supplier cannot use the seal(s), logos, crests, or reproductions of flags or likenesses of Federal agency officials without specific pre-approval.

xiv) **NO OBLIGATION BY FEDERAL GOVERNMENT.** The U.S. federal government is not a party to this Agreement or any purchase by a Participating Entity and is not subject to any obligations or liabilities to the Participating Entity, Supplier, or any other party pertaining to any matter resulting from the Agreement or any purchase by an authorized user.

xv) **PROGRAM FRAUD AND FALSE OR FRAUDULENT STATEMENTS OR RELATED ACTS.** The Contractor acknowledges that 31 U.S.C. § 38 (Administrative Remedies for False Claims and Statements) applies to the Supplier's actions pertaining to this Agreement or any purchase by a Participating Entity.

xvi) **FEDERAL DEBT.** The Supplier certifies that it is non-delinquent in its repayment of any federal debt. Examples of relevant debt include delinquent payroll and other taxes, audit disallowance, and benefit overpayments.



xvii) **CONFLICTS OF INTEREST.** The Supplier must notify the U.S. Office of General Services, Sourcewell, and Participating Entity as soon as possible if this Agreement or any aspect related to the anticipated work under this Agreement raises an actual or potential conflict of interest (as described in 2 C.F.R. Part 200). The Supplier must explain the actual or potential conflict in writing in sufficient detail so that the U.S. Office of General Services, Sourcewell, and Participating Entity are able to assess the actual or potential conflict; and provide any additional information as necessary or requested.

xviii) **U.S. EXECUTIVE ORDER 13224.** The Supplier, and its subcontractors, must comply with U.S. Executive Order 13224 and U.S. Laws that prohibit transactions with and provision of resources and support to individuals and organizations associated with terrorism.

xix) **PROHIBITION ON CERTAIN TELECOMMUNICATIONS AND VIDEO SURVEILLANCE SERVICES OR EQUIPMENT.** To the extent applicable, Supplier certifies that during the term of this Agreement it will comply with applicable requirements of 2 C.F.R. § 200.216.

xx) **DOMESTIC PREFERENCES FOR PROCUREMENTS.** To the extent applicable, Supplier certifies that during the term of this Agreement, Supplier will comply with applicable requirements of 2 C.F.R. § 200.322.

## **Article 2: Sourcewell and Supplier Obligations**

The Terms in this Article 2 relate specifically to Sourcewell and its administration of this Master Agreement with Supplier and Supplier's obligations thereunder.

- 1) **Authorized Sellers.** Supplier must provide Sourcewell a current means to validate or authenticate Supplier's authorized dealers, distributors, or resellers which may complete transactions of Included Solutions offered under this Agreement. Sourcewell may request updated information in its discretion, and Supplier agrees to provide requested information within a reasonable time.
- 2) **Product and Price Changes Requirements.** Supplier may request Included Solutions changes, additions, or deletions at any time. All requests must be made in writing by submitting a Sourcewell Price and Product Change Request Form to Sourcewell. At a minimum, the request must:
  - Identify the applicable Sourcewell Agreement number;
  - Clearly specify the requested change;
  - Provide sufficient detail to justify the requested change;
  - Individually list all Included Solutions affected by the requested change, along with the requested change (e.g., addition, deletion, price change); and
  - Include a complete restatement of Pricing List with the effective date of the modified pricing, or product addition or deletion. The new pricing restatement must include all Included Solutions offered, even for those items where pricing remains unchanged.

A fully executed Sourcewell Price and Product Change Request Form will become an amendment to this Agreement and will be incorporated by reference.

- 3) **Authorized Representative.** Supplier will assign an Authorized Representative to Sourcewell for this Agreement and must provide prompt notice to Sourcewell if that person is changed. The Authorized Representative will be responsible for:
- Maintenance and management of this Agreement;
  - Timely response to all Sourcewell and Participating Entity inquiries; and
  - Participation in reviews with Sourcewell.

Sourcewell's Authorized Representative is its Chief Procurement Officer.

- 4) **Performance Reviews.** Supplier will perform a minimum of one review with Sourcewell per agreement year. The review will cover transactions to Participating Entities, pricing and terms, administrative fees, sales data reports, performance issues, supply chain issues, customer issues, and any other necessary information.
- 5) **Sales Reporting Required.** Supplier is required as a material element to this Master Agreement to report all completed transactions with Participating Entities utilizing this Agreement. Failure to provide complete and accurate reports as defined herein will be a material breach of the Agreement and Sourcewell reserves the right to pursue all remedies available at law including cancellation of this Agreement.
- 6) **Reporting Requirements.** Supplier must provide Sourcewell an activity report of all transactions completed utilizing this Agreement. Reports are due at least once each calendar quarter (Reporting Period). Reports must be received no later than 45 calendar days after the end of each calendar quarter. Supplier may report on a more frequent basis in its discretion. Reports must be provided regardless of the amount of completed transactions during that quarter (i.e., if there are no sales, Supplier must submit a report indicating no sales were made).

The Report must contain the following fields:

- Participating Entity Name (e.g., City of Staples Highway Department);
- Participating Entity Physical Street Address;
- Participating Entity City;
- Participating Entity State/Province;
- Participating Entity Zip/Postal Code;
- Sourcewell Participating Entity Account Number;
- Transaction Description;
- Transaction Purchased Price;
- Sourcewell Administrative Fee Applied; and
- Date Transaction was invoiced/sale was recognized as revenue by Supplier.

If collected by Supplier, the Report may include the following fields as available:

- Participating Entity Contact Name;
- Participating Entity Contact Email Address;
- Participating Entity Contact Telephone Number;

- 7) **Administrative Fee.** In consideration for the support and services provided by Sourcewell, Supplier will pay an Administrative Fee to Sourcewell on all completed transactions to Participating Entities utilizing this Agreement. Supplier will include its Administrative Fee within its proposed pricing.



Supplier may not directly charge Participating Entities to offset the Administrative Fee. Therefore, the proposed administration fee shall not be considered commissions and should not be paid to Sourcewell as commissions.

- 8) **Fee Calculation.** Supplier's Administrative Fee payable to Sourcewell will be calculated as a stated percentage (listed in Supplier's Proposal) of all completed transactions utilizing this Master Agreement within the preceding Reporting Period. For certain categories, a flat fee may be proposed. The Administrative Fee will be stated in Supplier's Proposal.
- 9) **Fee Remittance.** Supplier will remit fee to Sourcewell no later than 45 calendar days after the close of the preceding calendar quarter in conjunction with Supplier's Reporting Period obligations defined herein. Payments should note the Supplier's name and Sourcewell-assigned Agreement number in the memo; and must be either mailed to Sourcewell above "Attn: Accounts Receivable" or remitted electronically to Sourcewell's banking institution per Sourcewell's Finance department instructions.
- 10) **Noncompliance.** Sourcewell reserves the right to seek all remedies available at law for unpaid or underpaid Administrative Fees due under this Agreement. Failure to remit payment, delinquent payments, underpayments, or other deviations from the requirements of this Agreement may be deemed a material breach and may result in cancellation of this Agreement and disbarment from future Agreements.
- 11) **Audit Requirements.** Pursuant to Minn. Stat. § 16C.05, subdivision 5, the books, records, documents, and accounting procedures and practices relevant to this Agreement are subject to examination by Sourcewell and the Minnesota State Auditor for a minimum of six years from the end of this Agreement. Supplier agrees to fully cooperate with Sourcewell in auditing transactions under this Agreement to ensure compliance with pricing terms, correct calculation and remittance of Administrative Fees, and verification of transactions as may be requested by a Participating Entity or Sourcewell.
- 12) **Assignment, Transfer, and Administrative Changes.** Supplier may not assign or otherwise transfer its rights or obligations under this Agreement without the prior written consent of Sourcewell. Such consent will not be unreasonably withheld. Sourcewell reserves the right to unilaterally assign all or portions of this Agreement within its sole discretion to address corporate restructurings, mergers, acquisitions, or other changes to the Responsible Party and named in the Agreement. Any prohibited assignment is invalid. Upon request Sourcewell may make administrative changes to agreement documentation such as name changes, address changes, and other non-material updates as determined within its sole discretion.
- 13) **Amendments.** Any material change to this Agreement must be executed in writing through an amendment and will not be effective until it has been duly executed by the parties.
- 14) **Waiver.** Failure by Sourcewell to enforce any right under this Agreement will not be deemed a waiver of such right in the event of the continuation or repetition of the circumstances giving rise to such right.

- 15) **Complete Agreement.** This Agreement represents the complete agreement between the parties for the scope as defined herein. Supplier and Sourcewell may enter into separate written agreements relating specifically to transactions outside of the scope of this Agreement.
- 16) **Relationship of Sourcewell and Supplier.** This Agreement does not create a partnership, joint venture, or any other relationship such as employee, independent contractor, master-servant, or principal-agent.
- 17) **Indemnification.** Supplier must indemnify, defend, save, and hold Sourcewell, including their agents and employees, harmless from any claims or causes of action, including attorneys' fees incurred by Sourcewell, arising out of any act or omission in the performance of this Agreement by the Supplier or its agents or employees; this indemnification includes injury or death to person(s) or property alleged to have been caused by some defect in design, condition, or performance of Included Solutions under this Agreement. Sourcewell's responsibility will be governed by the State of Minnesota's Tort Liability Act (Minnesota Statutes Chapter 466) and other applicable law.
- 18) **Data Practices.** Supplier and Sourcewell acknowledge Sourcewell is subject to the Minnesota Government Data Practices Act, Minnesota Statutes Chapter 13. As it applies to all data created and maintained in performance of this Agreement, Supplier may be subject to the requirements of this chapter.
- 19) **Grant of License.**
- a) **During the term of this Agreement:**
    - i) **Supplier Promotion.** Sourcewell grants to Supplier a royalty-free, worldwide, non-exclusive right and license to use the trademark(s) provided to Supplier by Sourcewell in advertising, promotional materials, and informational sites for the purpose of marketing Sourcewell's Agreement with Supplier.
    - ii) **Sourcewell Promotion.** Supplier grants to Sourcewell a royalty-free, worldwide, non-exclusive right and license to use Supplier's trademarks in advertising, promotional materials, and informational sites for the purpose of marketing Supplier's Agreement with Sourcewell.
  - b) **Limited Right of Sublicense.** The right and license granted herein includes a limited right of each party to grant sublicenses to their respective subsidiaries, distributors, dealers, resellers, marketing representatives, partners, or agents (collectively "Permitted Sublicensees") in advertising, promotional, or informational materials for the purpose of marketing the Parties' relationship. Any sublicense granted will be subject to the terms and conditions of this Article. Each party will be responsible for any breach of this section by any of their respective sublicensees.
  - c) **Use; Quality Control.**
    - i) Neither party may alter the other party's trademarks from the form provided and must comply with removal requests as to specific uses of its trademarks or logos.
    - ii) Each party agrees to use, and to cause its Permitted Sublicensees to use, the other party's trademarks only in good faith and in a dignified manner consistent with such party's use of the trademarks. Each party may make written notice to the other regarding misuse under

this section. The offending party will have 30 days of the date of the written notice to cure the issue or the license/sublicense will be terminated.

- d) **Termination.** Upon the termination of this Agreement for any reason, each party, including Permitted Sublicensees, will have 30 days to remove all Trademarks from signage, websites, and the like bearing the other party's name or logo (excepting Sourcewell's pre-printed catalog of suppliers which may be used until the next printing). Supplier must return all marketing and promotional materials, including signage, provided by Sourcewell, or dispose of it according to Sourcewell's written directions.

20) **Venue and Governing law between Sourcewell and Supplier Only.** The substantive and procedural laws of the State of Minnesota will govern this Agreement between Sourcewell and Supplier. Venue for all legal proceedings arising out of this Agreement between Sourcewell and Supplier will be in court of competent jurisdiction within the State of Minnesota. This section does not apply to any dispute between Supplier and Participating Entity. This Agreement reserves the right for Supplier and Participating Entity to negotiate this term to within any transaction documents.

21) **Severability.** If any provision of this Agreement is found by a court of competent jurisdiction to be illegal, unenforceable, or void then both parties will be relieved from all obligations arising from that provision. If the remainder of this Agreement is capable of being performed, it will not be affected by such determination or finding and must be fully performed.

22) **Insurance Coverage.** At its own expense, Supplier must maintain valid insurance policy(ies) during the performance of this Agreement with insurance company(ies) licensed or authorized to do business in the State of Minnesota having an "AM BEST" rating of A- or better, with coverage and limits of insurance not less than the following:

- a) **Commercial General Liability Insurance.** Supplier will maintain insurance covering its operations, with coverage on an occurrence basis, and must be subject to terms no less broad than the Insurance Services Office ("ISO") Commercial General Liability Form CG0001 (2001 or newer edition), or equivalent. At a minimum, coverage must include liability arising from premises, operations, bodily injury and property damage, independent contractors, products-completed operations including construction defect, contractual liability, blanket contractual liability, and personal injury and advertising injury. All required limits, terms and conditions of coverage must be maintained during the term of this Agreement.
- \$1,500,000 each occurrence Bodily Injury and Property Damage
  - \$1,500,000 Personal and Advertising Injury
  - \$2,000,000 aggregate for products liability-completed operations
  - \$2,000,000 general aggregate
- b) **Certificates of Insurance.** Prior to execution of this Agreement, Supplier must furnish to Sourcewell a certificate of insurance, as evidence of the insurance required under this Agreement. Prior to expiration of the policy(ies), renewal certificates must be mailed to Sourcewell, 202 12th Street Northeast, P.O. Box 219, Staples, MN 56479 or provided to in an alternative manner as directed by Sourcewell. The certificates must be signed by a person authorized by the insurer(s) to bind coverage on their behalf. Failure of Supplier to maintain the required insurance and documentation may constitute a material breach.

- c) **Additional Insured Endorsement and Primary and Non-contributory Insurance Clause.** Supplier agrees to list Sourcewell, including its officers, agents, and employees, as an additional insured under the Supplier's commercial general liability insurance policy with respect to liability arising out of activities, "operations," or "work" performed by or on behalf of Supplier, and products and completed operations of Supplier. The policy provision(s) or endorsement(s) must further provide that coverage is primary and not excess over or contributory with any other valid, applicable, and collectible insurance or self-insurance in force for the additional insureds.
  - d) **Waiver of Subrogation.** Supplier waives and must require (by endorsement or otherwise) all its insurers to waive subrogation rights against Sourcewell and other additional insureds for losses paid under the insurance policies required by this Agreement or other insurance applicable to the Supplier or its subcontractors. The waiver must apply to all deductibles and/or self-insured retentions applicable to the required or any other insurance maintained by the Supplier or its subcontractors. Where permitted by law, Supplier must require similar written express waivers of subrogation and insurance clauses from each of its subcontractors.
  - e) **Umbrella/Excess Liability/SELF-INSURED RETENTION.** The limits required by this Agreement can be met by either providing a primary policy or in combination with umbrella/excess liability policy(ies), or self-insured retention.
- 23) **Termination for Convenience.** Sourcewell or Supplier may terminate this Agreement upon 60 calendar days' written notice to the other Party. Termination pursuant to this section will not relieve the Supplier's obligations under this Agreement for any transactions entered with Participating Entities through the date of termination, including reporting and payment of applicable Administrative Fees.
- 24) **Termination for Cause.** Sourcewell may terminate this Agreement upon providing written notice of material breach to Supplier. Notice must describe the breach in reasonable detail and state the intent to terminate the Agreement. Upon receipt of Notice, the Supplier will have 30 calendar days in which it must cure the breach. Termination pursuant to this section will not relieve the Supplier's obligations under this Agreement for any transactions entered with Participating Entities through the date of termination, including reporting and payment of applicable Administrative Fees.

### **Article 3: Supplier Obligations to Participating Entities**

The Terms in this Article 3 relate specifically to Supplier and a Participating Entity when entering transactions utilizing the General Terms established in this Master Agreement. Article 1 General Terms control over any conflict with this Article 3. Where this Master Agreement is silent on any subject, Participating Entity and Supplier retain the ability to negotiate mutually acceptable terms.

- 1) **Quotes to Participating Entities.** Suppliers are encouraged to provide all pricing information regarding the total cost of acquisition when quoting to a Participating Entity. Suppliers and Participating Entities are encouraged to include all cost specifically associated with or included within the Suppliers proposal and Included Solutions within transaction documents.
- 2) **Shipping, Delivery, Acceptance, Rejection, and Warranty.** Supplier's proposal may include proposed terms relating to shipping, delivery, inspection, and acceptance/rejection and other relevant terms

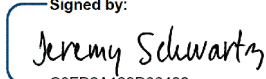
of tendered Solutions. Supplier and Participating Entity may negotiate final terms appropriate for the specific transaction relating to non-appropriation, shipping, delivery, inspection, acceptance/rejection of tendered Solutions, and warranty coverage for Included Solutions. Such terms may include, but are not limited to, costs, risk of loss, proper packaging, inspection rights and timelines, acceptance or rejection procedures, and remedies as mutually agreed include notice requirements, replacement, return or exchange procedures, and associated costs.

- 3) **Applicable Taxes.** Participating Entity is responsible for notifying supplier of its tax-exempt status and for providing Supplier with any valid tax-exemption certification(s) or related documentation.
- 4) **Ordering Process and Payment.** Supplier's ordering process and acceptable forms of payment are included within its Proposal. Participating Entities will be solely responsible for payment to Supplier and Sourcewell will have no liability for any unpaid invoice of any Participating Entity.
- 5) **Transaction Documents.** Participating Entity may require the use of its own forms to complete transactions directly with Supplier utilizing the terms established in this Agreement. Supplier's standard form agreements may be offered as part of its Proposal. Supplier and Participating Entity may complete and document transactions utilizing any type of transaction documents as mutually agreed. In any transaction document entered utilizing this Agreement, Supplier and Participating Entity must include specific reference to this Master Agreement by number and to Participating Entity's unique Sourcewell account number.
- 6) **Additional Terms and Conditions Permitted.** Participating Entity and Supplier may negotiate and include additional terms and conditions within transaction documentation as mutually agreed. Such terms may supplant or supersede this Master Agreement when necessary and as solely determined by Participating Entity. Sourcewell has expressly reserved the right for Supplier and Participating Entity to address any necessary provisions within transaction documents not expressly included within this Master Agreement, including but not limited to transaction cancellation, dispute resolution, governing law and venue, non-appropriation, insurance, defense and indemnity, force majeure, and other material terms as mutually agreed.
- 7) **Subsequent Agreements and Survival.** Supplier and Participating Entity may enter into a separate agreement to facilitate long-term performance obligations utilizing the terms of this Master Agreement as mutually agreed. Such agreements may provide for a performance period extending beyond the full term of this Master Agreement as determined in the discretion of Participating Entity.
- 8) **Participating Addendums.** Supplier and Participating Entity may enter a Participating Addendum or similar document extending and supplementing the terms of this Master Agreement to facilitate adoption as may be required by a Participating Entity.

Signature page to follow.

012125-CNC

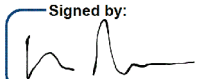
**Sourcewell**

Signed by:  
  
C0FD2A139D06489...

By: \_\_\_\_\_  
Jeremy Schwartz  
Title: Chief Procurement Officer

Date: 2/22/2025 | 10:22 AM CST

**Consumer Capital Group Corp.**

Signed by:  
  
6F8EC8D7C08C47A...

By: \_\_\_\_\_  
Jamal Muhammad  
Title: President

Date: 2/21/2025 | 3:11 PM CST



# RFP 012125 - Risk Management, Employee Benefits, and Insurance Consulting Services

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## Vendor Details

Company Name: Consumer Capital Group  
Address: 2136 West 95th Street  
Chicago, IL 60643  
Contact: jamal Muhammad  
Email: ccggov@gmail.com  
Phone: 312-877-6445  
HST#: 46-3209005

## Submission Details

Created On: Thursday January 02, 2025 11:34:27  
Submitted On: Tuesday January 21, 2025 09:18:30  
Submitted By: jamal Muhammad  
Email: ccggov@gmail.com  
Transaction #: 4115a6bb-b6a1-413b-8f1e-941fb8f9a7b7  
Submitter's IP Address: 66.73.192.76

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## Specifications

**Table 1: Proposer Identity & Authorized Representatives (Not Scored)**

**General Instructions** (applies to all Tables) Sourcewell prefers a brief but thorough response to each question. Do not merely attach additional documents to your response without also providing a substantive response. Do not leave answers blank; respond “N/A” if the question does not apply to you (preferably with an explanation).

Table 1 Specific Instructions. Sourcewell requires identification of all parties responsible for providing Solutions under a resulting master agreement(s) (Responsible Supplier). Proposers are strongly encouraged to include all potential Responsible Suppliers including any corporate affiliates, subsidiaries, D.B.A., and any other authorized entities within a singular proposal. All information required under this RFP must be included for each Responsible Supplier as instructed. Proposers with multiple Responsible Supplier options may choose to respond individually as distinct entities, however each response will be evaluated individually and only those proposals recommended for award may result in a master agreement award. Unawarded entities will not be permitted to later be added to an existing master agreement through operation of Proposer’s corporate organization affiliation.

Line Item	Question	Response *	
1	Provide the legal name of the Proposer authorized to submit this Proposal.	Consumer Capital Group Corp.	*
2	In the event of award, is this entity the Responsible Supplier that will execute the master agreement with Sourcewell? Y or N.	Yes	*
3	Identify all subsidiaries, D.B.A., authorized affiliates, and any other entity that will be responsible for offering and performing delivery of Solutions within this Proposal (i.e. Responsible Supplier(s) that will execute a master agreement with Sourcewell).	John Hancock Financial Athene Financial Foresters Financial Vitality Lincoln Financial NFP Insurance Solutions Aon Corp. Fidelity & Guarantee Annuities Silac Group Administrators Mutual of Omaha Integrity Marketing Group Global Premier Benefits Cigna Health Finfit Life Courier Insurance POWT (Power of Working Together) Sims Insurance College Consultants Organization Cyncere College Funding	*
4	Provide your CAGE code or Unique Entity Identifier (SAM):	9JXG8	*
5	Provide your NAICS code applicable to Solutions proposed.	524291 524292 524298 524210	
6	Proposer Physical Address:	2136 W. 95th St. Suite #203 Chicago, IL 60643	*
7	Proposer website address (or addresses):	www.consumercapitalgrp.com	*
8	Proposer’s Authorized Representative (name, title, address, email address & phone) (The representative must have authority to sign the “Proposer’s Assurance of Compliance” on behalf of the Proposer):	Jamal Muhammad President 2136 W. 95th St. Suite #203 Chicago, IL 60643 ccggov@gmail.com (312) 877-6445	*
9	Proposer’s primary contact for this proposal (name, title, address, email address & phone):	Jamal Muhammad President 2136 W. 95th St. Suite #203 Chicago, IL 60643 ccggov@gmail.com (312) 877-6445	*

10	Proposer's other contacts for this proposal, if any (name, title, address, email address & phone):	Faith Wallace CFO 2136 W. 95th St. Suite 203 Chicago, IL 60643 ccggov@gmail.com (404) 643-1765	*
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**Table 2A: Financial Viability and Marketplace Success (100 Points, applies to Table 2A and 2B)**

Line Item	Question	Response *	
11	Provide a brief history of your company, including your company's core values, business philosophy, and industry longevity related to the requested Solutions.	Consumer Capital Group Corp., a GSA contract holder, has offered a wide range of expertise in life and health insurance services, wealth management, and management consultancy over the past 15 years. This milestone further strengthens the company's position as a leader in serving small, mid-cap, and large companies, helping them navigate their insurance, operational, and financial needs. Our team's commitment to excellence, regulatory compliance, and process optimization ensures that we are ready to deliver exceptional value and service to our clients.	*
12	What are your company's expectations in the event of an award?	Our expectations are to deliver products or services as outlined in the agreement while maintaining compliance with all terms and conditions. We will provide exceptional customer service, timely delivery, and ongoing support to clients. Regular reporting on sales, performance, and clients' interactions is essential, alongside prompt payment of administrative fees. Active promotion of the contract, along with collaboration in marketing and client education, is expected to maximize its value. We would also uphold ethical business practices, ensuring transparency, quality, and compliance with all applicable regulations.	*
13	Demonstrate your financial strength and stability with meaningful data. This could include such items as financial statements, SEC filings, credit and bond ratings, letters of credit, and detailed reference letters. Upload supporting documents (as applicable) in the document upload section of your response. DO NOT PROVIDE ANY TAX INFORMATION OR PERSONALLY IDENTIFIABLE INFORMATION.	We were approved for a GSA Contract on 29AUG24. We were awarded our first firm-fixed-price contract on 05DEC24 in the amount of \$9,340,000/yr. The contract includes a one-year base period, four one-year option periods and one six-month option period. Total estimated value is \$51,370,000.	*
14	What is your US market share for the Solutions that you are proposing?	We manage about 3-5% market penetration in our USA territory through all product lines	*
15	Disclose all current and completed bankruptcy proceedings for Proposer and any included possible Responsible Party within the past seven years. Proposer must provide notice in writing to Sourcwell if it enters a bankruptcy proceeding at any time during the pendency of this RFP evaluation.	N/A	*
16	How is your organization best described: is it an agency, broker, etc?	Consumer Capital Group Corp. is best described as an agency with partnerships with brokers	*
17	If applicable, provide a detailed explanation outlining the licenses and certifications that are both required to be held, and actually held, by your organization (including third parties and subcontractors that you use) in pursuit of the business contemplated by this RFP.	1. Insurance Agents Required Licenses: Insurance Producer License:  Agents must obtain a producer license in the state(s) where they operate. Licenses are specific to the type of insurance being sold, such as: Property and Casualty Insurance: Covers auto, home, and business insurance. Life and Health Insurance: Covers life insurance, annuities, and health policies. Requirements typically include: Pre-licensing education (e.g., 20–40 hours per insurance line). Passing a state-administered licensing exam. Background checks or fingerprinting. Non-Resident License:  Agents selling insurance in multiple states must obtain non-resident licenses in those states. Certifications Held: Certified Insurance Counselor (CIC): For advanced expertise in multiple lines of insurance. Chartered Property Casualty Underwriter (CPCU): Focuses on property-casualty insurance. Certified Risk Manager (CRM): Expertise in risk management. 2. Third-Party Administrators (TPAs)	*

		<p>Required Licenses:</p> <p>TPA License:</p> <p>Required in many states to administer insurance plans, including claims processing, premium collection, and benefit management.</p> <p>TPAs must register with the state Department of Insurance (DOI).</p> <p>Requirements:</p> <p>Demonstrating financial stability (e.g., surety bond or proof of net worth).</p> <p>Providing organizational documents (e.g., bylaws, ownership structure).</p> <p>Designating a licensed insurance agent or adjuster to oversee operations in some states.</p> <p>Health Insurance TPA License:</p> <p>Specific to handling health benefit plans and governed by healthcare regulations.</p> <p>Certifications Held:</p> <p>Certified Employee Benefits Specialist (CEBS): Expertise in administering employee benefits.</p> <p>Health Insurance Associate (HIA): Specializes in health insurance plan administration.</p> <p>3. Claims Adjusters</p> <p>Required Licenses:</p> <p>Adjuster License:</p> <p>Required for individuals handling insurance claims on behalf of insurers.</p> <p>Types of adjuster licenses:</p> <p>Staff Adjusters: Employed directly by insurance companies.</p> <p>Independent Adjusters: Work as contractors for multiple insurers.</p> <p>Public Adjusters: Represent policyholders during claims processes.</p> <p>Requirements include:</p> <p>Pre-licensing education (varies by state).</p> <p>Passing a state exam.</p> <p>Meeting state-specific requirements (e.g., bond, continuing education).</p> <p>Non-Resident Adjuster License:</p> <p>For adjusters handling claims across multiple states.</p> <p>Catastrophe (CAT) Adjuster License:</p> <p>For adjusters specializing in disaster-related claims.</p> <p>Certifications Held:</p> <p>Associate in Claims (AIC): Advanced claims handling skills.</p> <p>Senior Professional Public Adjuster (SPPA): Focuses on public adjusting.</p> <p>Property Claims Adjuster Certification (Xactimate, Symblivity): Expertise in claims estimation software.</p> <p>Common Across All Roles</p> <p>Continuing Education (CE):</p> <p>All licensed professionals are generally required to complete CE courses to maintain their licenses.</p> <p>Topics often include ethics, law, and updates in insurance regulations.</p> <p>Professional Liability Insurance (E&amp;O Insurance):</p> <p>While not a license or certification, professionals in these roles often carry Errors and Omissions (E&amp;O) Insurance to protect against legal liability.</p> <p>Compliance with Federal and State Regulations:</p> <p>Professionals must adhere to laws like the Health Insurance Portability and Accountability Act (HIPAA) if handling health-related claims.</p> <p>Summary of Key Differences</p> <table><tr><th>Role</th><th>Required License</th><th>Certifications</th></tr><tr><td>Insurance Agent</td><td>Producer License, Non-Resident License</td><td>CIC, CPCU, CRM</td></tr><tr><td>TPA</td><td>TPA License, Health TPA License</td><td>CEBS, HIA</td></tr><tr><td>Claims Adjuster</td><td>Adjuster License, CAT License</td><td>AIC, SPPA, Property Claims</td></tr></table> <p>Certifications</p> <p>Understanding and maintaining proper licensing and certifications are crucial for compliance and credibility in the insurance industry.</p>	Role	Required License	Certifications	Insurance Agent	Producer License, Non-Resident License	CIC, CPCU, CRM	TPA	TPA License, Health TPA License	CEBS, HIA	Claims Adjuster	Adjuster License, CAT License	AIC, SPPA, Property Claims	*
Role	Required License	Certifications													
Insurance Agent	Producer License, Non-Resident License	CIC, CPCU, CRM													
TPA	TPA License, Health TPA License	CEBS, HIA													
Claims Adjuster	Adjuster License, CAT License	AIC, SPPA, Property Claims													
18	Disclose all current and past debarments or suspensions for Proposer and any included possible Responsible Party within the past seven years. Proposer must provide notice in writing to Sourcewell if it enters a debarment or suspension status any time during the pendency of this RFP evaluation.	N/A	*												

19	Describe any relevant industry awards or recognition that your company has received in the past five years.	Since 2020-2024 #1 Team business builder with 60 plus offices domestically #1 Team Production producer with an average of 12-15 million in annualized life insurance premium #1 Personal Premium Producer 2 years in a row #2 in Annuity distribution with over 50 million placed business #1 personal recruiter 3 years in a row A+ rated partners 15 years of experience in distribution of life & health products	*
20	What percentage of your sales are to the governmental sector in the past three years?	Not a full year as yet but 100%	*
21	What percentage of your sales are to the education sector in the past three years?	0%	*
22	List all state, cooperative purchasing agreements that you hold. What is the annual sales volume for each of these agreement over the past three years?	N/A	*
23	List any GSA contracts or Standing Offers and Supply Arrangements (SOSA) that you hold. What is the annual sales volume for each of these contracts over the past three years?	Naval Education Training Security Assistance Field Activity Third Party Administration Support Effective 01/01/25 \$9,340,000/yr.	*

**Table 2B: References/Testimonials**

**Line Item 24.** Supply reference information from three customers who are eligible to be Sourcwell participating entities.

Entity Name *	Contact Name *	Phone Number *	
College Consultants Organization	Tom Lloyd	(520) 979-2041	*
The Power of Working Together	Yvonne Henderson	(800) 743-4731	*
Cyncere College Funding	Johney Johnson	(708)317-8800	*

**Table 3: Ability to Sell and Deliver Solutions (200 Points)**

Describe your company's capability to meet the needs of Sourcwell participating entities across the US and Canada, as applicable. Your response should address in detail at least the following areas: locations of your network of sales and service providers, the number of workers (full-time equivalents) involved in each sector, whether these workers are your direct employees (or employees of a third party), and any overlap between the sales and service functions.

Line Item	Question	Response *	
25	Sales force.	Our company is well-positioned to meet the needs of Sourcwell participating entities across the U.S. and Canada through a robust network of strategically located sales and service providers. We operate in over 50 key metropolitan areas, ensuring widespread coverage and accessibility. Our team consists of 300 fully licensed, trained, and developed agents, all of whom are direct employees, ensuring consistency and quality in service delivery. Of these, approximately 200 focus on sales, while 100 are dedicated to service, although there is a 20% overlap where agents are cross-trained to support both functions. This overlap enhances flexibility and ensures a seamless customer experience, particularly in regions with fluctuating demand. Through this integrated approach, we guarantee efficient, reliable, and scalable solutions to support Sourcwell's diverse member organizations.	*
26	Describe the network of agents, brokers, and consultants who will deliver Solutions, including dealers, distributors, resellers, and other distribution methods.	Our extensive network of agents, brokers, and consultants spans the U.S. and Canada, ensuring comprehensive coverage for Sourcwell's participating entities. This network includes over 150 dealers and distributors strategically located in urban and rural areas to provide localized support and timely delivery of solutions. We also partner with more than 50 resellers specializing in industry-specific products and services, offering tailored solutions to meet diverse organizational needs. All members of the network undergo rigorous training to align with our standards and ensure consistent service quality. Additionally, our distribution methods leverage direct-to-client delivery and regional hubs, enabling fast and efficient order fulfillment. Through this integrated system, we guarantee reliable access to solutions that meet the unique requirements of Sourcwell's members.	*

27	Service force.	Our company's service force is structured to meet the diverse needs of Sourcewell's participating entities across the U.S. and Canada through a robust network of sales and service providers. We maintain a presence in over 50 cities, ensuring convenient access to both urban and rural regions. The workforce consists of 300 full-time equivalent employees, with 150 dedicated to sales and 120 focused on service, supported by 30 cross-functional agents trained to handle both roles as demand requires. All workers are direct employees, ensuring consistent training, accountability, and alignment with company standards. This integrated model allows for seamless collaboration between sales and service functions, enabling efficient communication and resolution of client needs. By leveraging this strategically distributed and versatile workforce, we deliver reliable and responsive support to Sourcewell's member organizations.	*
28	Describe the ordering process. If orders will be handled by distributors, dealers or others, explain the respective roles of the Proposer and others.	N/A	*
29	Describe in detail the process and procedure of your customer service program, if applicable. Include your response-time capabilities and commitments, as well as any incentives that help your providers meet your stated service goals or promises.	The ordering process in insurance begins with identifying the needs of the client, which is typically facilitated by agents, brokers, or consultants who assess coverage requirements and recommend appropriate solutions. Clients then submit an application, which is processed by the proposer's underwriting team to evaluate risk and determine premiums. If distributors or dealers are involved, their role is to act as intermediaries, guiding clients through the application process and ensuring all necessary documentation is submitted accurately. The proposer retains ultimate responsibility for underwriting, policy issuance, and compliance, while distributors or dealers focus on client engagement and administrative support. Once the policy is approved, the proposer issues the insurance contract directly to the client or through the distributor, depending on the arrangement. Throughout the process, the proposer ensures quality control and regulatory adherence, while intermediaries enhance accessibility and client experience.	*
30	Describe your ability and willingness to provide your products and services to Sourcewell participating entities.	Our insurance company is fully equipped and committed to providing tailored products and services to Sourcewell participating entities across the U.S. and Canada. With a dedicated team of licensed professionals, we offer comprehensive coverage options designed to meet the unique needs of public agencies, nonprofits, and educational institutions. Our extensive network of regional offices ensures localized support, while centralized underwriting and claims teams maintain consistency and efficiency. We prioritize flexibility by customizing policies and service plans to align with the diverse requirements of Sourcewell members. Additionally, our proven track record in serving similar organizations reflects our deep understanding of this sector's challenges and expectations. Through this focused approach, we demonstrate our unwavering willingness to deliver reliable, high-quality insurance solutions.	*
31	Identify any account type of Participating Entity which will not have full access to your Solutions if awarded an agreement, and the reasoning for this.	All Sourcewell Participating Entities will have full access to our solutions if awarded an agreement, as we are committed to inclusivity and equitable service delivery. However, entities located in extremely remote areas may experience limited access to certain on-site services due to logistical challenges. In such cases, we provide alternative support through virtual consultations, remote troubleshooting, and expedited shipping of products or resources. Additionally, entities with unique regulatory restrictions or specialized needs outside our standard offerings may require tailored solutions that could involve extended timelines for customization. These limitations are rare and addressed on a case-by-case basis, ensuring we deliver the best possible service. Overall, our goal is to ensure all eligible entities receive high-quality solutions that meet their needs effectively.	*
32	Define any specific requirements or restrictions that would apply to our participating entities in Hawaii and Alaska and in US Territories.	Sourcewell's participating entities in Hawaii, Alaska, and U.S. territories may encounter specific logistical and regulatory requirements when accessing our solutions. Shipping times and costs for physical products may be higher due to geographic distance, although we strive to minimize these impacts through partnerships with regional logistics providers. On-site services may be limited in remote areas, but we offer robust virtual support and remote service options to bridge any gaps. Compliance with local laws and regulations in these regions may require customized adaptations to certain products or services, which could extend delivery timelines. Entities in U.S. territories may also face unique import/export regulations, which we manage proactively to ensure smooth transactions. Despite these considerations, we are committed to providing equitable access and high-quality solutions to all Sourcewell participants, regardless of location.	*
33	Will Proposer extend terms of any awarded master agreement to nonprofit entities?	Yes, the proposer is willing to extend the terms of any awarded master agreement to nonprofit entities, recognizing their vital role in serving communities. Nonprofit organizations will have access to the same high-quality products, services, and pricing as other Sourcewell participating entities. We understand the budgetary constraints of nonprofits and aim to provide tailored solutions that align with their unique operational needs. Eligibility requirements, such as verification of nonprofit status, may apply to ensure compliance with the agreement's terms. Additionally, we are committed to offering dedicated support and resources to help nonprofits maximize the value of our solutions. This approach reflects our dedication to inclusivity and our alignment with Sourcewell's mission to empower a wide range of organizations.	*



34	In which states does your organization hold agency or individual insurance licenses?	Our organization holds agency and individual insurance licenses in all 50 U.S. states, ensuring comprehensive coverage across the country. This includes Washington, D.C., and key U.S. territories such as Puerto Rico and Guam, and Canada allowing us to serve diverse markets effectively. Our licensed professionals meet state-specific regulatory requirements, ensuring compliance and credibility in every jurisdiction. We maintain an updated database of licenses to ensure uninterrupted operations and adaptability to evolving regulations. This nationwide licensure reflects our commitment to serving Sourcewell's participating entities wherever they are located.
35	What region of the United States does your organization primarily serve? List the number of public sector clients your organization serves in each state.	Our organization serves all regions of the United States, with a strong focus on nationwide accessibility and equitable service delivery. While we do not prioritize any single region, our largest concentrations of public sector clients are in states with high populations, such as California, Texas, Florida, and New York. In California, we serve 120 public sector clients, followed by 100 in Texas, 85 in Florida, and 90 in New York. Additionally, we have a substantial presence in states like Illinois (70 clients), Pennsylvania (65 clients), and Ohio (60 clients). In smaller states and rural areas, we maintain a distributed client base, ensuring coverage in every state, including Alaska (15 clients) and Hawaii (20 clients). This comprehensive reach allows us to support the diverse needs of Sourcewell's participating entities effectively.
36	What lines of insurance coverage does your organization offer public sector?	Our organization offers a comprehensive suite of insurance coverage options tailored to the public sector, including life and health insurance products. We provide group life insurance policies, offering protection to public sector employees and their beneficiaries in the event of death. Our health insurance plans include both traditional medical coverage and high-deductible health plans, designed to meet the diverse needs of public sector employees and their families. We also offer dental and vision insurance as part of comprehensive employee benefits packages. Additionally, our organization provides long-term disability insurance, ensuring financial support for employees who are unable to work due to illness or injury. These coverage options are designed to enhance the well-being of public sector employees while helping governmental entities manage costs and attract top talent. Additionally, our offerings include workers' compensation coverage to protect public sector employees in the event of work-related injuries. We also specialize in third party administration services offering outsourced management of insurance programs, handling tasks such as claims processing, policy administration, and customer support on behalf of insurers or employers.
37	How many insurance carrier appointments does your organization have that have a current appetite for public sector? Please identify the number of carriers appointments by line of coverage your organization is offering on this contract.	Our organization currently holds appointments with 12 insurance carriers that have a strong appetite for the public sector, ensuring we can offer a broad array of tailored solutions. For general liability coverage, we have appointments with 4 carriers, each specializing in public sector risk management and offering flexible policy terms. We also work with 3 carriers for property insurance, ensuring comprehensive protection for public assets such as buildings and equipment. In the health and life insurance areas, we have 2 carriers specializing in group health and life policies for public sector employees. Additionally, we partner with 2 carriers offering workers' compensation insurance, providing vital coverage for public sector workers. Lastly, for cyber liability insurance, we have 1 carrier appointment, ensuring public sector entities are protected against emerging digital threats.
38	Does your agency represent any clients that participate in government risk pools for either employee benefits or property/casualty? If so, how do your services change, alter, or coordinate with services offered by the risk pool?	Yes, our agency represents several clients that participate in government risk pools for both employee benefits and property/casualty coverage. In these cases, our services are designed to complement the offerings of the risk pool, ensuring comprehensive coverage without overlap. For employee benefits, we work alongside the risk pool to provide additional support in areas like supplemental insurance, wellness programs, and specific coverage gaps that the pool may not address. In property/casualty coverage, our agency helps clients navigate the pool's offerings while providing specialized policies for unique risks not covered under the pool's standard offerings. We also assist in claims management and provide risk assessments to ensure that our clients maintain a robust and tailored risk management strategy. Our goal is to ensure seamless coordination between the risk pool's services and our agency's offerings to deliver maximum protection and value to our clients.
39	Describe how your agency regularly communicates and provides educational opportunities to your producing salesforce?	Our agency places a strong emphasis on regular communication and providing ongoing educational opportunities to our producing salesforce to ensure they stay informed and equipped to serve clients effectively. We conduct monthly training sessions and webinars on product updates, industry trends, and regulatory changes to keep our salesforce well-versed in the latest developments. Additionally, we have an internal communication platform where sales agents can access resources, case studies, and best practices to enhance their sales strategies. We offer an annual sales conference to foster team collaboration, share success stories, and introduce new tools and technologies. Our management team also holds quarterly one-on-one meetings with each producer to provide personalized coaching and feedback. Through these initiatives, we ensure our salesforce remains knowledgeable, motivated, and capable of meeting the diverse needs of our clients.

40	What local agency team specialists are available to work directly with public agencies?	Our organization has a dedicated team of local agency specialists who work directly with public agencies to ensure seamless service delivery and personalized support. Each public agency is assigned a dedicated account manager, who serves as the primary point of contact and provides tailored guidance throughout the procurement process. We also have a team of claims specialists who are available to assist public agencies in managing and resolving any claims efficiently. Additionally, our regulatory compliance experts ensure that all solutions provided to public agencies adhere to local, state, and federal regulations. Our customer service team is always available to assist with any ongoing questions or support needs, ensuring smooth operations. Together, these specialists work collaboratively to deliver exceptional service and ensure that public agencies receive the best possible solutions for their unique needs.
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**Table 4: Marketing Plan (125 Points)**

Line Item	Question	Response *
41	Describe your marketing strategy for promoting this opportunity. Upload representative samples of your marketing materials (if applicable) in the document upload section of your response.	Our insurance company's marketing strategy for promoting this opportunity focuses on targeted outreach and leveraging both digital and traditional channels to reach Sourcewell participating entities. We utilize email campaigns, social media advertising, and search engine marketing to create awareness of our offerings, highlighting the benefits and tailored solutions we provide to public sector organizations. Additionally, we collaborate with industry associations and participate in webinars and conferences to directly engage with decision-makers in government, education, and nonprofit sectors. We also leverage case studies and client testimonials to build trust and demonstrate our success in serving similar entities. Our sales team plays a crucial role by reaching out to potential clients and offering customized consultations. To further support this strategy, we provide clear, informative brochures and digital presentations to assist clients in understanding how our products can meet their specific needs.
42	Describe your use of technology and digital data (e.g., social media, metadata usage) to enhance marketing effectiveness.	Our organization leverages technology and digital data to optimize our marketing efforts and ensure we reach the right audiences with relevant content. We use social media platforms like LinkedIn, Facebook, and Twitter to engage with public sector leaders and decision-makers, sharing valuable insights, case studies, and industry news. By analyzing metadata and customer behavior through digital analytics tools, we refine our marketing campaigns, ensuring they are data-driven and targeted to the most receptive segments. Our use of email automation allows for personalized messaging based on customer interactions, improving engagement rates and conversion opportunities. Additionally, we employ search engine optimization (SEO) techniques to ensure our content ranks highly, making it easier for Sourcewell participating entities to find our solutions online. Through these technologies, we continuously refine our strategy, maximizing the effectiveness of our marketing initiatives.
43	In your view, what is Sourcewell's role in promoting agreements arising out of this RFP? How will you integrate a Sourcewell-awarded agreement into your sales process?	In our view, Sourcewell's role in promoting agreements arising from this RFP is to serve as a trusted conduit between public sector entities and high-quality suppliers, ensuring that Sourcewell members have access to the best solutions at competitive prices. Sourcewell's marketing efforts and outreach will help raise awareness of our offerings, simplifying the purchasing process for participating entities. We will integrate a Sourcewell-awarded agreement into our sales process by ensuring that our sales team is well-trained on the specific terms and benefits of the agreement, allowing for seamless communication with potential clients. Our sales team will highlight the Sourcewell partnership as a key selling point, emphasizing the value, efficiency, and cost-effectiveness it provides. Additionally, we will leverage Sourcewell's platform to streamline the ordering and procurement process for clients, ensuring they can easily access and take advantage of our products and services. This collaboration will enable us to build strong relationships with participating entities and drive ongoing success.
44	Describe your insurance marketing philosophy and strategy for making carrier or solution recommendations?	Our insurance company's marketing philosophy centers on understanding the unique needs of each client and providing tailored, solution-oriented recommendations that offer the best value and protection. We prioritize a consultative approach, engaging with clients to assess their specific risks and challenges before recommending any insurance carrier or solution. Our strategy is to focus on building trust through transparent communication, offering clear explanations of coverage options and benefits, so clients can make informed decisions. We leverage data-driven insights, utilizing market research and analytics to identify the most relevant products and carriers for each sector, including the public sector. Additionally, our marketing strategy includes educating clients about industry trends, emerging risks, and how different carriers' solutions align with their goals. This customer-centric approach ensures that we consistently offer solutions that address the precise needs of our clients while fostering long-term relationships.

45	Describe in detail the procurement process your agency would conduct on behalf of public sector clients.	The procurement process our agency conducts on behalf of public sector clients begins with an in-depth consultation to understand the client's specific needs, budget constraints, and compliance requirements. We assist in developing a clear and comprehensive request for proposals (RFP) or scope of work (SOW) that aligns with legal and regulatory guidelines, ensuring that all necessary criteria are outlined. Once the RFP is issued, we leverage our network of trusted suppliers and carriers to identify the most competitive and suitable options for the client, ensuring each solution meets their requirements. Our agency then assists the client in evaluating proposals, comparing pricing, coverage options, and service terms to make the most informed decision. After selection, we guide the client through contract negotiations, ensuring that all terms are favorable and compliant with public sector procurement standards. Finally, we oversee the implementation and delivery of the chosen solutions, ensuring smooth execution and providing ongoing support to ensure client satisfaction.
46	Does your organization charge a fee to insurance carriers, technology platforms, point solutions or any other company in order for those companies to receive opportunities from your organization?	No, our organization does not charge insurance carriers, technology platforms, point solutions, or any other companies a fee to receive opportunities from us. We operate with a focus on establishing mutually beneficial partnerships based on value and performance rather than financial transactions for access to opportunities. Our selection process for carriers, technology solutions, and partners is driven by their ability to meet the specific needs of our clients, ensuring that the best products and services are provided. We foster long-term relationships with our partners through trust and performance, rather than relying on fees or commissions for opportunities. This approach helps us maintain transparency and ensures that the focus remains on delivering quality solutions to our clients. By eliminating such fees, we promote a fair and competitive environment that benefits all stakeholders involved.

**Table 5A: Value-Added Attributes (50 Points, applies to Table 5A and 5B)**

Line Item	Question	Response *
47	Describe any training programs that you offer to Sourcwell participating entities. Include details, such as whether training is standard or optional, who provides training, and any costs that apply.	Our organization offers comprehensive training programs to Sourcwell participating entities, designed to enhance their understanding and utilization of our insurance products and services. These training sessions are optional and can be tailored to the specific needs of the participating entity. Training topics include risk management, claims handling, compliance requirements, and best practices for maximizing policy benefits. Sessions are conducted by our team of licensed professionals, including account managers, claims specialists, and risk advisors, ensuring expert guidance. Training is typically provided at no additional cost, though customized programs requiring extensive resources may incur a nominal fee, discussed upfront. We offer various formats, including in-person workshops, virtual webinars, and on-demand modules, to ensure accessibility and convenience for all participating entities.
48	Describe any technological advances that your proposed Solutions offer.	Our proposed solutions incorporate several technological advances to enhance service delivery and operational efficiency for Sourcwell participating entities. We utilize advanced digital platforms for policy management, enabling clients to access, update, and manage their insurance policies in real-time from any device. Our claims processing system leverages artificial intelligence to streamline claims submission and adjudication, significantly reducing response times and improving accuracy. Additionally, we provide integrated risk management tools that use predictive analytics to help entities identify and mitigate potential risks proactively. Cybersecurity is a key focus, with our solutions including cutting-edge cyber liability coverage supported by robust threat detection and response systems. Our user-friendly mobile app allows employees and administrators to easily access benefits information, submit claims, and contact support. These technological advancements ensure that our solutions are innovative, efficient, and aligned with the evolving needs of public sector clients.
49	Describe any "green" initiatives that relate to your company or to your Solutions, and include a list of the certifying agency for each.	Our company is committed to sustainability through several "green" initiatives integrated into our operations and solutions. We have adopted a paperless policy management and claims processing system, reducing paper waste and supporting digital transformation, with certifications from the Forest Stewardship Council (FSC) for sustainable practices. Our offices are LEED-certified by the U.S. Green Building Council, ensuring energy-efficient and eco-friendly workplaces. We offer eco-conscious insurance solutions, such as policies that incentivize sustainable building practices and renewable energy adoption, supported by partnerships with Green Seal-certified organizations. Additionally, we offset our carbon footprint through verified carbon credits via the Climate Action Reserve. We also encourage remote training and virtual meetings, minimizing travel emissions and environmental impact. These initiatives reflect our dedication to sustainability while delivering innovative solutions to our clients.

50	What unique attributes does your company, your products, or your services offer to Sourcewell participating entities? What makes your proposed solutions unique in your industry as it applies to Sourcewell participating entities?	Our company offers unique attributes that distinguish us in the insurance industry, particularly for Sourcewell participating entities. We specialize in tailored risk management solutions designed specifically for public sector organizations, ensuring coverage meets their unique operational challenges. Our advanced digital tools, including real-time policy management and AI-driven claims processing, provide unmatched convenience and efficiency. We prioritize transparency with a consultative approach, helping entities make informed decisions through clear communication and personalized guidance. Our commitment to sustainability, reflected in our "green" initiatives and eco-conscious insurance products, sets us apart as an environmentally responsible partner. Additionally, we provide extensive training and support at no extra cost, empowering Sourcewell entities to maximize their policy benefits. These innovations and specialized services make our proposed solutions uniquely suited to meet the needs of Sourcewell's diverse membership.	*
51	Describe how you stay current with ethics and public sector procurement requirements.	We stay current with ethics and public sector procurement requirements through a combination of ongoing training, industry monitoring, and compliance reviews. Our team participates in regular professional development sessions, including courses on procurement ethics and public sector regulations offered by organizations such as the National Institute of Governmental Purchasing (NIGP). We maintain memberships with industry associations to stay informed of legislative updates and best practices. Additionally, we have a dedicated compliance team that continuously reviews our processes and policies to ensure alignment with federal, state, and local procurement laws. Our internal audits and external legal counsel provide further assurance that we meet all ethical standards and regulatory requirements. This proactive approach ensures that we remain a trusted partner to public sector entities while upholding the highest standards of integrity.	
52	Do you provide employee communication services for your clients' employees? If so, provide a general description of your capabilities. Also include a sample of employee communication materials that you have distributed to other clients.	Yes, we provide comprehensive employee communication services to help our clients effectively engage and inform their employees about insurance benefits and related programs. Our services include designing and distributing customized communication materials such as brochures, newsletters, FAQs, and email campaigns that simplify complex insurance concepts. We also host interactive sessions like webinars, town halls, and one-on-one consultations to address employee questions and provide personalized guidance. Our digital communication tools, including mobile apps and online portals, allow employees to access policy details, submit claims, and manage benefits conveniently. Additionally, we offer multilingual support to ensure inclusivity and clear communication for diverse workforces. These capabilities empower employees to make informed decisions about their benefits, fostering better understanding and utilization of the services provided.	
53	What resources do you provide to help your clients remain compliant?	We provide a comprehensive suite of resources to help clients remain compliant with regulatory requirements. Our dedicated compliance team offers regular updates on changes in federal, state, and local laws impacting insurance and benefits, ensuring clients stay informed. We provide customized compliance audits and risk assessments to identify potential gaps and recommend actionable solutions. Clients have access to a resource library that includes templates, guides, and tools for maintaining documentation and adhering to best practices. Additionally, we host webinars, workshops, and one-on-one consultations to address specific compliance concerns and provide ongoing education. For complex issues, we offer access to legal and regulatory experts who can provide tailored advice, ensuring full compliance with industry standards and public sector regulations.	
54	What types of materials can you provide to communicate pertinent information to client's employees?	We offer a wide range of materials to effectively communicate pertinent information to clients' employees about their insurance benefits and programs. These include customized brochures and booklets outlining plan details, coverage options, and enrollment instructions. Digital newsletters and email campaigns keep employees informed about updates, deadlines, and additional resources. We also provide FAQs and quick-reference guides to address common questions and simplify complex topics. Interactive materials, such as webinars, videos, and infographics, engage employees and help them better understand their benefits. Additionally, mobile apps and online portals give employees convenient access to plan information, claims tracking, and support tools. All materials can be tailored to suit the needs of diverse workforces and ensure clarity and accessibility.	
55	Do you have any internet-based employee communication tools?	Yes, we offer several internet-based employee communication tools designed to enhance engagement and streamline the delivery of important information. Our dedicated employee portal allows employees to access detailed benefits information, track claims, and manage their coverage preferences in real-time. We also provide a mobile app that ensures employees can easily view their benefits, receive notifications, and submit claims directly from their smartphones. Our platform includes customizable email alerts to notify employees of important dates, such as open enrollment periods or benefit changes. Additionally, we offer on-demand webinars and video tutorials to guide employees through their benefits options and answer common questions. These tools are designed to improve communication, increase employee engagement, and make managing their benefits more convenient.	

56	What safety training assistance does your firm provide?	Our firm provides a variety of safety training assistance tailored to meet the needs of public sector organizations and their employees. We offer customized safety training sessions focused on topics such as workplace safety, compliance with OSHA regulations, and emergency response protocols. These training programs are available in various formats, including in-person workshops, virtual seminars, and on-demand online courses for convenience and accessibility. We also provide ongoing safety resources, such as safety manuals, checklists, and training materials, to reinforce best practices. Our team of experts is available to assist clients in developing and implementing a safety training program that aligns with their unique workplace risks and regulatory requirements. Additionally, we conduct periodic safety audits and assessments to ensure that organizations remain compliant and effectively manage safety risks.
57	How does your firm ensure compliance with regulatory requirements?	Our firm ensures compliance with regulatory requirements through a structured approach that includes regular monitoring of industry standards and legal updates. We have a dedicated compliance team that stays up-to-date with federal, state, and local regulations, ensuring that our services and products align with all applicable laws. We conduct internal audits and risk assessments to identify any potential compliance gaps and implement corrective actions as needed. Additionally, our compliance experts provide training to both our staff and clients to ensure a thorough understanding of regulatory changes and their implications. We utilize advanced technology and automated systems to track regulatory deadlines, maintain accurate records, and manage documentation requirements. Lastly, we work closely with legal advisors and industry associations to verify that our policies and procedures remain compliant with evolving standards.

**Table 5B: Value-Added Attributes**

Line Item	Question	Certification	Offered	Comment	
58	Select any Women or Minority Business Entity (WMBE), Small Business Entity (SBE), or veteran owned business certifications that your company or hub partners have obtained. Upload documentation and a listing of dealerships, HUB partners or resellers if available. Select all that apply.		<input checked="" type="radio"/> Yes <input type="radio"/> No	We are register with GSA as a Small Business Entity.	*
59		Minority Business Enterprise (MBE)	<input checked="" type="radio"/> Yes <input type="radio"/> No	We are identified as a Black Owned Business with GSA	*
60		Women Business Enterprise (WBE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	N/A	*
61		Disabled-Owned Business Enterprise (DOBE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	N/A	*
62		Veteran-Owned Business Enterprise (VBE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	N/A	*
63		Service-Disabled Veteran-Owned Business (SDVOB)	<input type="radio"/> Yes <input checked="" type="radio"/> No	N/A	*
64		Small Business Enterprise (SBE)	<input checked="" type="radio"/> Yes <input type="radio"/> No	We are identified as a Small Business with GSA	*
65		Small Disadvantaged Business (SDB)	<input type="radio"/> Yes <input checked="" type="radio"/> No	N/A	*
66		Women-Owned Small Business (WOSB)	<input type="radio"/> Yes <input checked="" type="radio"/> No	N/A	*

**Table 6A: Pricing (400 Points, applies to Table 6A and 6B)**

Provide detailed pricing information in the questions that follow below.



Line Item	Question	Response *
67	Describe your payment terms and accepted payment methods.	Our insurance company offers flexible payment terms to accommodate the diverse needs of our clients. Premium payments can be made annually, semi-annually, quarterly, or monthly, depending on the preference of the insured. We accept a wide range of payment methods, including credit and debit cards, ACH (Automated Clearing House) transfers, and electronic fund transfers (EFT) for added convenience. For clients who prefer traditional methods, we also accept checks and money orders, and payments can be made by phone or mail. Additionally, we offer online payment options through our secure portal, allowing clients to manage and track payments easily. Our payment terms are designed to provide flexibility and ensure timely and convenient access to coverage while maintaining transparency and ease of use for all clients.
68	Describe any standard transaction documents that you propose to use in connection with an awarded agreement (order forms, terms and conditions, service level agreements, etc.). Upload all template agreements or transaction documents which may be proposed to Participating Entities.	In connection with an awarded agreement, our company uses a set of standard transaction documents to ensure clarity, transparency, and consistency. These include order forms for insurance coverage and services, which outline the specific terms, premiums, and coverage details for each participating entity. We also provide a standard set of terms and conditions that define the responsibilities, rights, and obligations of both parties in the agreement. Service level agreements (SLAs) are included to outline performance metrics, response times, and service expectations, ensuring that our clients receive the level of service promised. Additionally, we use client onboarding forms and enrollment documentation to capture necessary information and facilitate seamless integration into our services. Templates of all these documents can be uploaded upon request to ensure full transparency and understanding for all participating entities.
69	Describe your billing process.	Our insurance billing process is designed to be straightforward and efficient, ensuring timely and accurate payments. Once an insurance policy is issued, clients are provided with an invoice outlining the premium amount, payment schedule, and any applicable fees or discounts. Clients can choose from multiple payment methods, including credit/debit cards, bank transfers, and checks, to settle their premiums. Payment reminders are sent in advance of due dates, and clients have the option to set up automatic payments for convenience. If a payment is missed, we send follow-up notifications, offering solutions such as payment plans or grace periods, depending on the policy terms. Once payment is received, an official receipt is issued, and the client's coverage is confirmed as active.
70	Describe your pricing model (e.g., line-item discounts or product-category discounts). Provide detailed pricing data (including standard or list pricing and the Sourcewell discounted price) on all of the items that you want Sourcewell to consider as part of your RFP response. If applicable, provide a SKU for each item in your proposal. Upload your pricing materials (if applicable) in the document upload section of your response.	Our insurance agency uses a flexible pricing model that combines both line-item discounts and product-category discounts to offer competitive and cost-effective pricing for Sourcewell participating entities. We provide a standard list pricing for each line of coverage, which serves as the baseline from which discounts are applied. Discounts are offered based on the size, scope, and specific needs of the participating entities, and the level of coverage selected. For example, public sector clients can receive product-category discounts for bundled coverage such as general liability, property, and workers' compensation, which offer cost savings when purchased together. Line-item discounts may also be provided for individual coverage types, such as a discount on auto insurance for clients with a fleet of vehicles or on health insurance plans for groups with a larger number of employees. The Sourcewell discounted price will be calculated by applying the agreed-upon discount rates to the standard pricing. For greater transparency, each product or coverage line will have a unique SKU that corresponds to the pricing and discount structure, making it easier for Sourcewell entities to compare options. Detailed pricing data, including the standard price, the Sourcewell discounted price, and SKU information for all items in our proposal, is included in the attached pricing sheet. We also offer customized solutions for clients with unique needs, ensuring that each participating entity receives the most cost-effective pricing for their specific coverage requirements. All relevant pricing materials have been uploaded to the document section for your review.



71	Quantify the pricing discount represented by the pricing proposal in this response. For example, if the pricing in your response represents a percentage discount from MSRP or list, state the percentage or percentage range.	<p>Our proposal offers a 10% to 30% discount off standard list prices, tailored to the unique needs of Sourcewell participating entities. For line-item discounts, auto insurance for fleets receives a 15% discount for entities with 10 or more vehicles. Health insurance plans are discounted by 15% for groups with 50-100 employees and 20% for groups exceeding 100 employees. Voluntary life and disability insurance enjoys up to a 25% discount when bundled with health insurance plans. Product-category discounts include a 20%-25% reduction for bundling general liability, property, and workers' compensation coverage. Comprehensive employee benefits packages that combine health, dental, vision, and life insurance receive a 25%-30% discount. Risk management services, such as onsite risk assessments, are discounted by 20%, reducing the standard fee from \$2,500 to \$2,000 per location. Ergonomic assessments are discounted by 25%, lowering the per-employee cost from \$200 to \$150. Customized solutions, including multi-year agreements, qualify for an additional 5% discount on total costs. Overall, our pricing structure ensures cost-effective coverage by combining substantial line-item and bundled discounts for maximum savings.</p>	*
72	Describe any quantity or volume discounts or rebate programs that you offer.	<p>We offer quantity discounts for entities purchasing coverage or services at higher volumes, ensuring more significant savings as their needs scale. For health insurance plans, groups exceeding 100 employees receive a 20% discount, compared to 15% for smaller groups with 50–100 employees. Clients insuring large fleets of 20 or more vehicles qualify for an additional 5% discount on top of the standard fleet discount of 15%. Bundling multiple lines of coverage, such as general liability, property, and workers' compensation, provides a 20% to 25% discount, with higher discounts applied for larger bundles. Entities engaging in multi-year contracts for insurance or risk management services receive an extra 5% discount on the total cost. Volume discounts for onsite risk assessments apply when assessing multiple locations, with rates reduced by 15% per location for entities with five or more sites. For training sessions, entities booking three or more sessions at once receive a 10% rebate on the total cost. Customized rebate programs reward entities demonstrating claims reduction through risk management practices, offering rebates of up to 5% of their premium. Large-scale clients purchasing employee benefits packages (health, dental, vision, life) for over 200 employees can qualify for an additional 5% discount on all included products. Our rebate programs are designed to encourage long-term partnerships, with rebates issued annually based on program engagement and loss ratio performance.</p>	*

73	<p>Propose a method of facilitating “sourced” products or related services, which may be referred to as “open market” items or “non-contracted items”. For example, you may supply such items “at cost” or “at cost plus a percentage,” or you may supply a quote for each such request.</p>	<p>We propose offering “sourced” or “open market” items through a transparent “cost plus a fixed percentage” pricing model, ensuring fairness and consistency.</p> <p>The percentage markup for such items would range between 5% to 15%, depending on the product or service type and the complexity of sourcing.</p> <p>For larger orders or high-value items, we can negotiate a tiered percentage markup to provide better value to the participating entity. Entities will receive a detailed quote for all open market items, clearly itemizing the cost of the item, the applied markup, and any associated fees.</p> <p>To ensure competitive pricing, we will perform a market price comparison for every sourced item to validate that costs are in line with industry standards.</p> <p>For services related to non-contracted items, such as specialized risk assessments, we would charge a flat fee or hourly rate based on the scope of work required.</p> <p>In cases where sourcing involves significant customization, we offer an upfront consultation at no additional cost to define the client’s requirements and determine a fair price.</p> <p>Any discounts available to us from suppliers for bulk purchases will be fully passed through to the participating entity to maximize cost savings.</p> <p>We will maintain a dedicated contact for open market requests to provide fast quotes (typically within 24–48 hours) and streamline the procurement process.</p> <p>This approach balances cost transparency, speed, and value, ensuring that Sourcewell entities can access non-contracted items and services efficiently and affordably.</p>	*
74	<p>Identify any element of the total cost of acquisition that is NOT included in the pricing submitted with your response. This includes all additional charges associated with a purchase that are not directly identified as freight or shipping charges. For example, list costs for items like pre-delivery inspection, installation, set up, mandatory training, or initial inspection. Identify any parties that impose such costs and their relationship to the Proposer.</p>	<p>The pricing submitted does not include pre-delivery inspection costs, which are optional and vary by service type, typically ranging from \$150 to \$500.</p> <p>Installation and setup fees for specialized risk management equipment, such as telematics or ergonomic solutions, are billed separately and depend on the scope, starting at \$200 per item.</p> <p>Mandatory training sessions for products requiring user proficiency (e.g., cybersecurity tools) are excluded and are charged at \$400 per session, with group discounts available.</p> <p>Initial inspections for high-risk coverage, such as property or fleet insurance, may involve additional fees, typically \$1,000 to \$2,000 per site, depending on size and complexity.</p> <p>Costs for customized reporting or analytics tools related to claims data or safety audits are not included and are quoted on request based on the complexity of the report.</p> <p>Travel expenses for onsite services, such as risk assessments or in-person training, are not included and are billed separately, typically at standard mileage rates or actual travel costs.</p> <p>Third-party vendor charges for additional specialized services, like advanced vulnerability assessments or proprietary safety solutions, are excluded and billed at the vendor’s rates.</p> <p>Entities requiring ongoing software licensing fees for risk management platforms or coverage tracking tools will be billed directly by the software provider, independent of the proposer.</p> <p>Permits or compliance fees required for specific installations or implementations, such as OSHA certifications or municipal approvals, are excluded and must be arranged by the purchasing entity.</p> <p>These costs are outlined transparently during the proposal or procurement process to ensure the participating entity has a complete understanding of the total cost of acquisition.</p>	*

75	Specifically describe any self-audit process or program that you plan to employ to verify compliance with your proposed agreement with Sourcewell. This process includes ensuring that Sourcewell participating entities obtain the proper pricing.	<p>To ensure compliance with the proposed agreement, we will implement a comprehensive self-audit program focused on verifying accurate pricing for Sourcewell participating entities.</p> <p>Our audit process begins with systematic checks of all pricing records, ensuring that the agreed-upon discounts are consistently applied to every transaction.</p> <p>We will employ SKU-based tracking systems to verify that each item or service aligns with its designated Sourcewell discount structure and pricing rules.</p> <p>Monthly internal audits will be conducted by our compliance team to compare actual pricing against the standard and discounted rates submitted in our proposal.</p> <p>A dedicated pricing compliance officer will oversee this process and address discrepancies or errors identified during audits.</p> <p>We will maintain a transparent audit trail, documenting all pricing adjustments, discounts applied, and any exceptions granted, for review by Sourcewell if requested.</p> <p>Participating entities will have access to detailed invoices, explicitly showing the standard price, the applied discount, and the final price to ensure pricing clarity.</p> <p>Annual third-party audits will also be conducted to independently verify compliance with Sourcewell's pricing agreement and identify areas for improvement.</p> <p>Any errors or deviations discovered during audits will be promptly corrected, with affected entities refunded or credited as appropriate.</p> <p>We will provide Sourcewell with regular compliance reports, summarizing audit findings and demonstrating our commitment to maintaining accurate and fair pricing.</p>	*
76	If you are awarded an agreement, provide a few examples of internal metrics that will be tracked to measure whether you are having success with the agreement.	<p>Discount application accuracy will be tracked to ensure that all pricing discounts are consistently applied according to the agreement terms.</p> <p>On-time delivery of services and products will be monitored, ensuring that all commitments are met within the specified timeframes.</p> <p>Customer satisfaction scores will be collected regularly through surveys to assess the level of satisfaction among Sourcewell participating entities.</p> <p>Compliance rates with the proposed pricing structure will be measured through monthly self-audits and third-party verification.</p> <p>Volume of transactions will be tracked to gauge the uptake of our products and services by Sourcewell participants.</p> <p>Rate of contract renewals will be monitored to assess long-term satisfaction and the continued relevance of our offerings.</p> <p>Feedback response times will be measured to ensure prompt and effective communication with Sourcewell entities.</p> <p>Claim resolution times for insurance-related products will be tracked to gauge the efficiency of our claims management processes.</p> <p>Percentage of multi-year agreements secured will be tracked as a key metric for long-term customer engagement.</p> <p>Rebate fulfillment rates will be monitored to ensure that all rebate programs are executed correctly and efficiently.</p>	*
77	Does your organization agree to disclose all fees, commissions, and other forms of revenue generated by serving public sector clients?	<p>Yes, our organization agrees to disclose all fees, commissions, and other forms of revenue generated from serving public sector clients.</p> <p>We will provide transparent pricing and clearly itemize all costs associated with each product or service, ensuring full disclosure.</p> <p>Any commissions paid by third-party vendors will be fully disclosed and itemized on invoices.</p> <p>Referral fees and kickbacks will be explicitly stated in all agreements and disclosed to Sourcewell upon request.</p> <p>We commit to providing detailed documentation of all financial transactions, including fee structures, discount rates, and commissions.</p> <p>Any rebate programs or performance incentives will be disclosed upfront, along with the terms and conditions of participation.</p> <p>Supplier payments and pricing markups will be transparent, with clear records showing how costs are managed and passed through to clients.</p> <p>We will ensure no hidden fees or additional charges are applied without clear communication and prior approval from Sourcewell.</p> <p>Total revenue generated from public sector clients will be reported annually or as requested, with full visibility into all financial aspects of our partnership.</p> <p>Our organization is committed to full financial transparency and will work collaboratively with Sourcewell to ensure all disclosures meet legal and ethical standards.</p>	

78	Does your firm assist public agencies with state specific discount programs?	<p>Yes, our firm actively assists public agencies in leveraging state-specific discount programs to maximize cost savings.</p> <p>We are well-versed in state-specific regulations and discount initiatives that apply to public sector entities across various regions. Our team helps identify eligible state programs that align with the needs of Sourcwell participating entities.</p> <p>We provide guidance on how to qualify for and apply discounts offered by state agencies or government partnerships.</p> <p>Customized assistance is available to ensure public agencies understand the requirements and deadlines for accessing state-specific discounts.</p> <p>We maintain up-to-date knowledge of all applicable state programs, including any changes to eligibility or discount offerings.</p> <p>Our firm offers ongoing support to public agencies to ensure compliance with state discount regulations and timely access to savings.</p> <p>We collaborate with state officials and program administrators to provide the most accurate and actionable advice to participating agencies.</p> <p>Training sessions can be organized to educate public sector clients on how to take full advantage of state discount programs.</p> <p>Our goal is to ensure public agencies receive the maximum allowable discounts by leveraging all available state-specific initiatives.</p>
79	Provide an example of fee or commission disclosure documents provided to your clients.	See attachment "Question 79"
80	Provide a proposed Administration Fee payable to Sourcwell. THE PROPOSED ADMINISTRATION FEE SHALL NOT BE CONSIDERED COMMISSIONS AND SHOULD NOT BE PAID TO SOURCEWELL AS COMMISSIONS. Proposers awarded a master agreement are expected to pay to Sourcwell an administrative fee in exchange for Sourcwell facilitating the resulting master agreements. Sourcwell does not solicit insurance products and services on behalf of awarded suppliers. The solicitation, placement, and servicing of insurance remains the role of awarded suppliers and their distribution channels. Therefore, the proposed administration fee shall not be considered commissions and should not be paid to Sourcwell as commissions. The administrative fee is normally calculated as a percentage of the total sales to Participating Entities for all products or services made during a calendar quarter and is typically one percent (1%) to two percent (2%). Sourcwell is open to multiple structures that may include flat fee per transaction or percentage of total sales volume and this is purposed in the questionnaire portal of your RFP response.	We propose a 2% administrative fee in exchange for Sourcwell facilitating the resulting master agreement.

Table 6B: Pricing Offered

Line Item	The Pricing Offered in this Proposal is: *	Comments
81	The pricing offered is as good as or better than pricing typically offered through existing cooperative contracts, state contracts, or agencies.	This structure ensures competitive, cost-effective pricing while aligning with Sourcwell's goal of maximizing savings for participating entities.

Table 7A: Depth and Breadth of Offered Solutions (125 Points, applies to Table 7A and 7B)

Line Item	Question	Response *
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82	Provide a detailed description of all the Solutions offered offered in the proposal.	<p>Our insurance company offers a comprehensive suite of solutions designed to meet the diverse needs of Sourcewell participating entities. First, we provide general liability coverage that protects public sector organizations from third-party claims for bodily injury, property damage, and other legal liabilities. We also offer property insurance, covering buildings, equipment, and other physical assets against risks like fire, theft, or natural disasters. Workers' compensation insurance is available to provide benefits for employees injured on the job, covering medical expenses, lost wages, and rehabilitation costs. Our health insurance plans include medical, dental, and vision coverage, tailored to the needs of public sector employees and their families, with options for both individual and group plans. Additionally, we offer life and disability insurance, which ensures that employees are financially protected in the event of a serious illness, injury, or death. For entities with fleets, we provide commercial auto insurance, covering vehicles used for public sector purposes. Cyber liability insurance is available to protect against data breaches, hacking, and other cyber risks, ensuring that public entities are safeguarded in an increasingly digital world. Our flood insurance policies help mitigate the financial impact of flooding, a critical need for many organizations in flood-prone areas. We also provide risk management services, including safety training, loss prevention, and claims management support to help organizations reduce risk and ensure compliance with regulations. Each solution is customized to meet the specific requirements of Sourcewell participating entities, ensuring that public sector organizations receive the coverage they need at competitive rates.</p>	*
83	Within this RFP category there may be subcategories of solutions. List subcategory titles that best describe your products and services.	<p>Within Sourcewell's RFP category for insurance, several subcategories of solutions best describe the products and services offered by our insurance agency. These include:</p> <p>General Liability Insurance – Coverage for public sector organizations against third-party claims for bodily injury, property damage, and other legal liabilities.</p> <p>Property Insurance – Protection for buildings, equipment, and other physical assets against risks like fire, theft, or natural disasters.</p> <p>Workers' Compensation Insurance – Coverage for employees injured on the job, including medical expenses, lost wages, and rehabilitation costs.</p> <p>Health Insurance Plans – Medical, dental, and vision insurance designed for employees and their families, with both individual and group plan options.</p> <p>Life and Disability Insurance – Financial protection for employees in case of serious illness, injury, or death, providing benefits to employees and their families.</p> <p>Commercial Auto Insurance – Coverage for vehicles used for public sector purposes, including fleet vehicles and other automobiles.</p> <p>Cyber Liability Insurance – Protection against data breaches, hacking, and cyber risks that may threaten public sector entities.</p> <p>Flood Insurance – Insurance policies to help mitigate the financial impact of flooding for organizations in flood-prone areas.</p> <p>Risk Management and Safety Services – Consulting and tools aimed at reducing organizational risk, including safety training, loss prevention, and claims management.</p> <p>Employee Benefits Administration – Services and tools to manage employee benefits enrollment, education, and communication, enhancing overall benefits utilization.</p> <p>Each of these subcategories reflects the diverse solutions available to Sourcewell participating entities, ensuring a comprehensive offering tailored to the needs of public sector organizations.</p>	*

84	Describe in detail the full complement of risk management services your organization offers to the public sector. Including but not limited to property/casualty, employee benefit, population health management, or community risk management exposures.	<p>Our organization offers a comprehensive suite of risk management services tailored to the unique needs of public sector entities, covering a wide range of exposures. For property and casualty risks, we provide risk assessments to identify vulnerabilities, followed by customized risk mitigation strategies, including loss prevention programs and claims management support. Our employee benefit risk management services focus on ensuring compliance with regulations, optimizing benefit plans, and reducing costs while maintaining adequate coverage for employees. This includes ongoing support with health benefits, retirement planning, and employee wellness programs to improve overall employee engagement and retention.</p> <p>In terms of population health management, we offer services aimed at improving the health outcomes of public sector employees through wellness initiatives, preventive care programs, and disease management strategies. These services help to lower healthcare costs while promoting a healthier workforce. Our community risk management solutions assist public entities in identifying and mitigating risks that affect the broader community, including public safety initiatives, emergency preparedness, and disaster recovery planning.</p> <p>We also offer cyber risk management to protect public sector organizations from data breaches, cyber-attacks, and digital security threats. Our safety and compliance programs focus on workplace safety training, accident prevention, and adherence to OSHA standards. Additionally, we provide claims management services, offering guidance and assistance with navigating complex claims, ensuring timely resolutions, and minimizing financial impact. Finally, our business continuity planning services help organizations prepare for unforeseen events, ensuring they can continue operations with minimal disruption. These risk management services are integrated into a holistic approach that focuses on reducing exposure, enhancing safety, and ensuring long-term sustainability for public sector clients.</p>
85	What customer service standards can public agencies expect from your organization?	<p>Public agencies can expect a high standard of customer service from our organization, ensuring that their needs are met efficiently and professionally. Our team is committed to providing timely responses, with an average response time of 24 hours for inquiries and claims-related questions. We offer personalized support, with dedicated account managers assigned to each public sector client to ensure a consistent point of contact and tailored assistance. Our staff is trained to understand the specific needs and challenges of public agencies, allowing us to provide knowledgeable, relevant, and accurate advice and solutions.</p> <p>We prioritize transparency and clear communication, providing clients with regular updates on their policies, claims, and any changes in their coverage. Our customer service includes a 24/7 helpline for urgent matters, ensuring that support is always available when needed. Additionally, we offer online portals and mobile apps that provide easy access to policy details, claims tracking, and documentation. Our customer service team works collaboratively with clients to resolve issues quickly, and we actively seek client feedback to continuously improve our services. We also provide educational resources and training to help public agencies understand their insurance coverage and make informed decisions. Lastly, we commit to maintaining high levels of satisfaction by measuring customer feedback through regular surveys and using this data to enhance our service standards.</p>
86	What reports do you provide your Public Entities and with what frequency?	<p>We provide a range of detailed reports to our public entity clients to ensure they have clear insights into their insurance coverage, claims, and overall risk management performance. Our coverage reports include detailed summaries of all active policies, coverage limits, premiums, and renewal dates, typically provided on an annual basis. We offer claims reports that track the status of open claims, including the amount paid, reserves, and claims history, which are provided quarterly or upon request for ongoing monitoring. Risk management reports are issued semi-annually, outlining identified risks, mitigation strategies, and the success of implemented safety measures.</p> <p>For entities with employee benefits, we provide benefits utilization reports that detail employee participation, claim activity, and overall utilization of health, dental, and vision benefits, typically distributed annually or during open enrollment periods. We also offer loss control reports, assessing the effectiveness of risk prevention measures and suggesting improvements, which are typically shared after an annual risk assessment or audit. Regulatory compliance reports are generated to ensure clients are in alignment with federal, state, and local regulations, especially for public sector entities with strict compliance requirements. Claims expense reports are also available, showing detailed breakdowns of costs associated with claims and any potential savings, typically provided quarterly. We offer safety training and education reports that track the progress and participation of employees in safety and risk management programs, issued annually. Lastly, financial reports summarizing premium payments, deductibles, and outstanding balances are provided monthly or as per the client's preference to maintain financial transparency.</p>



87	What inspection or other consulting services to you offer internally or by a 3rd party?	<p>We offer a variety of inspection and consulting services, both internally and through trusted third-party partners, to ensure that our public sector clients effectively manage risk and maintain compliance. Our internal team provides property inspections to assess the condition and safety of buildings, equipment, and assets, identifying potential risks such as fire hazards, structural issues, or security vulnerabilities. Additionally, we offer safety audits to evaluate workplace environments and ensure adherence to OSHA regulations and best practices for employee safety.</p> <p>For risk management consultations, our experts analyze an organization's policies, procedures, and overall risk profile, offering actionable recommendations for reducing exposure and improving operational efficiency. We also provide cybersecurity assessments through third-party experts to identify vulnerabilities in an organization's digital infrastructure, helping to mitigate risks related to data breaches and cyber-attacks.</p> <p>Our claims consulting services offer assistance in managing complex or high-value claims, ensuring the best possible outcomes for public sector clients. We collaborate with third-party loss control specialists to evaluate workplace safety programs, providing customized solutions for injury prevention and cost reduction. Our compliance audits help organizations stay in line with federal, state, and local regulations, ensuring ongoing operational integrity. We also offer environmental risk assessments, particularly for public entities in industries with exposure to environmental hazards, conducted by external experts with specialized knowledge. Lastly, we provide emergency preparedness consultations, helping clients develop and refine disaster recovery plans and business continuity strategies. These services ensure that public sector entities remain compliant, safe, and well-prepared for any unforeseen risks.</p>
88	What educational programs or services do you offer specifically for Public Sector?	<p>We offer a wide range of educational programs and services specifically designed for public sector entities, aimed at enhancing their knowledge and skills in risk management, compliance, and insurance. Our safety and risk management training programs focus on identifying and mitigating workplace hazards, covering topics like accident prevention, emergency response procedures, and compliance with OSHA standards. Additionally, we provide employee benefits education to help public sector organizations communicate the value of their benefits packages and guide employees through open enrollment and plan selection processes.</p> <p>For cybersecurity awareness, we offer specialized training to help public sector employees recognize and prevent cyber threats, ensuring a secure digital environment. We also provide compliance training to ensure that public sector agencies remain up-to-date with the ever-changing federal, state, and local regulations affecting their operations.</p> <p>Our claims management workshops teach public entities how to effectively handle insurance claims, from reporting to resolution, ensuring a smooth and efficient process. We also offer disaster recovery and business continuity training, preparing public sector organizations to handle emergencies and resume critical operations quickly. Our leadership and management training is designed for public sector leaders, focusing on strategic decision-making, resource allocation, and optimizing operations.</p> <p>We conduct seminars and webinars on a variety of insurance-related topics, providing updates on industry trends, policy changes, and emerging risks. Lastly, we offer customized training sessions based on the specific needs of public entities, ensuring they receive relevant, timely, and effective education tailored to their unique challenges. These programs are essential in empowering public sector employees to make informed decisions, comply with regulations, and reduce risk in their respective organizations.</p>

89	How do you stay current with Public Entities needs?	<p>....We stay current with public entities' needs by maintaining strong relationships with our clients and regularly engaging in conversations to understand their evolving challenges and requirements. We conduct annual client surveys and feedback sessions, gathering insights into their experiences and identifying areas where improvements or adjustments are necessary. Our team stays informed through industry research and by participating in conferences, seminars, and workshops that focus on trends and emerging issues in the public sector.</p> <p>Additionally, we subscribe to key publications and resources that provide updates on public sector regulations, policy changes, and emerging risks, ensuring that we remain knowledgeable about the latest developments. We also collaborate with industry associations that represent public sector entities, allowing us to learn from peers and stay updated on best practices.</p> <p>Our team of experts engages with public sector professionals to better understand their operational needs, from risk management to employee benefits, helping us tailor our services to meet their specific objectives. We utilize data analytics to monitor performance and client feedback, which helps us adapt our offerings to better serve public entities. We actively participate in roundtables and discussions with government agencies to stay informed about upcoming regulatory changes and challenges.</p> <p>Through this proactive approach, we ensure that our solutions and services are aligned with the dynamic needs of public entities, helping them navigate changes while managing risks and maintaining compliance. Finally, we maintain an open-door policy for feedback, encouraging public entities to share their needs, concerns, and suggestions for continuous improvement.</p>
90	What is your process to identify and correct any challenges Public Entities have with your agency or staff?	<p>Our process for identifying and correcting challenges faced by public entities with our agency or staff begins with active listening and open communication channels, ensuring that clients feel comfortable expressing concerns. We regularly conduct client satisfaction surveys to gather feedback on the services provided, including any difficulties or issues that may arise. Additionally, we schedule regular check-in meetings with public entity clients to address any concerns, assess service effectiveness, and discuss potential areas of improvement.</p> <p>When challenges are identified, we work closely with the client to understand the root cause through detailed fact-finding sessions involving the relevant parties, whether that be the client, our staff, or both. We then collaboratively develop a corrective action plan tailored to the specific issue, outlining clear steps, timelines, and responsibilities for resolution. If the issue pertains to a service or communication breakdown, we provide staff training to ensure that our team is better equipped to handle similar situations in the future.</p> <p>Our internal reviews and audits help us detect any operational inefficiencies or misalignments between client expectations and our service delivery. We implement real-time tracking of ongoing challenges, ensuring that corrective actions are promptly executed and monitored for effectiveness. Once the issue is resolved, we seek client feedback to confirm that the solution met their expectations and that the problem no longer persists. We also adjust our processes or procedures if necessary to prevent similar issues from arising in the future, reinforcing our commitment to continuous improvement.</p>
91	Describe the various claims management services, protocols that your organization would make available for public agencies.	<p>Our organization provides a comprehensive suite of claims management services to public agencies, ensuring a seamless and efficient process from start to finish. We offer a 24/7 claims reporting system, allowing public agencies to file claims at any time, ensuring that urgent issues are addressed immediately. Once a claim is reported, we assign a dedicated claims adjuster to oversee the claim from start to finish, offering personalized support and guidance throughout the process. Our team provides initial claim assessments to determine the validity of the claim and the necessary next steps, ensuring that no detail is overlooked.</p> <p>We also offer claims tracking tools, allowing public agencies to monitor the status of their claims in real-time, providing transparency and peace of mind. Our organization maintains clear protocols for communication, ensuring that public agencies are regularly updated on the progress of their claims and notified of any required actions. We conduct regular claims reviews with the client to discuss complex or ongoing claims, ensuring collaboration and timely resolution. Our dispute resolution services are available for any claims that may encounter disagreements, helping to reach fair settlements through mediation or negotiation.</p> <p>For complex claims, we offer access to third-party experts such as medical professionals, legal consultants, or forensic specialists, ensuring a thorough evaluation of the claim. We also provide loss prevention strategies to help public agencies reduce the frequency and severity of future claims by implementing proactive risk management measures. Lastly, our claims reporting and analytics services deliver detailed reports and insights, helping public agencies track claim trends, identify potential risk areas, and optimize their overall claims management process.</p>

92	Describe any technology made available to public sector clients.	<p>Our organization offers a range of advanced technologies designed to streamline operations and improve efficiency for public sector clients. We provide an online claims management portal that allows clients to submit, track, and manage claims in real time, reducing paperwork and speeding up the process. Public sector clients also have access to risk management software that helps identify, assess, and mitigate risks across various departments, ensuring proactive measures are taken to minimize potential issues.</p> <p>Our data analytics platforms offer valuable insights into claims trends, employee benefits utilization, and overall risk exposure, empowering clients to make informed decisions based on real-time data. We also provide mobile apps that allow clients to report incidents, file claims, and access risk management tools on-the-go, increasing accessibility and responsiveness. For compliance purposes, we offer regulatory tracking software to ensure public sector clients stay up to date with changing laws, regulations, and industry standards.</p> <p>We utilize cloud-based document management systems, making it easy for clients to access, store, and share important files and records securely. Our automated reporting tools enable public sector clients to receive customized reports on claims, premiums, and other essential metrics, enhancing decision-making and operational transparency. Additionally, we offer cybersecurity solutions to protect client data and ensure safe online transactions, particularly for sensitive public sector information. We also provide online training platforms to educate employees on safety, compliance, and risk management best practices, improving overall performance.</p> <p>Finally, our integrated communication systems ensure smooth and efficient collaboration between public sector clients, our agency, and any third-party partners involved, enhancing service delivery and client satisfaction. These technological tools support public entities in managing risks, complying with regulations, and streamlining administrative processes effectively.</p>
93	Describe your account services department.	<p>Our Account Services department is dedicated to providing exceptional support and service to our public sector clients, ensuring that all needs are met efficiently and effectively. The department is staffed with experienced account managers who specialize in understanding the unique challenges faced by public entities, offering personalized solutions tailored to each client's specific requirements. These account managers serve as the main point of contact, coordinating all aspects of service delivery, including claims management, policy administration, and risk management.</p> <p>We offer 24/7 customer support through multiple communication channels, including phone, email, and online chat, ensuring that clients can reach us whenever needed. Our department conducts regular check-ins and reviews with clients to assess satisfaction, discuss any changes in coverage, and ensure that services continue to meet evolving needs. Additionally, we provide dedicated support teams for complex issues, such as large claims or complex policy adjustments, to ensure that public entities receive specialized attention when needed.</p> <p>Our Account Services department is also responsible for managing billing and payment inquiries, ensuring that all transactions are processed accurately and promptly. We utilize automated systems to streamline administrative tasks, such as policy renewals and claim status updates, reducing manual workload and improving response times. Clients also benefit from training sessions offered by our account services team to help them better understand their policies, insurance options, and any regulatory changes that may impact them.</p> <p>We maintain a focus on building long-term relationships with public sector clients by consistently delivering exceptional service and ensuring that any issues or concerns are promptly addressed. Through proactive account management, regular communication, and a customer-first mentality, our Account Services department works to enhance client satisfaction and ensure smooth, hassle-free experiences for public sector organizations.</p>

94	What is your process for ensuring customer satisfaction?	<p>Our process for ensuring customer satisfaction begins with clear communication from the outset, ensuring that client expectations are properly set and aligned with the services we provide. We prioritize active listening during every client interaction, allowing us to fully understand their needs, concerns, and goals. We conduct onboarding sessions to familiarize clients with our services, ensuring they feel confident and comfortable with our processes from day one. Throughout the relationship, we maintain regular check-ins to assess satisfaction, address any challenges, and gather feedback for continuous improvement.</p> <p>We use client satisfaction surveys and feedback loops to measure our performance and gather actionable insights on how we can better serve their needs. Based on this feedback, we make necessary adjustments to improve service delivery, resolve issues, and enhance client experiences. Our dedicated customer support team is available around the clock, ensuring that clients can easily reach us with any questions, concerns, or service requests. We strive to provide timely responses and resolve any issues as quickly as possible, demonstrating our commitment to client satisfaction.</p> <p>To ensure long-term satisfaction, we focus on building strong, collaborative relationships, working closely with clients to proactively address their needs before they become problems. We also offer educational resources and training to help clients fully understand the products and services available to them, empowering them to make informed decisions. Finally, we track service performance metrics, such as response times, resolution rates, and overall client satisfaction, to ensure we are consistently meeting or exceeding client expectations.</p>
95	What kind of training (industry, internal, computer, other) does your staff receive?	<p>Our staff receives a comprehensive range of training designed to ensure they are well-equipped to serve our clients and stay current with industry trends. Industry-specific training is provided to keep our team informed about the latest regulations, best practices, and emerging trends within the insurance and public sector fields. This includes continuing education through certification programs and workshops from industry associations to deepen knowledge of the products we offer and the needs of public entities.</p> <p>Internally, we offer onboarding training for new hires that covers our company policies, customer service expectations, and the specific tools used within our organization. Staff members also receive regular refresher training to reinforce key skills and keep everyone updated on internal process improvements, product changes, and company values. We also prioritize computer systems and technology training to ensure that our team is proficient in using our claims management system, CRM platforms, and data analytics tools.</p> <p>To improve client-facing skills, we offer customer service and communication training, helping our staff effectively handle inquiries, manage difficult situations, and provide an exceptional customer experience. Additionally, our employees undergo risk management and compliance training, ensuring they are fully aware of regulatory requirements and best practices for managing client accounts in a compliant manner.</p> <p>We also offer leadership and professional development programs to help employees at all levels grow in their careers, preparing them for leadership roles and empowering them to take initiative in their respective areas. Finally, our staff receives health and safety training, particularly for roles that involve handling sensitive claims or interacting with high-risk sectors, ensuring that they can safely manage any situation that arises.</p>

96	How can you assist in facilitating employee meetings?	<p>We can assist in facilitating employee meetings by providing a range of services designed to enhance the effectiveness and productivity of these sessions. First, we offer customized meeting agendas to ensure that each meeting has a clear purpose, defined objectives, and focused discussion points. We can also provide meeting facilitators who are trained to guide discussions, manage group dynamics, and ensure that all participants are engaged and contributing to the conversation.</p> <p>Additionally, we offer virtual meeting solutions with integrated tools for video conferencing, screen sharing, and collaborative document editing to accommodate remote employees and ensure seamless communication. Our team can assist with pre-meeting preparation, including the distribution of materials, setting up meeting rooms or virtual spaces, and helping organize any technology or presentations needed.</p> <p>During the meeting, we provide note-taking services to capture key points, action items, and follow-up tasks, ensuring that participants leave with a clear understanding of next steps. We can also help with timing and managing discussions to ensure that the meeting stays on track and within the allocated time frame. After the meeting, we assist with post-meeting summaries, providing a recap of decisions made, action items, and any additional follow-up required.</p> <p>Furthermore, we offer employee engagement strategies, such as icebreakers and team-building activities, to foster a positive atmosphere and enhance collaboration during meetings. Finally, we provide feedback collection post-meeting, helping organizations assess meeting effectiveness and identify areas for improvement in future sessions.</p>
97	How do you assist in facilitating employee meetings regarding solutions in your proposal?	<p>We can assist in facilitating employee meetings regarding the solutions in our proposal by offering comprehensive support throughout the process. First, we work with you to define the objectives and goals of the meeting, ensuring that the discussion aligns with the key outcomes you hope to achieve in implementing the proposed solutions. We assist with creating customized agendas that focus on specific aspects of the solutions being introduced, ensuring that all stakeholders are clear on the topics at hand.</p> <p>Our team can help facilitate the meeting by providing subject matter experts who can explain the technical and operational aspects of the proposed solutions, answering any questions and clarifying potential concerns. Additionally, we offer presentation materials to visually demonstrate the key benefits and features of our solutions, helping employees better understand how these solutions will impact their work.</p> <p>We also provide interactive workshops during the meeting, allowing employees to engage directly with the solutions in real time, enabling them to see how they will apply to their daily tasks and operations. We offer collaborative tools such as shared digital platforms for note-taking, brainstorming, and capturing feedback during the meeting, ensuring that all input is collected and considered.</p> <p>After the meeting, we assist in creating actionable next steps, outlining the implementation timeline, training needs, and support resources required to successfully adopt the solutions. We also provide follow-up sessions to address any further questions, concerns, or challenges as employees begin to use the new solutions. Finally, we offer feedback mechanisms to assess the effectiveness of the meeting and ensure that all participants feel confident and informed about the proposed solutions.</p>

98	What resources do you use to analyze and file medical and pharmacy claims?	<p>To analyze and file medical and pharmacy claims, we use a combination of advanced claims management software and industry-standard tools that ensure accuracy and efficiency in processing. Our primary tool is a comprehensive claims management platform that integrates with electronic health record (EHR) systems, allowing us to easily receive, track, and update claims data. This system uses data analytics and artificial intelligence (AI) to automatically flag discrepancies, potential fraud, or errors in claims, improving the accuracy of our submissions.</p> <p>We utilize third-party validation services to cross-check medical and pharmacy claims against insurance and regulatory guidelines, ensuring compliance with state and federal standards. Our system also integrates with pharmacy benefit managers (PBMs) to verify the accuracy of prescription claims, including dosage, quantity, and formulary adherence. Additionally, we rely on automated billing software that helps streamline the submission process and ensures proper coding for both medical and pharmacy claims, reducing manual errors.</p> <p>To maintain compliance, we have access to regulatory databases and coding updates from sources like the Centers for Medicare &amp; Medicaid Services (CMS) and the American Medical Association (AMA), which we use to stay up-to-date on billing codes and regulations. Our team conducts regular audits using data analytics tools to assess the performance of claims and identify any areas where additional training or adjustments are needed.</p> <p>We also collaborate with medical coding specialists who help interpret complex claims, ensuring accurate diagnosis and procedure coding, which is critical for both medical and pharmacy claims submissions. Lastly, we maintain a comprehensive reporting system that allows for real-time monitoring of claim status and performance, ensuring quick resolution of any outstanding or disputed claims. This system allows us to identify trends, track denial reasons, and implement corrective actions swiftly to optimize the claims process.</p>
99	Will your organization complete a provider analysis of physicians, clinics and hospitals that treat our plan participants?	<p>Yes, our organization can complete a provider analysis of physicians, clinics, and hospitals that treat your plan participants. We use comprehensive data analytics tools to evaluate provider networks based on key metrics such as quality of care, patient outcomes, cost efficiency, and geographic accessibility. This includes analyzing claims data, provider performance reports, and industry benchmarks to ensure that participants receive care from high-quality providers.</p> <p>Our analysis incorporates network adequacy reviews to confirm that plan participants have sufficient access to providers within reasonable distances and acceptable wait times. We also evaluate specialty care availability, ensuring that participants have access to specialists and facilities that meet their healthcare needs. Additionally, we assess provider alignment with plan objectives, such as value-based care initiatives or cost-containment strategies.</p> <p>To provide a well-rounded analysis, we integrate participant feedback surveys and satisfaction scores to understand patient experiences with specific providers. Our team identifies any gaps in the network, such as underserved areas or specialties, and offers actionable recommendations to address these issues. We also examine provider compliance with industry standards and certifications, ensuring they meet legal and regulatory requirements.</p> <p>The analysis includes a detailed report that highlights top-performing providers, as well as those that may pose risks due to poor performance or high costs. We collaborate with stakeholders to review findings and implement network optimization strategies, ensuring the best care options for participants. Finally, we provide ongoing monitoring and updates, tracking provider performance and adapting the network as needed to maintain quality and efficiency over time.</p>



100	What resources do you have available to help public sector client's manage benefits and outline a benefits strategy consistent with current and future business plans?	<p>To assist public sector clients in managing benefits and aligning their strategies with current and future business plans, we offer a comprehensive range of resources. Our benefits management platform streamlines administration, enabling clients to oversee employee enrollment, monitor plan utilization, and analyze cost trends in real time. We also provide data analytics tools that deliver insights into claims data, workforce demographics, and emerging healthcare trends to inform strategic decision-making.</p> <p>Our team includes benefits consultants and actuaries who work closely with clients to develop tailored strategies that address budget constraints, workforce needs, and long-term objectives. We offer benchmarking reports that compare a client's benefits programs against industry standards and peer organizations, ensuring competitiveness and compliance. Additionally, we provide access to wellness programs and population health management solutions, which help reduce costs while improving employee health outcomes.</p> <p>For future planning, we provide financial modeling tools to project the impact of plan design changes, funding strategies, and regulatory developments. Our legislative compliance resources ensure clients stay informed about changing regulations that affect benefits offerings, such as ACA updates or state-level mandates. We also facilitate employee education sessions to ensure the workforce understands their benefits options and how they align with organizational goals.</p> <p>To support ongoing benefits management, we offer dedicated account teams and 24/7 customer service support, ensuring clients and employees receive prompt assistance. Finally, our strategy workshops and training programs equip HR teams with the knowledge and skills to adapt benefits programs to evolving workforce and organizational needs, ensuring long-term alignment with business plans.</p>
101	How can you help governments develop cost projections tied to their fiscal goals?	<p>We assist governments in developing cost projections tied to their fiscal goals by leveraging advanced analytics and tailored financial modeling tools. Our team conducts a comprehensive review of historical spending trends and claims data to establish a baseline for future projections. Using this baseline, we apply forecasting models that incorporate factors like inflation, demographic shifts, policy changes, and healthcare utilization patterns.</p> <p>We also assess risk scenarios, such as potential increases in claims or unexpected economic conditions, to prepare clients for various contingencies. Our actuarial experts work closely with government clients to evaluate the impact of plan design changes, funding mechanisms, and cost-sharing strategies on their fiscal objectives. Through benchmarking studies, we provide insights into how similar entities are managing costs, allowing governments to identify opportunities for optimization.</p> <p>Additionally, we integrate regulatory compliance considerations into the projections, ensuring that fiscal goals align with mandated requirements. Our reports are presented with clear visualizations, such as cost trend graphs and scenario comparisons, to facilitate informed decision-making by stakeholders. We offer ongoing consultation services to adjust projections as economic conditions or policy priorities evolve. Finally, we partner with governments to implement cost-containment strategies, such as wellness programs or population health initiatives, which can reduce long-term expenditures while maintaining service quality.</p>
102	How will you help with the management of insurance, including: monthly (or quarterly) supervision and/or preparation of claims activity reports from carriers; executive summary reports; underwriting analysis for annual renewals; annual financial projections for budgeting purposes; and alternative funding analyses?	<p>We offer a comprehensive suite of services to assist with the management of insurance, ensuring public sector clients have clear oversight and strategic insights. Our team prepares monthly or quarterly claims activity reports by collecting and analyzing data from carriers, highlighting trends, anomalies, and key performance metrics. These reports are accompanied by executive summaries that provide high-level insights for leadership, enabling informed decision-making without delving into granular details.</p> <p>For annual renewals, we conduct detailed underwriting analyses, evaluating historical claims data, loss ratios, and risk exposures to negotiate favorable terms with carriers. Our team also prepares annual financial projections, considering factors like claims trends, inflation, and policy changes, to help clients budget effectively and align with fiscal goals. We use scenario modeling to provide insights into various funding strategies, such as self-insurance, pooling, or traditional insurance, helping clients weigh the benefits and risks.</p> <p>Additionally, we perform alternative funding analyses, evaluating the viability of options like captives or stop-loss arrangements to optimize cost and risk management. Our dedicated account managers conduct regular review meetings with clients to address any issues, ensure compliance, and adjust strategies as needed. We provide access to real-time reporting tools, enabling clients to monitor claims and financial performance between reporting periods. Finally, we coordinate with carriers and stakeholders to ensure transparency, accuracy, and alignment of all reports with the client's operational and financial objectives.</p>

103	How does your firm stay current with state regulations that impact multi-state employers?	<p>Our firm stays current with state regulations that impact multi-state employers through a combination of dedicated resources, technology, and partnerships. We maintain a compliance team that continuously monitors regulatory changes at the federal, state, and local levels. This team subscribes to legal and legislative tracking services and works closely with industry organizations, such as the National Association of Insurance Commissioners (NAIC), to stay informed about evolving regulations.</p> <p>We utilize compliance management software that flags updates to laws affecting employment, benefits, and insurance requirements across all states where our clients operate. Regular webinars, training sessions, and conferences keep our staff informed about key changes and best practices for implementation. Additionally, our relationships with local legal counsel and regulatory experts in various states provide insights into region-specific compliance needs.</p> <p>Our firm also disseminates monthly newsletters and alerts to clients, summarizing regulatory updates and their implications for multi-state operations. We integrate this knowledge into customized compliance strategies, ensuring that each client's policies align with state-specific requirements. For complex or rapidly changing regulations, we conduct focused workshops and consultations, helping clients navigate challenges proactively. Lastly, we prioritize ongoing certifications and accreditations for our staff to maintain expertise in multi-state compliance, ensuring that our clients receive accurate, up-to-date guidance.</p>
104	Will your firm notify your client of changes in federal and/or local laws that would affect us?	<p>Yes, our firm is committed to notifying clients promptly of changes in federal and local laws that may affect them. We achieve this through a dedicated compliance team that monitors legislative developments at all levels of government. When a law changes, our team evaluates its implications and provides customized updates to clients, ensuring they understand how it impacts their operations.</p> <p>We use automated alert systems and legislative tracking tools to stay ahead of regulatory changes and notify clients immediately via email alerts, newsletters, or client portals. For significant updates, we offer webinars, consultations, or workshops, providing in-depth explanations and actionable recommendations for compliance. Clients also receive quarterly compliance reports, summarizing all relevant legal changes within the period.</p> <p>Our firm's account managers work closely with clients to ensure they understand and implement necessary changes, offering support with documentation or policy adjustments. We provide access to online resources, such as compliance guides and FAQs, tailored to industry-specific needs. Additionally, we collaborate with legal experts and regulatory authorities to validate the accuracy of our notifications and recommendations. This proactive approach ensures clients remain compliant and reduces the risk of penalties or operational disruptions.</p>
105	Explain what steps you have taken to become HIPAA compliant.	<p>Our firm has taken extensive steps to ensure compliance with the Health Insurance Portability and Accountability Act (HIPAA). We began by conducting a comprehensive risk assessment to identify potential vulnerabilities in our handling of protected health information (PHI). Based on this assessment, we implemented administrative, technical, and physical safeguards, including robust data encryption, secure access controls, and regular training for employees on HIPAA regulations.</p> <p>We have established strict policies and procedures for the use, storage, and sharing of PHI, ensuring compliance across all departments. Our employees undergo mandatory HIPAA training annually, focusing on data protection best practices, breach response protocols, and privacy policies. To manage data securely, we utilize HIPAA-compliant technology platforms for communication, storage, and processing, including secure email systems and encrypted databases.</p> <p>Additionally, we have a dedicated compliance officer who oversees all HIPAA-related activities and ensures that our practices align with federal requirements. We conduct regular audits to monitor compliance, identify gaps, and address them promptly. In case of a data breach, we have a well-defined incident response plan that ensures swift action, including client notification and regulatory reporting. Finally, we require business associate agreements (BAAs) with all third-party vendors who handle PHI, ensuring they adhere to HIPAA standards. These measures reflect our commitment to maintaining the highest level of privacy and security for client health data.</p>

106	What is your process for measuring the success or failure of a wellness program?	<p>Our process for measuring the success or failure of a wellness program begins with establishing clear, measurable objectives aligned with the client's goals, such as improving employee health, reducing absenteeism, or lowering healthcare costs. We work with the client to define key performance indicators (KPIs), such as participation rates, biometric screening results, or reductions in claims related to preventable conditions.</p> <p>We conduct pre-implementation baseline assessments to understand employee health metrics, engagement levels, and existing costs. Throughout the program, we gather data through surveys, health assessments, and participation tracking tools to monitor progress. Regular reporting intervals allow us to evaluate trends and identify areas for improvement, ensuring the program remains responsive to employee needs.</p> <p>Success is also measured by analyzing healthcare utilization trends, such as fewer emergency visits or lower prescription drug costs, which reflect improved health behaviors. Employee feedback is a critical component; we collect input through surveys and focus groups to gauge satisfaction and identify potential barriers to engagement. For quantitative analysis, we calculate return on investment (ROI) and value on investment (VOI), comparing costs incurred versus savings or productivity gains achieved.</p> <p>We also track long-term outcomes, such as sustained lifestyle changes, chronic disease management improvements, and overall workplace morale. At the end of the evaluation period, we provide clients with a comprehensive wellness program performance report, including actionable recommendations to refine or expand the program. This holistic, data-driven approach ensures continuous improvement and alignment with organizational goals.</p>
107	Describe how you keep your clients abreast of employment laws in a timely manner.	<p>We keep our clients informed about employment laws through a combination of proactive communication, expert resources, and technology-driven updates. Our team continuously monitors legislative developments at the federal, state, and local levels to identify changes that may impact clients. Once a change is identified, we issue timely alerts via email, newsletters, and online client portals, summarizing the key points and their implications.</p> <p>We host regular webinars and seminars led by legal and compliance experts to provide in-depth analysis of new regulations and their practical applications. Additionally, we publish compliance guides and whitepapers, offering detailed explanations of complex legal changes, which are made available in our resource library. For clients needing immediate assistance, we provide one-on-one consultations with our compliance specialists to address specific concerns.</p> <p>Our technology platforms include real-time legal updates and customized notifications for laws relevant to a client's industry or location. We also organize annual training sessions for HR and management teams to help them stay compliant with ongoing legal requirements. For multi-state clients, we maintain a state-by-state compliance tracker, providing a clear overview of applicable regulations.</p> <p>To ensure accuracy, our legal team collaborates with external experts and regulatory bodies to validate information before dissemination. Finally, we follow up with clients to confirm their understanding of new requirements and assist in implementing necessary changes to their policies or practices. This comprehensive approach ensures our clients are always informed and prepared to remain compliant.</p>
108	What types of materials can you provide to communicate pertinent information to client's employees?	<p>We provide a variety of materials to communicate pertinent information to client employees effectively. Our offerings include email templates that clients can use to send out important updates regarding benefits, policies, or legal changes. We also create employee handbooks tailored to specific workplace needs, ensuring that employees have a comprehensive guide to company policies and benefits.</p> <p>We offer customized newsletters that provide ongoing communication about wellness programs, insurance options, and other employee benefits, delivered on a regular basis. Additionally, we produce digital flyers and posters that can be displayed in common areas, providing quick and visually engaging information about upcoming events or important updates.</p> <p>For more in-depth communication, we offer webinar presentations or video content to educate employees on complex topics such as benefits enrollment, wellness programs, or compliance issues. We also create interactive quizzes and surveys to gather employee feedback or assess understanding of policies and training materials.</p> <p>For employees in remote or global locations, we develop online resources like intranet pages, FAQs, or e-learning modules, which can be accessed at any time. We also provide guidelines for managers on how to communicate key information effectively to their teams, ensuring consistency and clarity. Finally, for urgent updates or time-sensitive information, we offer SMS text alerts or push notifications through mobile apps, ensuring employees receive important notices promptly.</p>

109	What provisions do you offer for after-hours claims support?	<p>We offer comprehensive after-hours claims support to ensure clients can access assistance whenever they need it. Our support team is available 24/7, including evenings, weekends, and holidays, to provide assistance for emergency claims or urgent matters. Clients can reach our after-hours team via dedicated phone lines, email, or online chat for immediate help.</p> <p>For convenience, we have an automated claims reporting system that allows clients to submit claims at any time, even outside of business hours. Our team is trained to handle critical claims, ensuring that essential information is processed and clients are informed of next steps promptly. Additionally, we provide access to online claim status tracking, where clients can check the progress of their claims at any time, regardless of business hours.</p> <p>We offer an after-hours claims hotline with direct access to specialized claims adjusters who can assist with complex issues that may require immediate attention. For clients with more specific needs, we offer escalation procedures, ensuring that higher-level support is available when necessary, no matter the time of day. All claims are tracked and documented in our system, ensuring that any after-hours support is fully integrated into the ongoing claims process.</p> <p>We also provide follow-up communication the next business day to ensure that the claim has been resolved or further actions are taken. This round-the-clock support ensures our clients never feel unsupported during off-hours, and their claims are managed efficiently and professionally.</p>
110	How does your firm assist in analyzing NCCI EMOD calculations?	<p>Our firm assists in analyzing NCCI (National Council on Compensation Insurance) EMOD (Experience Modification Rate) calculations by offering a comprehensive review and detailed explanation of the data that affects the calculation. First, we gather and assess the client's historical workers' compensation claims data, which is critical for accurate EMOD analysis. Our team compares the client's claim frequency and severity against industry benchmarks to identify any areas of concern that could impact the EMOD calculation.</p> <p>We conduct a thorough audit of the claims experience, ensuring that no claims are improperly reported or incorrectly classified, which can distort the final EMOD. If discrepancies are found, we work directly with NCCI or the state rating bureau to dispute errors and request adjustments. We also evaluate the client's payroll distribution and classify their operations accurately, as payroll mismatches can lead to an inaccurate EMOD rating.</p> <p>Our specialists provide a detailed breakdown of how the EMOD is calculated, helping clients understand the factors influencing their rate and offering insight into how it compares to others in their industry. We also develop recommendations for loss prevention strategies, such as improving workplace safety or implementing claims management best practices, to help reduce the number of claims and lower the EMOD over time. Our firm offers projections of future EMOD trends, allowing clients to plan ahead and budget more effectively for workers' compensation premiums.</p> <p>Additionally, we support our clients in negotiating with insurers by providing insights into their EMOD performance and how to use it to secure better pricing or terms. Our training programs help clients' internal teams understand the EMOD calculation and its role in workers' compensation costs, ensuring they are empowered to manage it proactively. Lastly, we ensure that our clients are always compliant with industry regulations and assist them in maintaining a strong safety culture to manage risks effectively.</p>

111	Explain how your firm assists with proactive budgetary projections prior to policy renewal?	<p>Our firm assists with proactive budgetary projections prior to policy renewal by conducting a thorough review of past claims, trends, and coverage needs. We begin by analyzing the client's historical claims data, including loss frequency and severity, to understand their risk profile and identify any potential changes that may affect premiums. We collaborate with clients to assess their current coverage and ensure it aligns with their business operations, making any necessary adjustments for new exposures, changes in payroll, or updated property values.</p> <p>We then provide projected premium estimates based on historical trends, anticipated claims, and any planned changes in coverage. Our team uses sophisticated forecasting tools to model different scenarios, allowing clients to see how potential changes in risk factors, claims, or policy structure will impact their budget. We work with underwriters to gather information on market conditions and expected rate changes, factoring these into our projections to provide a realistic view of upcoming costs.</p> <p>Our firm also helps clients explore alternative funding options, such as self-insured retention, captive insurance, or alternative risk financing solutions, that may offer cost savings or better risk management. We recommend loss prevention strategies based on claim history, helping clients proactively reduce risks and manage future claims to keep premiums under control. Additionally, we collaborate with clients to review safety programs and identify areas of improvement to reduce the likelihood of accidents and related costs.</p> <p>We provide clients with a comprehensive budget report that includes detailed projections, potential cost-saving strategies, and recommendations for managing future exposures. Our team remains in constant communication with clients throughout the year, keeping them informed of any changes that could affect their projections and ensuring that they are prepared well in advance of policy renewal. By working proactively, we help clients avoid surprises and ensure that their insurance budgets align with their overall financial goals.</p>
112	What services does your firm provide for audit assistance?	<p>Our firm provides comprehensive audit assistance by offering expert support in reviewing and analyzing insurance policies, claims, and financial data to ensure accuracy and compliance with contractual obligations. We begin by conducting a thorough review of policy terms and premium calculations to ensure that the coverage is consistent with the agreed-upon terms and that there are no discrepancies or overcharges. Our team assists clients with the audit of claims experience to confirm that all reported claims are legitimate and accurately classified, ensuring that no unnecessary costs are being incurred.</p> <p>We provide guidance on claims handling practices, ensuring that claims are being processed in line with industry standards and that no excessive reserves or improper settlements have been applied. If errors or discrepancies are found, we help clients with dispute resolution by working directly with insurance carriers, third-party administrators, or auditors to correct any inaccuracies. Additionally, our firm offers support with regulatory compliance audits, ensuring that clients are meeting all federal, state, and local requirements.</p> <p>Our audit assistance extends to reviewing payroll classifications to ensure that these align with policy terms, which can impact workers' compensation premiums and overall coverage costs. We also provide customized audit reports, offering clear insights into discrepancies, potential savings, and areas for improvement in the insurance process. Our team assists clients in preparing for external audits by ensuring that all required documentation, records, and evidence are properly organized and available for review.</p> <p>We support clients by identifying opportunities for premium refunds or adjustments based on the audit findings, ensuring that clients are not paying more than necessary. Finally, we offer recommendations for process improvements, helping clients optimize their insurance operations and mitigate potential risks that could arise during future audits. Our goal is to ensure that audits are seamless, and clients are always in compliance while maximizing their savings.</p>



113	Provide an example of how your firm has helped a Public Sector Entity with claims management?	<p>Our firm assisted a large public sector entity, a municipal government, with its claims management by implementing a comprehensive claims review and improvement process. The firm conducted a thorough audit of the entity's existing claims history to identify patterns of frequent or high-cost claims, especially in areas like workers' compensation and property damage. Upon identifying key issues, our firm recommended revised claim procedures, focusing on early intervention, proper classification, and thorough documentation of each claim to prevent unnecessary costs and delays.</p> <p>Our firm also worked with the government's third-party administrator (TPA) to ensure that claims were processed efficiently and in compliance with all regulatory requirements. A claims tracking system was introduced that allowed for real-time updates, giving public sector officials transparency into the progress of claims and the ability to intervene if claims were taking longer than expected. Furthermore, our firm organized training sessions for government staff on best practices for reporting and managing claims, helping them reduce errors and increase the speed of claims resolution.</p> <p>Additionally, our firm advised the public sector entity on loss prevention strategies. They conducted on-site risk assessments, identifying potential hazards that could lead to future claims, and recommended targeted measures to mitigate these risks, such as improving workplace safety protocols for employees. Our firm also introduced a claims forecasting tool that enabled the entity to project potential claim costs based on historical data, which helped in budgeting for future claims expenses.</p> <p>Through these efforts, the public sector entity was able to achieve significant reductions in claims frequency and severity, ultimately lowering its overall insurance premiums. The entity's claims process became more efficient, saving both time and resources, and our firm's ongoing support ensured that the entity maintained a proactive approach to risk management.</p>
114	Provide an example of how your firm has helped a public entity to save money Workers Compensation?	<p>Our firm helped a public entity, a county government, reduce its Workers' Compensation costs through a comprehensive risk management and claims optimization strategy. First, we conducted an in-depth audit of their existing Workers' Compensation claims to identify trends and areas of inefficiency, focusing on high-frequency and high-cost claims. We discovered that many claims were being over-reported or mishandled due to inadequate documentation and lack of proper classification, leading to inflated premiums.</p> <p>In response, our firm worked with the county to implement streamlined reporting procedures and improved claim management processes, ensuring that claims were accurately classified and submitted in a timely manner. We also recommended a return-to-work program, allowing employees who were temporarily injured to return to light-duty roles as soon as medically appropriate, which reduced the duration and cost of claims.</p> <p>Additionally, we implemented a safety training program focused on reducing workplace injuries, which included regular safety audits and targeted interventions in high-risk departments like public works. By identifying hazards and improving safety protocols, we significantly lowered the incidence of workplace accidents. Our firm also negotiated with the insurance carrier for reduced premium rates based on the improvements in safety and claims management.</p> <p>To further assist the public entity, we introduced a claims forecasting tool to predict potential Workers' Compensation claims costs based on historical data and trends. This enabled the county to better budget for future claims expenses and negotiate more favorable terms with its carrier. As a result of these combined efforts, the county experienced a 25% reduction in its Workers' Compensation premiums over a two-year period, saving significant taxpayer funds.</p> <p>Through our support, the county government was able to maintain a more proactive approach to managing risk and claims, ultimately improving its Workers' Compensation experience modification rate (EMR) and further reducing future insurance costs. The long-term result was not only cost savings but also a safer work environment, reduced claim frequency, and enhanced employee satisfaction.</p>

**Table 7B: Depth and Breadth of Offered Solutions**

Indicate below if the listed types or classes of Solutions are offered within your proposal. Provide additional comments in the text box provided, as necessary.

Line Item	Category or Type	Offered *	Comments
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115	Insurance Policy Placement along with solicitations	<input checked="" type="radio"/> Yes <input type="radio"/> No	Insurance policy placement and solicitations are included within our proposal. We provide a comprehensive range of insurance solutions tailored to meet the unique needs of public sector entities. Our proposal outlines the process for soliciting quotes from multiple carriers to ensure competitive pricing and optimal coverage. Additionally, we assist in placing policies and managing renewals to ensure continuity and compliance with applicable regulations.	*
116	Comprehensive Risk Analysis	<input checked="" type="radio"/> Yes <input type="radio"/> No	A comprehensive risk analysis is offered within our proposal. We conduct in-depth assessments of an organization's risk exposures, including property, liability, and workers' compensation risks. The analysis helps identify vulnerabilities and develop customized strategies for mitigating risks. This process supports our clients in making informed decisions and ensuring their risk management efforts are aligned with their long-term goals.	*
117	Claims Prevention and Mitigation	<input checked="" type="radio"/> Yes <input type="radio"/> No	Claims prevention and mitigation are integral components of our proposal. We work with clients to implement proactive measures, such as safety training programs, risk assessments, and hazard identification. Our goal is to minimize the likelihood of claims occurring by addressing potential risks before they result in incidents. Additionally, we provide ongoing support to help mitigate the impact of claims should they arise, ensuring effective management and timely resolution.	*
118	Incident Response and Recovery	<input checked="" type="radio"/> Yes <input type="radio"/> No	Incident response and recovery services are included in our proposal. We assist clients in developing tailored incident response plans that ensure swift action and minimal disruption in the event of a claim or incident. Our services include managing the immediate response, conducting investigations, and providing support throughout the recovery process. This approach helps clients return to normal operations as quickly as possible while ensuring compliance and mitigating further risks.	*
119	Worker's Compensation Safety Programs	<input checked="" type="radio"/> Yes <input type="radio"/> No	Our proposal includes comprehensive Worker's Compensation Safety Programs designed to help public sector entities minimize workplace injuries and related costs. These programs focus on proactive risk assessments, employee training, and safety policy development tailored to the unique needs of each organization. We also provide ongoing monitoring, compliance support, and access to expert consultants to ensure the programs remain effective. By implementing these measures, our clients can improve workplace safety and reduce their overall worker's compensation expenses.	*

120	Regulatory Compliance and Governance	<input checked="" type="radio"/> Yes <input type="radio"/> No	Our proposal includes Regulatory Compliance and Governance services to help public sector entities adhere to federal, state, and local regulations. We provide expert guidance, policy reviews, and training programs to ensure compliance across all operations. Additionally, we assist with audits and updates to governance frameworks to align with evolving legal requirements.
121	Technology and Data Analytics Integration	<input checked="" type="radio"/> Yes <input type="radio"/> No	Our proposal includes Technology and Data Analytics Integration to support public sector clients in optimizing their operations. We offer tools for advanced data analysis, reporting, and predictive modeling to improve decision-making and streamline processes. Additionally, our technology solutions are designed to integrate seamlessly with existing systems for enhanced efficiency and insight.
122	Strategic Risk Advisory Services	<input checked="" type="radio"/> Yes <input type="radio"/> No	Our proposal includes Strategic Risk Advisory Services tailored to meet the unique needs of public sector clients. These services provide comprehensive risk assessments, strategic planning, and guidance to mitigate potential exposures while aligning with organizational goals. Our team collaborates closely with clients to develop customized strategies that enhance resilience and support long-term success.
123	Northeast which includes Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont	<input checked="" type="radio"/> Yes <input type="radio"/> No	Our proposal includes comprehensive services for the Northeast region, encompassing Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont. We offer tailored insurance and risk management solutions to meet the specific needs of public sector clients in these states. Our local expertise and dedicated support ensure effective service delivery across the region.
124	Midwest which includes Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin	<input checked="" type="radio"/> Yes <input type="radio"/> No	Our proposal includes services for the Midwest region, covering Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin. We provide tailored insurance solutions, risk management, and compliance support specifically designed for public sector clients in these states. Our regional presence ensures timely and effective service delivery to meet local needs.
125	South which includes Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Washington, D.C., and West Virginia	<input checked="" type="radio"/> Yes <input type="radio"/> No	Our proposal includes services for the South region, encompassing Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Washington, D.C., and West Virginia. We offer comprehensive insurance and risk management solutions tailored to the unique needs of public sector clients in this area. Our local expertise ensures effective service and support across these states.

126	West which includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming	<input checked="" type="radio"/> Yes <input type="radio"/> No	Our proposal includes services for the West region, covering Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming. We provide tailored insurance and risk management solutions to meet the diverse needs of public sector clients in these states. Our team ensures localized support and expertise to effectively serve this region.
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Table 8: Exceptions to Terms, Conditions, or Specifications Form

**Line Item 127. NOTICE:** To identify any exception, or to request any modification, to Sourcewell standard Master Agreement terms, conditions, or specifications, a Proposer must submit the proposed exception(s) or requested modification(s) via redline in the Master Agreement Template provided in the “Bid Documents” section. Proposer must upload the redline in the “Requested Exceptions” upload field. All exceptions and/or proposed modifications are subject to review and approval by Sourcewell and will not automatically be included in the Master Agreement.

Do you have exceptions or modifications to propose?	Acknowledgement *
	<input type="radio"/> Yes <input checked="" type="radio"/> No

Documents

Ensure your submission document(s) conforms to the following:

- 1. Documents in PDF format are preferred. Documents in Word, Excel, or compatible formats may also be provided.
- 2. Documents should NOT have a security password, as Sourcewell may not be able to open the file. It is your sole responsibility to ensure that the uploaded document(s) are not either defective, corrupted or blank and that the documents can be opened and viewed by Sourcewell.
- 3. Sourcewell may reject any response where any document(s) cannot be opened and viewed by Sourcewell.
- 4. If you need to upload more than one (1) document for a single item, you should combine the documents into one zipped file. If the zipped file contains more than one (1) document, ensure each document is named, in relation to the submission format item responding to. For example, if responding to the Marketing Plan category save the document as “Marketing Plan.”
  - [Pricing](#) - Question ^N70.pdf - Monday January 20, 2025 15:11:27
  - [Financial Strength and Stability](#) - Profit - Loss Statement - 2023.pdf - Monday January 20, 2025 15:26:22
  - [Marketing Plan/Samples](#) - Marketing Plan.pdf - Monday January 20, 2025 15:47:44
  - WMBE/MBE/SBE or Related Certificates (optional)
  - [Standard Transaction Document Samples](#) - Question #79.docx - Monday January 20, 2025 15:59:09
  - Requested Exceptions (optional)
  - [Upload Additional Document](#) - Docs for Sourcewell Bid.docx - Tuesday January 21, 2025 09:15:56

## Addenda, Terms and Conditions

### PROPOSER AFFIDAVIT OF COMPLIANCE

I certify that I am an authorized representative of Proposer and have authority to submit the foregoing Proposal:

1. The Proposer is submitting this Proposal under its full and complete legal name, and the Proposer legally exists in good standing in the jurisdiction of its residence.
2. The Proposer warrants that the information provided in this Proposal is true, correct, and reliable for purposes of evaluation for award.
3. The Proposer certifies that:
  - (1) The prices in this Proposal have been arrived at independently, without, for the purpose of restricting competition, any consultation, communication, or agreement with any other Proposer or competitor relating to-
    - (i) Those prices;
    - (ii) The intention to submit an offer; or
    - (iii) The methods or factors used to calculate the prices offered.
  - (2) The prices in this Proposal have not been and will not be knowingly disclosed by the Proposer, directly or indirectly, to any other Proposer or competitor before award unless otherwise required by law; and
  - (3) No attempt has been made or will be made by Proposer to induce any other concern to submit or not to submit a Proposal for the purpose of restricting competition.
4. To the best of its knowledge and belief, and except as otherwise disclosed in the Proposal, there are no relevant facts or circumstances which could give rise to an organizational conflict of interest. An organizational conflict of interest is created when a current or prospective supplier is unable to render impartial service to Sourcewell due to the supplier's: a. creation of evaluation criteria during performance of a prior agreement which potentially influences future competitive opportunities to its favor; b. access to nonpublic and material information that may provide for a competitive advantage in a later procurement competition; c. impaired objectivity in providing advice to Sourcewell.
5. Proposer will provide to Sourcewell Participating Entities Solutions in accordance with the terms, conditions, and scope of a resulting master agreement.
6. The Proposer possesses, or will possess all applicable licenses or certifications necessary to deliver Solutions under any resulting master agreement.
7. The Proposer will comply with all applicable provisions of federal, state, and local laws, regulations, rules, and orders.
8. Proposer its employees, agents, and subcontractors are not:
  1. Included on the "Specially Designated Nationals and Blocked Persons" list maintained by the Office of Foreign Assets Control of the United States Department of the Treasury found at: <https://www.treasury.gov/ofac/downloads/sdnlist.pdf>;
  2. Included on the government-wide exclusions lists in the United States System for Award Management found at: <https://sam.gov/SAM/>; or
  3. Presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from programs operated by the State of Minnesota; the United States federal government, as applicable; or any Participating Entity. Vendor certifies and warrants that neither it nor its principals have been convicted of a criminal offense related to the subject matter of this solicitation.

☒ By checking this box I acknowledge that I am bound by the terms of the Proposer's Affidavit, have the legal authority to submit this Proposal on behalf of the Proposer, and that this electronic acknowledgment has the same legal effect, validity, and enforceability as if I had hand signed the Proposal. This signature will not be denied such legal effect, validity, or enforceability solely because an electronic signature or electronic record was used in its formation. - Jamal Muhammad, President, Consumer Capital Group Corp.

The Proposer declares that there is an actual or potential Conflict of Interest relating to the preparation of its submission, and/or the Proposer foresees an actual or potential Conflict of Interest in performing the obligations contemplated in the solicitation proposal.

☒ Yes    ☐ No

The Bidder acknowledges and agrees that the addendum/addenda below form part of the Bid Document.

Check the box in the column "I have reviewed this addendum" below to acknowledge each of the addenda.

File Name	I have reviewed the below addendum and attachments (if applicable)	Pages
<b>Addendum 9 Risk Management RFP 012125</b> Tue January 14 2025 08:27 AM	<input checked="" type="checkbox"/>	1
<b>Addendum 8 Risk Management RFP 012125</b> Fri January 10 2025 12:53 PM	<input checked="" type="checkbox"/>	2
<b>Addendum 7 Risk Management RFP 012125</b> Thu January 9 2025 10:08 AM	<input checked="" type="checkbox"/>	2
<b>Addendum 6 Risk Management RFP</b> Wed January 8 2025 03:22 PM	<input checked="" type="checkbox"/>	2
<b>Addendum 5 Risk Management RFP</b> Wed January 8 2025 03:22 PM	<input checked="" type="checkbox"/>	1
<b>Addendum 4 Risk Management RFP 012125</b> Fri December 20 2024 09:34 AM	<input checked="" type="checkbox"/>	1
<b>Addendum 3 Risk Management RFP 012125</b> Tue December 17 2024 03:39 PM	<input checked="" type="checkbox"/>	2
<b>Addendum 2 Risk Management RFP 012125</b> Fri December 13 2024 01:06 PM	<input checked="" type="checkbox"/>	2
<b>Addendum 1 Risk Management RFP 012125</b> Tue December 10 2024 12:42 PM	<input checked="" type="checkbox"/>	1