



**Request for Qualifications  
Risk Management and Insurance Brokerage Services**

**Purpose**

Gateway Community Actions Partnership seeks a consulting and insurance brokerage firm to provide comprehensive insurance management, administrative, technical, placement, and claims and risk management consulting services.

As part of this process, we would also like proposals on how similar, tailored services could be provided to affiliated organizations that are part of the Gateway CAP network. We are seeking a partner for a long-term relationship. Our current broker is expected to participate in the process.

<b>Expected Timeline Activity</b>	<b>Date</b>
RFQ Distribution	11/14/16
Deadline for Inquiries	11/28/16
RFQ Responses Due	12/05/16
Proposal Due	12/14/16
Proposal Review	12/23/16
Finalist Interviews, as necessary	01/06/17
Broker Selection	01/13/17
Execution of Broker Services	03/29/17
Agreement/Effective Date	03/31/17

Interested entities must submit (3) copies of proposals no later than 10:00 A.M., Wednesday, December 14, 2016. Submittals should be addressed and delivered to: Denise Castley, Director of Finance, Gateway Community Action Partnership, 110 Cohansey Street, Bridgeton, NJ 08302.

**About Gateway Community Action Partnership**

Gateway Community Action Partnership (formed and incorporated as Tri-County Community Action Agency Inc.) is the federally designated Community Action Program (CAP) for Cumberland, Gloucester and Salem counties in Southern New Jersey and also provides services in Atlantic, Camden, Cape May and Mercer counties. As a CAP, Tri-County helps low- and moderate-income residents identify and overcome barriers to self-sufficiency. The agency's more than 700 employees form a network of professional teachers, social workers, counselors, nutritionists, program planners and advocates, all dedicated to making our communities better places to live and work for all residents.

The staff is guided by President & CEO Albert B. Kelly, founder of Gateway, and Executive Vice President and Chief Operations Officer Edward Bethea. Together, the agency's senior management team has 50 years of experience in the community service field. Gateway CAP is governed by a volunteer board of directors. Its members equally represent business, elected officials and the community served. The agency's tripartite board is made up of at least one-third representation of the low-income community, one-third representation of local elected officials and the remainder from the general community.

The agency was incorporated as Test City Child Care in 1972 and expanded its base of services in 1987 when it was awarded the Community Services Block Grant (CSBG) as a federally designated community action program. The agency's trade name was changed to Tri-County Community Action Partnership in October 2002 to better reflect the collaborative efforts with other service providers as well as with state, county and local governments and other entities. The agency became Gateway Community Action Partnership (Gateway CAP) on April 1, 2011 to better reflect its expanded service area.

Since becoming a CAP in 1987, Gateway has worked with residents, governments, other agencies and private sector institutions to help tens of thousands of local residents help themselves. Gateway CAP provides Head Start and Early Childhood Education for more than 2,600 children daily, builds high-quality affordable housing, collaborates to do economic development, operates the Women, Infants & Children (WIC) program, provides literacy services, assists families maintain stable households, promotes fiscal stability through matched savings programs and serves as an advocate for children and families at the local, state and federal levels. Gateway CAP is a private, non-profit, community based organization with a federal 501-C-3 designation by the IRS.

As of January 2016, Gateway CAP's focus is in five core areas: early child care services, housing and weatherization services, health and nutrition education and food distribution services, literacy and educational services and neighborhood/community building services with an annual budget of approximately \$58 million to serve more than 50,000 clients annually in Atlantic, Camden, Cape May, Cumberland, Gloucester, Mercer, Salem Counties in New Jersey and in the North Philadelphia area of Philadelphia, Pennsylvania. These inter-connected programs work at 60 sites throughout the region, addressing the causes and effects of poverty. All programs aim to guide participants toward a future of self-sufficiency.

*Gateway CAP's mission is to provide services to improve the quality of life and promote self-sufficiency, especially among the more impoverished citizens of its communities.*

### **Scope of Services**

Gateway Community Action Partnership seeks a consulting and insurance brokerage firm to provide comprehensive insurance management, administrative, technical, placement, and claims and risk management consulting services. Services include, but are not limited to:

- Design of short and long range risk management program goals and strategies.
- Administration of general liability, property, and automobile insurance plans including responding to questions from and providing information to staff, and providing other advisory services throughout the plan year.
- Proactive administration and advocacy regarding claims.
- Strategic advice on settling claims with the longer term interest of Gateway Community Action Partnership in Mind.
- Review and analysis of claims experience, claim service, and claim administration.
- Determining and recommending the most cost efficient funding methods for plans.
- Preparation of bid specifications and solicitation of proposals from insurance markets/providers.
- Evaluation of bids and bidders, including administration, coverage, claim payment procedures, customer service, networks, reserve establishment policies and financial solvency.
- Provision of in-depth analysis of proposed alternatives and assistance with the process of selecting the most favorable annual renewal options.
- Apprising Gateway Community Action Partnership of local and national risk management trends and best practices.

- Ongoing research and reporting of any new developments with regard to risk management.
- Introduction of proven programs and ideas to enhance Gateway Community Action Partnership internal approach to risk management.

### **Proposal Requirements**

At the least, all proposals should include and specifically address these points:

#### **General**

1. A brief description of your firm—local office and larger network. The emphasis should be on the relevant local office(s) serving nonprofit organizations in general and human service organizations. Please include a list of three references with contact details for similar organizations.
2. Identification of the service team, highlighting the extent of members' human service client experience as well as the roles to be played. Discuss how frequently, and for what purpose, your team typically meets with clients similar to us.
3. A description of what services would be provided directly and what operations would be outsourced, if any.
4. Executable Broker Service Agreement must be submitted in proposal package. Any changes requested by Gateway will be discussed during finalist interviews.
5. Your firm's approach to assessing and assuring client satisfaction.

#### **Transition and Marketing**

6. How your firm would handle the transition of our account(s), if applicable.
7. How your firm would review our current risk management program and coverage.
8. Describe your process for negotiating renewals, including examples of your success.
9. Your firm's perspective on alternative approaches to risk management (e.g., captive insurance programs) that may reduce long-term expenses to Gateway Community Action Partnership.

#### **Risk Management, Loss Control, and Claims Management**

10. A summary of the broader level of support that your firm could provide. In particular, describe how your firm would act as an extension of Gateway's Finance department in the area of risk management.
11. Your approach to loss control and what services you would design and provide.
12. Describe how your firm would act as an extension of Gateway's Finance department in the area of claims management. Identify the services to be provided.
13. A summary of your views on the critical risk management challenges and major issues facing social service organizations today, and how your firm might assist us in responding to them.

#### **Other**

14. Describe additional services that are available or unique to your firm.