

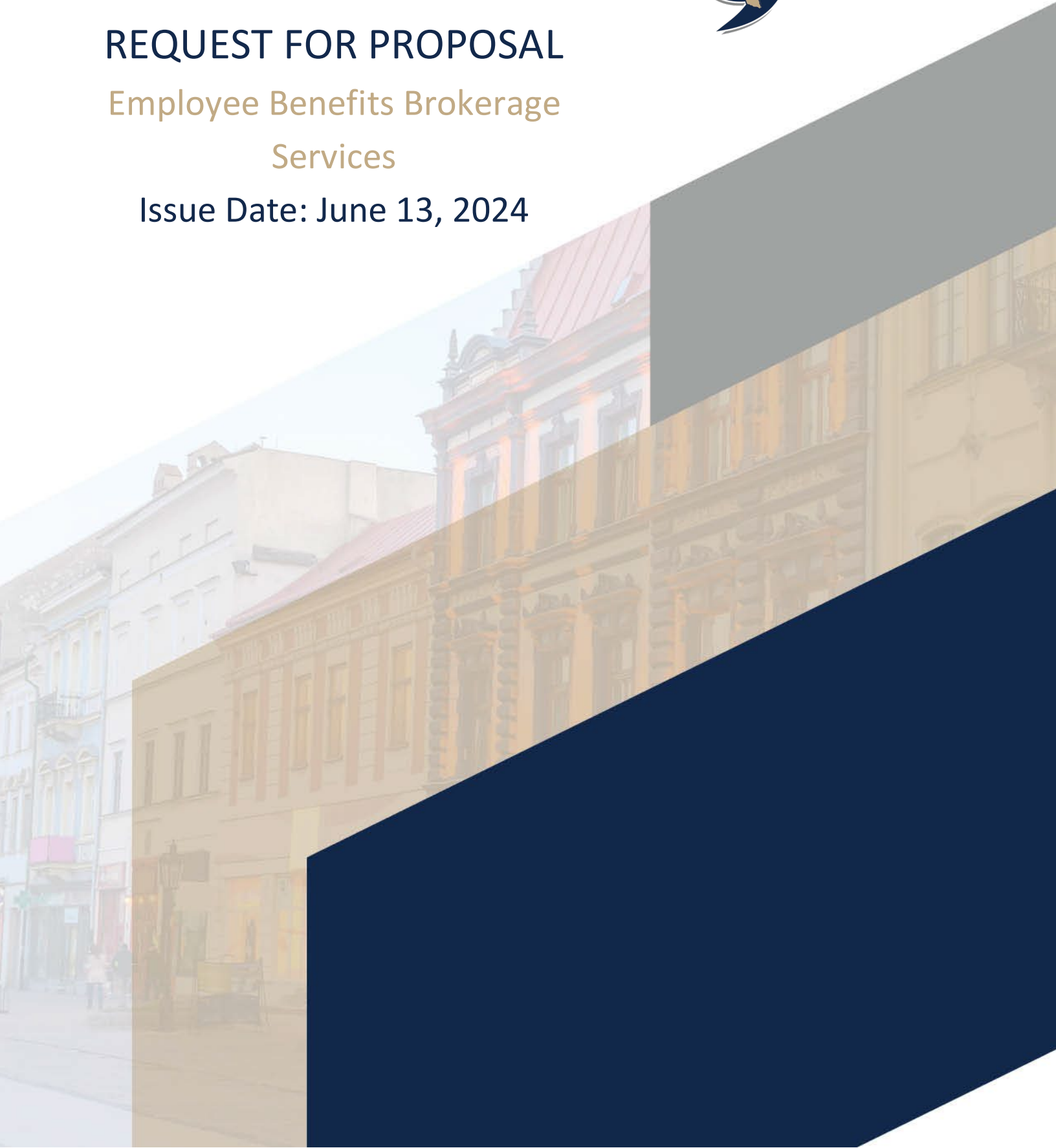


TEXAS WINDSTORM
INSURANCE ASSOCIATION

REQUEST FOR PROPOSAL

Employee Benefits Brokerage Services

Issue Date: June 13, 2024





Deadline for Submission: *July 12, 2024 5:00PM CST, Austin, Texas*

Emailed responses will be accepted until the date and time established for receipt. Responses received later than the specified date and time will be disqualified as untimely.

Submit Responses by Email to: vendormanagement@twia.org

Association Physical Address (**Do not use for submissions**)
Texas Windstorm Insurance Association
4801 Southwest Pkwy
Building One, Suite 200
Austin, Texas 78735

To obtain a copy of this RFP or for other inquiries, please contact:

Brooke Adam
Vendor and Contract Manager
Texas Windstorm Insurance Association
Email: ***vendormanagement@twia.org***

****NOTE**** Any Addendum that adds new language or replaces any language within this RFP will control over the original version.



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1 GENERAL INFORMATION

1.1 Introduction

Texas Windstorm Insurance Association (TWIA), established in 1978 by the Texas legislature and operating pursuant to Chapter 2210 of the Texas Insurance Code and Chapter 28 of the Texas Administrative Code, is an association comprising all (with limited exceptions) carriers authorized to write property casualty insurance in Texas. TWIA insures against losses due to windstorm and hail in designated areas of Texas.

This Request for Proposals contains the instructions governing the requirements for a proposal to be submitted by interested Respondents, the format in which the proposal is to be submitted and the material to be included in the proposal, the requirements that must be met to be eligible for consideration, the method of selecting a Respondent, and the Selected Respondent's duties and responsibilities.

Respondents to this RFP are expected to provide TWIA with information and evidence that will permit contracting with the provider that provides the best value to TWIA. Respondents should include in their written proposal all requirements, terms, or conditions they may have, and should assume that no opportunity exists to add such matters after the proposal submission. Please note, however, that unacceptable terms or conditions added by a Respondents may cause TWIA to reject the proposal, despite other factors in our evaluation.

1.2 Purpose

The purpose of this RFP is to obtain proposals from qualified Respondents to provide professional services related to our fully insured employee benefit package offering. This includes, but is not limited to, management and administrative services relating to health (including prescription plans and wellness), dental, vision, group life/AD&D, long term disability, HSA, FSA, COBRA, EAP programs, ancillary/voluntary benefits, and other benefits. Services to the Association should include compliance, cost analysis and savings, strategic planning and any other services that may be suggested to benefit the Association and the current benefit package offerings. The Association seeks a broker experienced in the benefits market and advising all levels of staff and management.

1.3 TWIA Point of Contact

The TWIA representative identified below is the sole point of contact for this RFP. All communications concerning this procurement and the proposals must be submitted by email to:

Brooke Adam
Vendor and Contract Manager
Email address: vendormanagements@twia.org



Other than the above-named contact person, neither prospective Respondents nor their representatives may contact TWIA representatives or employees to discuss the contents of this RFP. The restriction shall not, however, preclude discussion between affected parties for the purpose of conducting business unrelated to this procurement.

The contact person at TWIA for day-to-day administration of any contract that results from this RFP will be determined upon award.

1.4 Submission Deadline

Responses to this RFP must be received before the hour and date specified on page 1 of this RFP. Late responses will not be considered under any circumstances. Responses attached to emails received after the deadline will not be opened. Dates of receipt for email responses will be the date shown as received by our system. In no event will TWIA be liable for responses delayed by email systems.

To be entitled for consideration, Respondents' proposals must clearly indicate that Respondents have available the necessary qualified personnel, skills, expertise, tools, equipment, systems, organization, and facilities to provide all the services required, in the manner described herein, under this RFP and any resulting contract. Proposals must demonstrate familiarity and experience with the delivery of Employee Benefits Brokerage Services as described in this RFP.

2 DESCRIPTION OF SERVICES/STATEMENT OF WORK

Texas Windstorm Insurance Association (TWIA) is requesting sealed competitive bids/proposals for the Employee Benefits Brokerage Services described below. The Selected Respondent will be responsible for performing all services so described and for complying with all requirements of this RFP.

As stated in Section 4.4 of this RFP, all Respondents are required to sign a non-disclosure agreement (NDA) supplied by TWIA prior to TWIA sharing sensitive data and information about population and organization-specific plans/benefits. The signed NDA must be returned to vendormanagement@twia.org prior to receiving the sensitive plan documentation which is essential to submitting an accurate and comprehensive proposal. A submitted proposal that does not include cost based on the sensitive data may be disqualified or may result in a lower evaluation score.

2.1 Employee Benefits Brokerage Services

The selected benefits broker will assist TWIA with the management and administration of all health & welfare services including health, dental, vision, group life/AD&D, long term disability, HSA, FSA, COBRA, EAP programs, ancillary/voluntary benefits, and other benefits.



- **Benefits Strategy**
 - Provide consulting services for TWIA leadership in developing an on-going benefits strategy that will attract and retain employees by offering competitive, cost-effective benefit programs.
 - Monitor and make recommendations to both the employee wellness program and Employee Assistance Plan (EAP) to improve health and reduce costs both long and short term. Partner in the development of a comprehensive, long term, multi-prong approach to well-being.
 - Provide plan design recommendations appropriate for TWIA based on benefit trends.
 - Consistently benchmark benefit programs and provide recommended changes.
 - Provide direct employee support, including enrollment assistance, claims issues, life events, etc.

- **Financial Management**
 - Analyze claims experience regularly to pinpoint unfavorable trends or areas of opportunity. Make recommendations for solutions.
 - Develop premium rates and budget projections.
 - Develop annual cost projections that include employee/employer cost share recommendations.
 - Analyze claims in relation to stop-loss limits and provide recommendation of appropriate stop-loss limits and structure based on price points.
 - Monitor claims and utilization experience and make recommendations based on analysis.
 - Provide TWIA with a quarterly benefits dashboard.

- **Vendor Management**
 - Continually evaluate vendor performance and assist in trouble shooting issues.
 - Establish and monitor performance guarantees.
 - Provide daily assistance with vendor issues.

- **Renewals and Marketing**
 - Request and coordinate renewals.
 - Negotiate costs.
 - Recommend appropriate carriers.
 - Participate in implementations.

- **Compliance and Regulatory Support**
 - Prepare 5500s and SARs.
 - Review SPDs.

- **Subject Matter Expertise**
 - ERISA, State Paid and Unpaid Leave laws, State Mandated Long-Term Care (Pay or Play)



- HIPAA, FMLA, ACA, COBRA, etc. Resources
 - Legislative alerts, newsletters, websites, webinars, etc.

The following supplementary documents have been provided in **Appendix B**:

- NDA – TWIA EBBS RFP. Required to be signed and returned to vendormanagement@twia.org prior to receiving sensitive data and information about population and organization-specific plans/benefits.
- 2024 TWIA Benefits Guide
- 2024 TWIA Benefits Overview
- 2023 Open Enrollment Presentation

2.2 Other Goods and Services

TWIA may request that the Selected Respondent provide additional services throughout the term of any resulting contract. A contract amendment will be executed to reflect any additions or deletions of services. Costs for any additional services associated with other miscellaneous or special projects must be negotiated by the parties to the contract.

2.3 Quality Assurance Review and Third-Party Risk Assessment

The Selected Respondent must be willing to conduct a Quality Assurance Review of all work performed under any resulting contract. The Respondent must also be willing to complete Third-Party Risk Assessments as prescribed by TWIA's TPRM policy for the duration of the contract.

2.4 Status Updates

The Selected Respondent must be available to participate in meetings by telephone, virtual meeting, or in-person to discuss the status of the project and other matters covered under any Statement of Work and/or contract resulting from this RFP.

3 CONTRACT TERM AND RENEWAL OPTIONS

The term(s) of any contract(s) resulting from this RFP shall be for **one year**. TWIA shall have the option in their sole discretion to renew any resulting contracts for up to four (4) additional one (1) year periods. In the event of such renewal, the scope of services, deliverable dates, and contract amounts may be negotiated.

3.1 Governing Law

This RFP and any resulting contract and work orders shall be governed, construed, and interpreted in accordance with the laws of the State of Texas (but not rules governing conflicts of law issues).



3.2 Venue

Any action or proceeding related to this RFP and/or any resulting contract and work orders shall be brought as a separate action in Travis County, Texas, and venue is proper in only such county.

3.3 Respondent Pricing

Respondents shall offer comprehensive and accurate pricing to the best of their ability. In the event that a contract results from this RFP, TWIA will not make any payments to the Selected Respondent for any costs incurred by the Selected Respondent that were not included in the Respondent's proposal and approved by TWIA. TWIA will only pay for costs that are approved and allowable and in accordance with the requirements of this RFP.

3.4 Travel Costs

TWIA will not reimburse travel costs or costs for meals, lodging, or any other out-of-pocket expenses incurred in conducting the work required under any contract resulting from this RFP. All travel-related expenses shall be borne entirely by the Selected Respondent, except for required travel to TWIA Board of Directors' meetings.

3.5 Standards of Performance

Respondent must meet and comply with the Standards of Performance described in this RFP, including all requirements of any resulting contract and all applicable laws, regulations, standards, and other requirements.

3.6 Public Information Act Disclosures

TWIA is subject to the Texas Public Information Act, Texas Government Code Sections 552.001-552.353. All responses to this RFP, including proposals and related documents and materials, are presumed to be subject to disclosure under the Act unless a specific exception to disclosure exists.

If it is necessary for the Respondent to include proprietary or otherwise confidential information in its proposal or other submitted information, the Respondent should clearly label that proprietary or confidential information and identify the legal basis for confidentiality.

TWIA will notify Respondents of any Public Information Requests for Respondent information and provide the Respondents an opportunity to submit requests to protect information they deem confidential or proprietary by law. However, by submitting a proposal in response to this RFP, the Respondent agrees to waive any claim of infringement against TWIA and agrees to indemnify and hold TWIA harmless for any claims regarding the Intellectual Property Rights of the Respondent or any third-party for any materials appearing in the proposal.



3.7 Proprietary Interests and Final Work Product

All work papers, data, materials, testimony, information, and reports developed by the Respondent will remain the property of the Respondent. The Respondent will make working papers available to State insurance regulators pursuant to authority given them by law or regulation. Access to the requested working papers will be provided to the State insurance regulators pursuant to a request under Chapter 401 of the Texas Insurance Code.

3.8 Accuracy of the Proposal and Cost of Submitting the Proposal

The Respondent's proposal must be true and correct and must contain no cause for claim of omission or error. TWIA will not reimburse the Respondent for any cost related to the preparation or submission of the Proposal. Respondent is responsible for any expense related to the preparation and submission of its Proposal.

3.9 Exception to Provisions

If the Respondent takes exception to any provisions of this RFP, these exceptions must be specifically and clearly identified by RFP section in the Respondent's proposal and provided in the Executive Summary addressed in Section 9.5 or in a spreadsheet submitted as an attachment to the Executive Summary letter. Any exception included in a proposal may be disqualified from further consideration or may receive a lowered evaluation score.

3.10 Responsive Information

The Respondent's proposal must be responsive to all requirements set forth in this RFP, must address how the Respondent will meet the RFP specifications, and must be presented in the format described in this RFP. The proposal must provide sufficient information to enable the review committee to evaluate the Respondent's ability to provide the services described in Part 3, Description of Services/Statement of Work and to comply with any other contractual provisions described in this RFP. Responses that are general in nature and do not address how the Respondent will meet the RFP requirements may be disqualified from further consideration or may receive a lowered evaluation score.

4 RFP SELECTION PROCESS

TWIA will conduct a fair, comprehensive, and impartial evaluation of all timely received proposals. Evaluation will be conducted by a committee comprising TWIA employees, advisors, and/or consultants. Information about the members of the committee will be available upon request at the end of the selection and award process. Each member of the Evaluation Committee will conduct an independent review of each proposal submitted and assign each proposal a score according to a pre-determined scoring rubric. Scores will be based on the major criteria described below. Individual Evaluation Committee scores will be compiled and averaged to establish a single average score for each respondent.



The Evaluation Committee will determine which, if any, Respondent should be awarded a contract based on these scores.

The Evaluation Committee may request clarification of information or representations in any proposal before completing the initial evaluation. Requests for clarification and responses to requests for clarification will be in writing and will become part of the evaluation record.

4.1 Written Questions and Official Response

Respondents may submit written questions addressed to the TWIA contact person identified in Section 1.2. All questions must be received via email to the TWIA contact person no later than 5:00 P.M. Central Time on **June 21, 2024**. The email subject line must state “Employee Benefits Brokerage Services – Questions”. Telephone inquiries will not be answered.

Responses to timely submitted questions that are not already addressed in the RFP will be posted on the TWIA website at <https://www.twia.org/vendor-requests/>. Only those questions that are appropriately relevant to the solicitation will receive a response in the Question-and-Answer document. TWIA may, at its discretion, also respond directly to questions; in that case, TWIA will send all Respondents the answers to all questions received.

4.2 Selection of Short List of Respondents

After review of the Proposals and the Evaluation Committee scoring results, the Evaluation Committee may select one or more Respondents for further consideration (“Short List”). TWIA staff will communicate directly with the Respondents who are selected for the Short List. TWIA reserves the right to select a Respondent for a contract award without a Short List.

4.3 Oral Presentations and Demonstrations

Respondents identified for the Short List may be asked to make in-person or live video presentations to the Evaluation Committee. These presentations may involve a question-and-answer period.

4.4 Non-Disclosure Agreement

All Respondents are required to sign a non-disclosure agreement (NDA) supplied by TWIA in **Appendix B** of this RFP to share sensitive data and detailed information about population and current plans in order to discuss organization-specific plans/benefits. Prior to receiving this sensitive data and documentation, the signed NDA must be returned to vendormanagement@twia.org.

4.5 Contract Negotiations

TWIA reserves the option to negotiate with one or more Respondents, including, but not limited to pricing, services, provisions, terms, and conditions, until TWIA determines that the best value has been obtained.



4.6 Best Value Consideration

TWIA will be the sole judge of best value. Any contract awarded will be based on best value criteria and may include but will not be limited to:

- a) Best meets the goals and objectives as stated in this RFP.
- b) Best meets the quality and reliability of the required Services.
- c) Offers the best delivery terms.
- d) Offers the best value for services.

TWIA will terminate any contract negotiations when TWIA, in its sole discretion, determines that the best value for TWIA has been obtained. If a contract is awarded, TWIA will issue a notice of award to the Selected Respondent. However, there is no guarantee that an award or any contract will result from this solicitation and TWIA reserves the right to cancel and/or reissue this RFP at any time in its sole discretion.

5 SCHEDULE OF EVENTS

The schedule for awarding a contract under this RFP is shown below. TWIA reserves the right to amend the schedule.

DATE	EVENT
June 13, 2024	Issuance of RFP
June 21, 2024	Submission of Written Questions
June 28, 2024	Responses to Written Questions Posted to TWIA Website
July 12, 2024	Final Deadline for Submission of Proposals
July 12-19, 2024	Proposal Evaluation and Demonstrations
July 26, 2024	Anticipated Provisional RFP Award
August 1, 2024	Targeted Contract Execution

Note: The anticipated contract award date is a target date and is not guaranteed, as final contract negotiations with the Respondent will determine when, or if, the actual contract award will be made.



6 EVALUATION CRITERIA

TWIA shall award a contract to the Respondent who submits the proposal determined to be the best value to TWIA and who meets all requirements included in this RFP.

7 PROPOSAL/RESPONSE FORMAT

7.1 Respondent Documents

All Respondent documents that are related to the requested services, this RFP, the Bid Responses, or any resulting contract are collectively referred to in this RFP as “Respondent Documents.” Documents that are not submitted with the Respondent’s RFP response will not be accepted or considered part of the response or any resulting contract.

7.2 Proposal Format

Proposals must be provided in electronic form (PDF format) via email to vendormanagement@twia.org.

All proposals submitted must be organized and arranged to be easily reconciled to the numbered sections of this RFP. All pages must be numbered.

The person signing the Respondent’s proposal must show title or authority to bind his or her firm in a contract. Emailed submissions with electronic signatures are acceptable; electronic signatures will be considered original signatures.

Proposals must be concise and clear. The Respondent’s proposal must be responsive to all requirements set forth in this RFP, address how the Respondent shall meet the RFP specifications, and must be presented in the format described in this RFP.

The proposal must provide sufficient information to enable the Evaluation Committee to evaluate the Respondent’s ability to provide the Services described in Section 2, Description of Services/Statement of Work, and to comply with any other provisions described in this RFP.

Responses that are general in nature and do not address how the Respondent will meet the RFP requirements may be disqualified from further consideration or may receive a lowered evaluation score.



8 RESPONSE DOCUMENTS

The Respondent should provide all information that the Respondent believes would be helpful to TWIA in establishing the Respondent's ability to perform the services described in this RFP and comply with the requirements of this RFP and any resulting contract.

8.1 Transmittal Letter

The first page of the proposal must be a Letter of Transmittal that includes the information specified below.

- a) A commitment by the Respondent to provide the services required by TWIA in this RFP.
- b) A statement that the proposal is valid for 90 calendar days from the day after the date that the proposals are delivered to TWIA.
- c) A dated signature of a person(s) legally authorized to bind the Respondent to the terms and conditions contained in this RFP and to comply with the information and representations submitted in the proposal. The proposal must state that the signatory is authorized to bind the Respondent to the terms and conditions set forth in this RFP. Proposals submitted without the required signature will be disqualified.
- d) A statement certifying the completeness, veracity, and accuracy of the information provided in the proposal. By submitting a signed proposal, Respondent agrees that it fully understands this RFP and shall abide by the terms and conditions contained in it. Any exception to the requirements of this RFP must be specifically noted in writing and explained by Respondent in its RFP response as a condition to becoming part of any subsequent contract.
- e) The Respondent must list the name, title, phone number, and email addresses of at least two (2) individuals who will be the contact persons for this RFP and who have the authority to respond to questions from TWIA.

8.2 Proposal Submission Checklist

The Proposal Submission Checklist is included as **Appendix A** to this RFP. The checklist is provided to help the Respondent ensure that a proper Proposal is submitted in the required format. The Respondent must include the completed checklist as part of the proposal.

8.3 Title Page

The proposal must contain a title page that includes the following information:

- a) Respondent's name and address,
- b) Respondent's State of Texas taxpayer number and Federal Employer's Identification Number (FEIN), and
- c) Respondent's contact name, title, signature, and date.



8.4 Table of Contents

The proposal must contain a table of contents that clearly identifies and denotes the location of each section and subsection of the Proposal. Additionally, the table of contents must clearly identify and denote the location of all enclosures and attachments to the proposal, including relevant page numbers.

8.5 Executive Summary

Each Respondent must provide a summary of the services proposed in response to this RFP and the estimated costs.

The Executive Summary must not exceed five pages and should represent a full but concise summary of the contents of the proposal.

The Executive Summary should include, at a minimum, the following:

- a) A brief description of the Respondent's qualifications,
- b) A description of the Respondent's experience with providing the services requested,
- c) A description of the Respondent's understanding of the requirements as outlined in Section 2, Description of Services/Statement of Work,
- d) Any exceptions to any provisions of this RFP as described in Section 3.9, and
- e) Any additional requirements, terms and conditions, or any documentation unaddressed in the RFP that the Respondent has attached in the Proposal as a material submission to the RFP.

8.6 General Background, Qualifications and Experience of Respondent

This response section details the Respondent's background and experience, including past performance, as it relates to projects similar in scope to the services described in this RFP. The Respondent must demonstrate its ability to perform the services described in the RFP by providing, at a minimum, the information detailed below. This section should include information that addresses the firm and the team's experience, reputation, and qualifications regarding the required services.

To be entitled to consideration, the Respondent must have available the required qualified personnel, knowledge, skills, expertise, abilities, organization, facilities, materials, supplies, tools, and equipment to fulfill all requirements under this RFP and any resulting Contract

8.7 Specific Expertise, Experience and Qualifications (Engagements)

Exhibit A, Tab 1 must list representative engagements of comparable complexity and scope to the requirements of this RFP, or which demonstrably deployed the same general types of resources and skills.

The Response should indicate whether the representative engagements included the proposed team.



Each description should be as detailed as necessary to enable TWIA to reasonably assess the relevance and usefulness of such experience. The Respondent must give the client organization's name and describe the service performed, the service's beginning and ending dates and status of the client engagement.

8.8 Key Staff Qualifications

Exhibit A, Tab 2 must name the Respondent's key staff who will provide services under any Contract resulting from this RFP and describe the role of each key staff member and the services that each will provide.

The Respondent must include the following background information for each key staff member to be assigned to this project: title; education; training; relevant experience; length of service with the Respondent's firm; professional accreditations, certifications, designations, and licenses. Full résumés/CVs may be provided but are not required.

8.9 Subcontractors

The Respondent must submit a list of subcontractors or potential subcontractors whom the Respondent may engage to perform services for the Associations as part of any contract that may result from this RFP.

TWIA reserves the right to request additional information regarding any proposed subcontractor or vendor.

The Respondent shall be fully responsible for all its subcontractors and vendors and their performance of any duties as part of any contract that may result from this RFP.

8.10 Schedule

The anticipated project execution is August 1, 2024. TWIA reserves the right to modify the execution date as it sees fit.

8.11 References

Exhibit A, Tab 3 must provide a minimum of three (3) verifiable references from clients for whom the Respondent has performed comparable services of similar scope and complexity. The Respondent must provide the name, title, telephone number, and email address of the key contact(s) at the client organization.

TWIA may, at their discretion, contact these references to verify experience or performance of the Respondent. By providing the name of a contact person, the Respondent consents to such communication by TWIA.



8.12 Financial Responsibility

The Respondent must provide evidence of financial responsibility and stability for performance of the services for which a proposal is submitted. In addition, the Respondent must disclose the source of any outside financial resources that will be utilized by the Respondent to enable it to perform any contract awarded pursuant to this RFP.

TWIA reserves the right to require any additional information necessary to determine the financial integrity and responsibility of a Respondent and to reject a response on the grounds of the Respondent's financial soundness.

8.13 Professional Insurance

The Selected Respondent will be required to provide proof of professional liability insurance covering errors and omissions upon entering a contract with TWIA within 48 hours of the effective date of such contract. By submitting a response to this RFP, the Respondent agrees to comply with this requirement.

8.14 Actual or Potential Conflicts of Interest

The Respondent must provide a statement of any actual conflicts or potential conflicts of interest for the Respondent, and the Respondent's Employees who will or may provide services under any Contract resulting from this RFP in **Exhibit B**. Failure to disclose all actual conflicts or potential conflicts of interest may result in disqualification of the Respondents' proposal or termination of the resulting contract.

If the circumstances certified by the Respondent change or additional information is obtained after submission of the Respondent's proposal, the Respondent shall submit updated information as soon as reasonably possible, upon learning of any change to the Respondent's response.

8.15 Cost

The Respondent must provide a price estimate of the full cost of delivering the services described in the RFP. The estimate will necessarily include assumptions about the time required by individual staff members to complete the work to the standards specified herein. Responses subject to increases in hourly rates over the contract period will not be considered.

8.16 Additional Questions for Response

The additional questions below require a response that will be considered in our selection decision. Please prepare your responses for these questions in the order shown and include the question reference numbers.

- A. Firm History and Experience
- B. Service Team
- C. Brokerage Services



- D. Health and Welfare Brokerage Fees
- E. Fees

A. Firm History and Experience

1. Explain any changes in the ownership structure of your firm within the last 5 years and expected changes within the next 2 years.
2. What size company do you best serve and why?
3. Tell us what sets your firm apart from your competitors.
 - a. Is there a particular area your company has expertise in?
4. Describe your client relationship philosophy.
5. Describe any litigation, charges, or investigations involving your firm's services to clients in the last three years.

B. Service Team

6. What office(s) will be servicing our account? What are the strengths of the consulting staff in that location?
7. Can your firm assist TWIA by taking calls / fielding benefit plan inquiries from plan participants directly? Can your service support with our employees and their dependents interface with our people through email, text, chat, web or phone? What are the hours of operation?

C. Health and Welfare Consulting Services

8. Describe examples of innovative solutions you have developed for other clients as a result of benefit analysis.
 - a. What was the impact?
9. Describe how you believe corporate healthcare design and delivery will change over the next 5-10 years.
10. Please describe how you have helped clients develop a wellbeing strategy.
 - a. Does your firm share an academic partnership with a medical college or university to provide evidence-based guidelines on clinical effectiveness?
 - b. Do you utilize data from third-party sources to benchmark plan effectiveness?
11. Does your firm have a resource to help us better understand more about our population and the social determinants of health and geographic determinants of risk that may be hindering optimal outcomes of health and well-being?
12. Describe your methods of managing vendors and ensuring high quality services from them.
13. Describe the annual cycle of providing benefit brokerage services. TWIA has calendar year plans.
14. Please describe the client education services automatically provided as part of the consultant-client relationship (e.g., seminar offerings, regulatory issue updates, etc.)
15. Please describe your ability to benchmark benefit plans.

D. Health and Welfare Brokerage Fees

16. Please provide the projected compensation / fee for all the services set forth in Section 3 and any related services. Include any start-up fees and travel expenses, etc.



17. If any services listed in Section 3 are not included in the projected compensation, please indicate the fees charged for any services that will be performed outside of the annual retainer.
18. What is your company's philosophy on accepting compensation from insurers relative to the placement of our programs?
19. What is the typical form of agreement/contract for services provided?
 - a. Attachment – Please provide a sample.

E. Fees

20. How is your firm compensated for services?
21. What percentage of your firm's revenue is derived from:
 - a. Commission relationships
 - b. Advisory relationships
22. Does your firm receive any form of compensation or benefits from companies or individuals whose products or services you may refer or recommend? Please explain.
23. Please describe any and all fees for services to our plan under this proposal.
24. Are you willing to guarantee your fees for a specific period of time?
25. Does your firm provide written agreement or a letter of engagement detailing services provided to our plan?
 - a. Attachment - If "yes", please include sample Services Agreement / Statement of Work
26. Include the following Attachments in your proposal:
 - a. Attachment –Consulting and Services Agreement
 - b. Attachment - Compensation Disclosure Agreement



TEXAS WINDSTORM
INSURANCE ASSOCIATION

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9 DEFINITIONS

The following terms and acronyms have the meanings set forth below for purposes of this RFP. These definitions apply to all parts of this Request for Proposal (RFP).

TERM	DEFINITION
Addendum	An addition, change, or supplement to the solicitation document issued prior to the response due date.
Contract	The written agreement, if any, executed by the authorized representative of the Association and the Respondent that formalizes the terms, provisions, covenants, and obligations, including but not limited to those contained in this RFP, of the respective parties to the arrangement for provision of services.
Contractor	The individual or business entity that has a contract to provide goods or services to the Association. This is used interchangeably with the term "Vendor".
Employee	The term "Employee" includes any individuals who, on behalf of the Respondent, will or may participate in any Contract resulting from this RFP. The term "Employee" includes all personnel, replacement personnel, agents, contractors, subcontractors, subcontractor employees, and other representatives of the Respondent, regardless of how employed or contracted by Respondent.
Request for Proposal (RFP)	The document so titled and exhibits, attachments, and appendices thereto which constitute the solicitation requesting submittal of a proposal in response to the required scope of services (statement work) and usually includes some form of a Cost Proposal and allows for negotiations between the proposer and the issuing agency.
Respondent	An individual or business entity submitting a proposal in response to this RFP.
Respondent's Employee(s)/Personnel	Any and/or all of the following, without limitation to: employees, leased employees, agents, officers, directors, staff, independent contractors, contractors, or subcontractors, or any individuals furnished, referred, or provided by the Respondent for the purposes arising out of or related to this RFP, the Respondent's Proposal, and the contract, if any, that results from the award made by TWIA to the Respondent.
Responsive	A Respondent has complied with all material aspects of the solicitation document, including the submission of all required documents, and within the time frame specified within the solicitation document.
Selected Respondent	The individual or business entity qualified to provide the goods and/or services sought by TWIA pursuant to this RFP and who is ultimately selected to carry out the requirements stipulated in this RFP and any resulting contract.
Vendor	The individual or business entity that has a contract to provide goods or services to the Association. This is used interchangeably with the term "Contractor".



APPENDIX A – PROPOSAL SUBMISSION CHECKLIST

This checklist is provided to help the Respondent ensure that a proper Proposal is submitted in the required format. Respondents must include this completed checklist as the cover page of the entire Proposal. ***Review the checklist to ensure RFP Section References and Components are identified appropriately based on the Proposal document.***

Order	Proposal Component	RFP Section Reference	Verify Inclusion by Initials
1	Transmittal Letter	Sec. 8.1	
2	Proposal Submission Checklist	Sec. 8.2	
3	Title Page	Sec. 8.3	
4	Table of Contents	Sec. 8.4	
5	Executive Summary	Sec. 8.5	
6	Body of Proposal, including - General background, Qualifications, and Experience	Sec. 8.6	
7	Exhibit A, Tab 1 - Specific Expertise – Representative Engagements	Sec. 8.7	
8	Exhibit A, Tab 2 - Key Staff Qualifications	Sec. 8.8	
9	Subcontractors	Sec. 8.9	
10	Schedule	Sec. 8.10	
11	Exhibit A, Tab 3 - References and Peer Review	Sec. 8.11	
12	Financial Responsibility	Sec. 8.12	
13	Professional Insurance	Sec. 8.13	
14	Exhibit B - Conflicts of Interest/Ethics Policy	Sec. 8.14	
15	Cost	Sec. 8.15	
16	Questions for Response, including: - Sample of agreement/contract for services - Consulting and Services Agreement - Compensation Disclosure Agreement	Sec. 8.16	



APPENDIX B – SUPPLEMENTARY DOCUMENTATION

- [NDA – TWIA EBBS RFP](#). Required to be signed and returned to vendormanagement@twia.org prior to receiving sensitive data and information about population and organization-specific plans/benefits.
- [2024 TWIA Benefits Guide](#)
- [2024 TWIA Benefits Overview](#)
- [2023 Open Enrollment Presentation](#)