



RFP #012125
REQUEST FOR PROPOSALS
for
Risk Management, Employee Benefits, and Insurance Consulting Services

Proposal Due Date: January 21, 2025, 4:30 p.m., Central Time

Sourcewell, a State of Minnesota local government unit and service cooperative, is requesting proposals for Risk Management, Employee Benefits, and Insurance Consulting Services to result in a procurement solution for use by its Participating Entities. Sourcewell Participating Entities include thousands of governmental, higher education, K-12 education, nonprofit, tribal government, and other public agencies located in the United States and Canada. A full copy of the Request for Proposals can be found on the Sourcewell Procurement Portal [<https://proportal.sourcewell-mn.gov>]. Only proposals submitted through the Sourcewell Procurement Portal will be considered. Proposals are due no later than January 21, 2025, at 4:30 p.m. Central Time, and late proposals will not be considered.

SOLICITATION SCHEDULE

Public Notice of RFP Published:	December 3, 2024
Pre-proposal Conference:	December 17, 2024 2:00 p.m., Central Time
Question Submission Deadline:	January 13, 2025, 4:30 p.m., Central Time
Proposal Due Date:	January 21, 2025, 4:30 p.m., Central Time Late responses will not be considered.
Opening:	January 21, 2025, 4:30 p.m., Central Time See RFP Section V.G. "Opening"

I. ABOUT SOURCEWELL

A. SOURCEWELL

Sourcewell is a State of Minnesota local government unit and service cooperative created under the laws of the State of Minnesota (Minnesota Statutes Section 123A.21) that facilitates a competitive public solicitation and master agreement award process for the benefit of its 50,000+ participating entities across the United States and Canada. Sourcewell's solicitation process complies with State of Minnesota law and policies, conforms to Canadian trade agreements (including Canadian Free Trade Agreement, Ontario-Quebec Trade and Cooperation Agreement, and Canada-European Union Comprehensive Economic and Trade Agreement, as applicable), and results in cooperative purchasing solutions from which Sourcewell's Participating Entities procure products, and services.

Cooperative purchasing provides participating entities and suppliers increased administrative efficiencies and the power of combined purchasing volume that result in overall cost savings. At times, Sourcewell also partners with other purchasing cooperatives to combine the purchasing volume of their membership into a single solicitation and master agreement expanding the reach of awarded suppliers' potential pool of end users.

Sourcewell uses a website-based platform, the Sourcewell Procurement Portal, through which all proposals to this RFP must be submitted.

B. USE OF RESULTING MASTER AGREEMENTS

In the United States, Sourcewell's master agreements are available for use by:

- Federal and state government entities¹;
- Cities, towns, and counties/parishes;
- Education service cooperatives;
- K-12 and higher education entities;
- Tribal government entities;
- Some nonprofit entities; and
- Other public entities.

For a listing of current United States Participating Entities visit Sourcewell's website:
<https://www.sourcewell-mn.gov/sourcewell-for-vendors/agency-locator>.

Participating Entities typically access master agreements for products, or services through a purchase order issued directly to the awarded supplier. A Participating Entity may request

¹ Pursuant to HAR §3-128-2, the State of Hawaii, Department of Accounting and General Services, State Procurement Office, on behalf of the State of Hawaii and participating jurisdictions, has provided notice of its Intent to Participate in the solicitation as a participating entity.

additional terms or conditions related to a purchase. Use of Sourcewell master agreements is voluntary and Participating Entities retain the right to obtain similar products, or services from other sources.

To meet Participating Entities' needs, Sourcewell broadly publishes public notice of all solicitation opportunities, including this RFP. In addition, where applicable, other purchasing cooperatives and procurement officials receive notice and are encouraged to re-post the solicitation opportunity.

Proof of publication will be available at the conclusion of the solicitation process.

II. SOLICITATION DETAILS

A. SOLUTIONS-BASED SOLICITATION

This RFP and contract award process is a solutions-based solicitation; meaning that Sourcewell is seeking products or services that meet the general requirements of the scope of this RFP and are commonly desired or are required by law or industry standards.

B. REQUESTED PRODUCTS, OR SERVICES

It is expected that proposers will offer a wide array of products or services at lower prices and with better value than what they would ordinarily offer to a single government entity, school district, or regional cooperative.

1. Sourcewell is seeking proposals for Risk Management, Employee Benefits, and Insurance Consulting Services, such as:
 - 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.
2. 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.

Proposers may include related services to the extent that these solutions are ancillary or complementary to the products or services being proposed.

- c. The primary focus of this solicitation is on Risk Management, Employee Benefits, and Insurance Consulting Services. This solicitation should NOT be construed to include insurance products only solutions.
- d. This solicitation does not include that products or services covered under categories included in pending or planned Sourcewell solicitations, or in master agreements currently maintained by Sourcewell, identified below:
 - a. Insurance companies or carriers;
 - b. Third Party Administrative Services;
 - c. Benefit Enrollment Software;
 - d. Wellness Engagement;
 - e. Physical, Financial, or Behavioral Health Solutions; and
 - f. Payroll services.

Sourcewell prefers suppliers that provide a sole source of responsibility for the products or services provided under a resulting master agreement. If proposer is including the products or services of its subsidiary entities, the proposer must also identify all included subsidiaries in its proposal. I

Sourcewell encourages proposers to offer the broadest possible selection of products or services being proposed over the largest possible geographic area and to the largest possible cross-section of Sourcewell current and future Participating Entities.

C. REQUIREMENTS

It is expected that proposers have knowledge of all applicable industry standards, laws, and regulations and possess an ability to market and distribute the products or services to Participating Entities.

1. Safety Requirements. All items proposed must comply with current applicable safety or regulatory standards or codes.
2. Deviation from Industry Standard. Deviations from industry standards must be identified with an explanation of how the products or services will provide equivalent function, coverage, performance, and/or related services.

D. PROSPECTIVE MASTER AGREEMENT TERM

The term of any resulting master agreement(s) awarded by Sourcewell under this solicitation will be four years. Sourcewell and supplier may agree to up to three additional one-year extensions based on the best interests of Sourcewell and its Participating Entities. Sourcewell retains the right to consider additional extensions beyond seven years as required under exceptional circumstances.

E. ESTIMATED MASTER AGREEMENT VALUE AND USAGE

Based on past volume of similar master agreements, the estimated annual premium value of all transactions from master agreements resulting from this RFP are anticipated to be USD \$10,000,000; therefore, proposers are expected to propose volume pricing. Sourcewell anticipates considerable activity under the master agreement(s) awarded from this RFP; however, sales and sales volume from any resulting master agreement are not guaranteed.

F. MARKETING PLAN

Proposer's sales force will be the primary source of communication with Participating Entities. The proposer's Marketing Plan should demonstrate proposer's ability to deploy a sales force to Participating Entities, as well as proposer's sales and service capabilities. It is expected that proposer will promote and market any master agreement award.

G. ADDITIONAL CONSIDERATIONS

1. Master agreements will be awarded to proposers able to best meet the need of Participating Entities. Proposers should submit their complete line of products or services that are applicable to the scope of this RFP.
2. A proposer may submit only one proposal. If related, affiliated, or subsidiary entities elect to submit separate proposals, rather than a single parent-entity proposal, each such proposal must be prepared independently and without cooperation, collaboration, or collusion.
3. If a proposer works with a consultant on its proposal, the consultant (an individual or company) may not assist any other entity with a proposal for this solicitation.
4. Proposers should include all relevant information in its proposal, since Sourcewell cannot consider information that is not included in the proposal. Sourcewell reserves the right to verify proposer's information and may request clarification from a proposer, including samples of the proposed products.
5. Depending upon the responses received in a given category, Sourcewell may need to organize responses into subcategories in order to provide the broadest coverage of the requested products, or services to Participating Entities. Awards may be based on a subcategory.

6. A proposer's documented negative past performance with Sourcewell or its Participating Entities occurring under a previously awarded Sourcewell master agreement may be considered in the evaluation of a proposal.

III. PRICING

A. REQUIREMENTS

All proposed pricing must be:

1. Either Fee for Line of Coverage or Percentage Discount from Full Commission, or a combination of these:
 - a. **Fee for Line of Coverage or services provided.**
 - b. **Percentage Discount from Full Commission paid on each line of coverage provided.**
2. The proposer's not to exceed price. A not to exceed price is the highest price for which products, or services may be billed to a Participating Entity. However, it is permissible for suppliers to sell at a price that is lower than the agreed upon price.
3. Stated in U.S. and Canadian dollars (as applicable).
4. Clearly understandable, complete, and fully describe the total cost of acquisition (e.g., the cost of the proposed products, and services delivered and operational for its intended purpose in the Participating Entity's location).

Proposers should clearly identify any costs that are NOT included in the proposed product or service pricing. This may include items such as installation, set up, mandatory training, or initial inspection. Include identification of any parties that impose such costs and their relationship to the proposer. Additionally, proposers should clearly describe any unique distribution and/or delivery methods or options offered in the proposal.

B. ADMINISTRATIVE FEES

Proposers awarded a master agreement are expected to pay to Sourcewell an administrative fee in exchange for Sourcewell facilitating the resulting master agreements. Sourcewell 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 Sourcewell 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%). Sourcewell 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.

IV. MASTER AGREEMENT

Proposers awarded a master agreement will be required to execute a master agreement with Sourcewell (see attached template). Only those modifications the proposer indicates in its

proposal will be available for discussion. Much of the language in the Master Agreement reflects Minnesota legal requirements and cannot be altered. Numerous and/or onerous exceptions that contradict Minnesota law may result in the proposal being disqualified from further review and evaluation.

To identify any exception, or to request any modification, to Sourcewell's 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 "Documents" section of the "Bid Details" page on the Sourcewell Procurement Portal and uploaded as part of its response. Only those exceptions noted at the time of the proposal submission will be considered.

Exceptions must:

1. Clearly identify the affected article and section.
2. Clearly note the requested modification; and as applicable, provide requested alternative language.

Unclear requests will be automatically denied.

Only those exceptions that have been accepted by Sourcewell will be included in the master agreement document provided to the awarded supplier for signature.

If a proposer receives a master agreement award resulting from this solicitation it will have up to 30 days to sign and return the master agreement. After that time, at Sourcewell's sole discretion, the master agreement award may be revoked.

V. RFP PROCESS

A. PRE-PROPOSAL CONFERENCE

Sourcewell will hold an optional, non-mandatory pre-proposal conference via webcast on the date and time noted in the Solicitation Schedule for this RFP and on the Sourcewell Procurement Portal. The purpose of this conference is to allow potential proposers to ask questions regarding this RFP and Sourcewell's competitive procurement process. Information about the webcast will be sent to all entities that have registered for this solicitation opportunity through their Sourcewell Procurement Portal Vendor Account. Pre-proposal conference attendance is optional.

B. QUESTIONS REGARDING THIS RFP AND ORAL COMMUNICATION

All questions regarding this RFP must be submitted through the Sourcewell Procurement Portal. The deadline for submission of questions is found in the Solicitation Schedule and on the Sourcewell Procurement Portal. Answers to questions will be issued through an addendum to this RFP. Repetitive questions will be summarized into a single answer and identifying information will be removed from the submitted questions.

All questions, whether specific to a proposer or generally related to the RFP, must be submitted using this process. Do not contact individual Sourcewell staff to ask questions or request information as this may disqualify the proposer from responding to this RFP. Sourcewell will not respond to questions submitted after the deadline.

C. ADDENDA

Sourcewell may modify this RFP at any time prior to the proposal due date by issuing an addendum. Addenda issued by Sourcewell become a part of the RFP and will be delivered to potential proposers through the Sourcewell Procurement Portal. Sourcewell accepts no liability in connection with the delivery of any addenda.

Before a proposal will be accepted through the Sourcewell Procurement Portal, all addenda, if any, must be acknowledged by the proposer by checking the box for each addendum. It is the responsibility of the proposer to check for any addenda that may have been issued up to the solicitation due date and time.

If an addendum is issued after a proposer submitted its proposal, the Sourcewell Procurement Portal will WITHDRAW the submission and change the proposer's proposal status to INCOMPLETE. The proposer can view this status change in the "MY BIDS" section of the Sourcewell Procurement Portal Vendor Account. The proposer is solely responsible to check the "MY BIDS" section of the Sourcewell Procurement Portal Vendor Account periodically after submitting its proposal (and up to the Proposal Due Date). If the proposer's proposal status has changed to INCOMPLETE, the proposer is solely responsible to:

1. make any required adjustments to its proposal;
2. acknowledge the addenda; and
3. ensure the re-submitted proposal is received through the Sourcewell Procurement Portal no later than the Proposal Due Date and time shown in the Solicitation Schedule above.

D. PROPOSAL SUBMISSION

Proposer's complete proposal must be submitted through the Sourcewell Procurement Portal no later than the date and time specified in the Solicitation Schedule. Any other form of proposal submission, whether electronic, paper, or otherwise, will not be considered by Sourcewell. **Late proposals will not be considered.** It is the proposer's sole responsibility to ensure that the proposal is received on time.

It is recommended that proposers allow sufficient time to upload the proposal and to resolve any issues that may arise. The time and date that a proposal is received by Sourcewell is solely determined by the Sourcewell Procurement Portal web clock.

In the event of problems with the Sourcewell Procurement Portal, follow the instructions for technical support posted in the portal. It may take up to 24 hours to respond to certain issues.

Upon successful submission of a proposal, the Sourcewell Procurement Portal will automatically generate a confirmation email to the proposer. If the proposer does not receive a confirmation email, contact Sourcewell's support provider at support@bidsandtenders.ca.

To ensure receipt of the latest information and updates via email regarding this solicitation, or if the proposer has obtained this solicitation document from a third party, the onus is on the proposer to create a Sourcewell Procurement Portal Vendor Account and register for this solicitation opportunity.

Within the Sourcewell Procurement Portal, all proposals must be digitally acknowledged by an authorized representative of the proposer attesting that the information contained in the proposal is true and accurate. By submitting a proposal, proposer warrants that the information provided is true, correct, and reliable for purposes of evaluation for potential master agreement award. The submission of inaccurate, misleading, or false information is grounds for disqualification from a master agreement award and may subject the proposer to remedies available by law.

E. GENERAL PROPOSAL REQUIREMENTS

Proposals must be:

1. In substantial compliance with the requirements of this RFP or it will be considered nonresponsive and be rejected.
2. Complete. A proposal will be rejected if it is conditional or incomplete.
3. Submitted in English.
4. Valid and irrevocable for 90 days following the Proposal Due Date.

Any and all costs incurred in responding to this RFP will be borne by the proposer.

F. PROPOSAL WITHDRAWAL

Prior to the proposal deadline, a proposer may withdraw its proposal.

G. OPENING

The Opening of proposals will be conducted in the Sourcewell Procurement Portal immediately following the proposal due date and time. To view the list of proposers resulting from the opening, verify that the Sourcewell Procurement Portal opportunities list search is set to "All" or "Closed."

Members of the public may attend the Opening at Sourcewell's office located at 202 12th Street NE, Staples, MN to hear the results.

VI. EVALUATION AND AWARD

A. EVALUATION

It is the intent of Sourcewell to award one or more master agreements to responsive and responsible proposers offering the best overall quality, selection of products or services, and price that meet the commonly requested specifications of Sourcewell and its Participating Entities. The award(s) will be limited to the number of proposers that Sourcewell determines is necessary to meet the needs of its Participating Entities.

Factors to be considered in determining the number of master agreements to be awarded in any category may include the following:

1. Total evaluation scores (giving consideration to natural breaks in the scoring of responsive proposals);
2. The number and geographic location of highest-scoring proposers that offer:
 - a. A comprehensive selection of the requested products or services;
 - b. A sales and service network ensuring availability and coverage for Participating Entities' use; and
 - c. Other attributes of the proposer or contents of its proposal that assist Participating Entities in achieving environmental and social requirements, and goals.

Information submitted as part of a proposal should be as specific as possible when responding to the RFP. Do not assume Sourcewell has any knowledge about a specific supplier or product.

B. AWARD(S)

Award(s) will be made to the highest-scoring proposer(s) whose proposal conforms to all conditions and requirements of the RFP, and consistent with the award criteria defined in this RFP.

Sourcewell may request written clarification of a proposal at any time during the evaluation process.

Proposal evaluation will be based on the following scoring criteria and the Sourcewell Evaluator Scoring Guide (a copy is available in the Sourcewell Procurement Portal):

Conformance to RFP Requirements	Pass/Fail
Financial Viability and Marketplace Success	100
Ability to Sell and Deliver Solutions	200
Marketing Plan	125
Value Added Attributes	50
Depth and Breadth of Offered Solutions	125
Pricing	400
TOTAL POINTS	1000

C. PROTESTS OF AWARDS

Any protest made under this RFP by a proposer must be in writing, addressed to Sourcewell's Executive Director, and delivered to the Sourcewell office located at 202 12th Street NE, P.O. Box 219, Staples, MN 56479. All documents that comprise the complete protest package must be received, and time stamped at the Sourcewell office by 4:30 p.m., Central Time, no later than 10 calendar days following Sourcewell's notice of master agreement award(s) or non-award. A protest must allege a procedural, technical, or legal defect, with supporting documentation. A protest that merely requests a re-evaluation of a proposal's content will not be entertained.

A protest must include the following items:

- The name, address, and telephone number of the protester;
- Identification of the solicitation by RFP number;
- A precise statement of the relevant facts;
- Identification of the alleged procedural, technical, or legal defect;
- Analysis of the basis for the protest;
- Any additional supporting documentation;
- The original signature of the protester or its representative; and
- Protest bond in the amount of \$20,000 (except where prohibited by law or treaty).

Protests that do not address these elements will not be reviewed.

D. RIGHTS RESERVED

This RFP does not commit Sourcewell to award any master agreement, and a proposal may be rejected if it is nonresponsive, conditional, incomplete, conflicting, or misleading. Proposals that contain false statements or do not support an attribute or condition stated by the proposer may be rejected.

Sourcewell reserves the right to:

- Modify or cancel this RFP at any time;
- Reject any and all proposals received;
- Reject proposals that do not comply with the provisions of this RFP;
- Select, for master agreements or for discussion, a proposal other than that with the lowest cost;
- Independently verify any information provided in a proposal;
- Disqualify any proposer that does not meet the requirements of this RFP, is debarred or suspended by the United States or Canada, State of Minnesota, Participating Entity's state or province; has an officer, or other key personnel, who have been charged with a

serious crime; or is bankrupt, insolvent, or where bankruptcy or insolvency are a reasonable prospect;

- Waive or modify any informalities, irregularities, or inconsistencies in the proposals received;
- Clarify any part of a proposal and discuss any aspect of the proposal with any proposer; and negotiate with more than one proposer;
- Award a master agreement if only one responsive proposal is received if it is in the best interest of Participating Entities; and
- Award a master agreement to one or more proposers if it is in the best interest of Participating Entities.

E. DISPOSITION OF PROPOSALS

All materials submitted in response to this RFP will become property of Sourcewell and will become public record in accordance with Minnesota Statutes Section 13.591, after negotiations are complete. Sourcewell considers that negotiations are complete upon execution of a resulting master agreement. It is the proposer's responsibility to clearly identify any data submitted that it considers to be protected. Proposer must also include a justification for the classification citing the applicable Minnesota law. Sourcewell may reject proposals that are marked confidential or nonpublic, either substantially or in their entirety.

Sourcewell will not consider the prices submitted by the proposer to be confidential, proprietary, or trade secret materials. Financial information, including financial statements, provided by a proposer is not considered trade secret under the statutory definition.



12/10/2024

Addendum No. 1

Solicitation Number: RFP 012125

Solicitation Name: Risk Management, Employee Benefits, and Insurance Consulting Services

Consider the following Question(s) and Answer(s) to be part of the above-titled solicitation documents. The remainder of the documents remain unchanged.

Question 1:

Is there a link to the Pre-Proposal Conference: If so can you share it? Does it require a registration into Sourcewell? Finally is it being recorded for future review?

Answer 1:

Login instructions will be posted to the "Documents" section and available to registered suppliers two business days before the web conference. The recording and slides will be available approximately 24 hours after the conference.

End of Addendum

Acknowledgement of this Addendum to RFP 012125, posted to the Sourcewell Procurement Portal on 12/10/2024, is required at the time of proposal submittal.



12/13/2024

Addendum No. 2

Solicitation Number: RFP 012125

Solicitation Name: Risk Management, Employee Benefits, and Insurance Consulting Services

Consider the following Question(s) and Answer(s) to be part of the above-titled solicitation documents. The remainder of the documents remain unchanged.

Question 1:

Can an applicant propose an escalating fee schedule for the price of consulting services over the course of the multi-year contract (i.e. Year 1 is X/hour for X service, Year 2 is Y/hour for x service)?

Answer 1:

It is left to the discretion of each proposer to articulate and propose the pricing approach that aligns with its business methods and satisfies the requirements of RFP Section III. – Pricing. Proposals are evaluated based on the criteria stated in the RFP.

Question 2:

On Marketing Plan, Table 4 – under the question that begins with describe in detail the procurement process your agency would conduct on behalf of public sector clients – can you please elaborate on the intent of this question?

Answer 2:

Describe any procurement process your agency would conduct on behalf of Sourcewell participating agencies that are found lacking for various services through an award of this contract.

End of Addendum

Acknowledgement of this Addendum to RFP 012125, posted to the Sourcewell Procurement Portal on 12/13/2024, is required at the time of proposal submittal.



12/17/2024

Addendum No. 3

Solicitation Number: RFP 012125

Solicitation Name: Risk Management, Employee Benefits, and Insurance Consulting Services

Consider the following Question(s) and Answer(s) to be part of the above-titled solicitation documents. The remainder of the documents remain unchanged.

Question 1:

Currently, does Sourcewell retain a consulting firm to provide the services as outline [sic] in this RFP? If so, advise on length of contract terms.

Answer 1:

This is a new category for Sourcewell, so no historical data can be provided.

Question 2:

Please confirm the RFP requests pricing for consulting services only and NOT for placement of insurance - P&C or Benefits.

Answer 2:

Review RFP Section II. B. Requested Products and Services.

Question 3:

What is the total block of business at Sourcewell (# of employers, total revenue) of the existing arrangement for consulting service under this RFP heading (insurance, risk and benefits)?

Answer 3:

See Answer 1.

Question 4:

The contract would be for four years with three additional one-year options, so if all options are exercised from 2025-2031. Does that mean that the vendor's contract with a member purchasing off this RFP must terminate in 2031 too, or does the contract between the vendor and the member just have to be entered into by 2031 and then can extend beyond that date with a term agreed to by the parties?

Answer 4:

The Sourcewell contracts is for four years with three optional one-year extensions. Sourcewell participating agencies can choose if they will engage in a contract with an expiration beyond that date.

End of Addendum

Acknowledgement of this Addendum to RFP 012125, posted to the Sourcewell Procurement Portal on 12/17/2024, is required at the time of proposal submittal.



12/20/2024

Addendum No. 4

Solicitation Number: RFP 012125

Solicitation Name: Risk Management, Employee Benefits, and Insurance Consulting Services

Consider the following Question(s) and Answer(s) to be part of the above-titled solicitation documents. The remainder of the documents remain unchanged.

Question 1:

For #2 under III Pricing, A. Requirements. If a Proposer is proposing percentage discounts off of commission and percentage discount off of consulting rates for services, may the proposer state the minimum percentage discount instead of a not-to-exceed price?

Answer 1:

Each proposer, in its discretion, will determine and propose the pricing approach that aligns with its business methods and satisfies the requirements of RFP Section III Pricing.

End of Addendum

Acknowledgement of this Addendum to RFP 012125, posted to the Sourcewell Procurement Portal on 12/20/2024, is required at the time of proposal submittal.



01/03/2025

Addendum No. 5

Solicitation Number: RFP 012125

Solicitation Name: Risk Management, Employee Benefits, and Insurance Consulting Services

Consider the following Question(s) and Answer(s) to be part of the above-titled solicitation documents. The remainder of the documents remain unchanged.

Question 1:

Is the pricing set out in Tables 6A & 6B the price that we must charge any participating agency that contracts with us under this RFP, or is it the maximum price that we could charge them, and we could charge them a lower price?

Answer 1:

Per page 6, Section III. Pricing, Part A. Requirements, #2 of the RFP: "The proposer's not to exceed price. A not to exceed price is the highest price for which products, or services may be billed to a Participating Entity. However, it is permissible for suppliers to sell at a price that is lower than the agreed upon price."

End of Addendum

Acknowledgement of this Addendum to RFP 012125, posted to the Sourcewell Procurement Portal on 12/20/2024, is required at the time of proposal submittal.



01/08/2025

Addendum No. 6

Solicitation Number: RFP 012125

Solicitation Name: Risk Management, Employee Benefits, and Insurance Consulting Services

Consider the following Question(s) and Answer(s) to be part of the above-titled solicitation documents. The remainder of the documents remain unchanged.

Question 1:

Is Sourcewell is only the procurement company for the state of MN?

Answer 1:

Sourcewell is a service cooperative created by the Minnesota legislature as a local unit of government (Minn. Const. art. XII, sec. 3). Sourcewell is governed by local elected municipal officials and school board members. Minnesota Statute § 123A.21

Sourcewell offers contract purchasing solutions that are competitively solicited nationally, offering hundreds of awarded contracts. Sourcewell offers technology solutions for schools created for educators, by educators. Sourcewell offers regional programs and services to support area schools and communities – such as shared professional services and training opportunities – for our five-county service region in Minnesota.

So, no, we are not the only procurement division within the State of Minnesota, but the reach and use of our contracts is nationwide. The intent of this RFP is to establish contracts for Risk Management, Employee Benefits, and Insurance Consulting Services for use by Sourcewell participating entities around the United States.

Question 2:

Is Sourcewell licensed insurance broker/agent?

Answer 2:

Sourcewell has a Minnesota Insurance Agency license for our role in being the sponsoring association of an intergovernmental joint risk pool for employee benefits in Minnesota.

Proposers awarded a master agreement are expected to pay to Sourcewell an administrative fee in exchange for Sourcewell facilitating the resulting master agreements. Sourcewell 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 Sourcewell 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%). Sourcewell 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.

Question 3:

Who writes the insurance for Sourcewell?

Answer 3:

This question is irrelevant to the scope of the RFP. Sourcewell is not seeking an insurance consultant to represent Sourcewell.

End of Addendum

Acknowledgement of this Addendum to RFP 012125, posted to the Sourcewell Procurement Portal on 01/08/2025, is required at the time of proposal submittal.



01/09/2025

Addendum No. 7

Solicitation Number: RFP 012125

Solicitation Name: Risk Management, Employee Benefits, and Insurance Consulting Services

Consider the following Question(s) and Answer(s) to be part of the above-titled solicitation documents. The remainder of the documents remain unchanged.

Question 1:

Is the Sourcewell administrative fee that we propose in answer to Question 80 part of the 400 point scoring for Table 6A, or is that section scored without considering that answer and it is used only if our proposal is approved?

Answer 1:

Tables 6A and 6B are a part of the 400 points. Refer to RFP Section III.B. Administrative Fees for more information. It is left to the discretion of each proposer to determine and propose an administrative fee that is consistent with its business and industry.

Question 2:

What happens if we submit our bid a week or so before the deadline (hit the submit button) and then after that you issue another addendum? Do we have to re-submit or do anything else, or will our bid be accepted even though you issued an addendum after we submitted it?

Answer 2:

If an Addendum is issued after a proposer has submitted their proposal, a proposer must acknowledge the addendum and resubmit the proposal.

End of Addendum

Acknowledgement of this Addendum to RFP 012125, posted to the Sourcewell Procurement Portal on 01/09/2025, is required at the time of proposal submittal.



01/10/2025

Addendum No. 8

Solicitation Number: RFP 012125

Solicitation Name: Risk Management, Employee Benefits, and Insurance Consulting Services

Consider the following Question(s) and Answer(s) to be part of the above-titled solicitation documents. The remainder of the documents remain unchanged.

Question 1:

The instructions to the document upload section say that Documents in PDF format are preferred. Documents in Word, Excel, or compatible formats may also be provided. Can a PowerPoint be uploaded?

Answer 1:

It is left to the discretion of each proposer to determine the method it deems best suited to submit its relevant information in a timely fashion through the Sourcewell Procurement Portal. The maximum upload size is 500 MB per upload; however, items may be combined in a zipped file format should they exceed the 500 MB limit.

Question 2:

Please provide a copy of Sourcewell's Insurance licenses for: Life/Health, (employee benefits) Property & Casualty, Surety/Bonds, etc.

Answer 2:

Sourcewell 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 Sourcewell 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%). Sourcewell 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. The final fee is negotiated after award.

End of Addendum

Acknowledgement of this Addendum to RFP 012125, posted to the Sourcewell Procurement Portal on 01/10/2025, is required at the time of proposal submittal.



01/14/2025

Addendum No. 9

Solicitation Number: RFP 012125

Solicitation Name: Risk Management, Employee Benefits, and Insurance Consulting Services

Consider the following Question(s) and Answer(s) to be part of the above-titled solicitation documents. The remainder of the documents remain unchanged.

Question 1:

Is CAGE Code a prerequisite to participate in this RFP? Would a EIN work in the absence of CAGE Code?

Answer 1:

A CAGE or Unique Entity Identifier (SAM) code is not required to be considered for or awarded a Sourcewell contract. Proposals are evaluated based on the criteria as stated in the RFP.

Refer to the General Instructions above Questionnaire Table 1. Respond "N/A" if a question does not apply (preferably with an explanation).

End of Addendum

Acknowledgement of this Addendum to RFP 012125, posted to the Sourcewell Procurement Portal on 01/14/2025, is required at the time of proposal submittal.