



DASNY

**Dormitory Authority
of the State of New York**

**Request For Proposal
Workers Compensation & Auto Liability
Insurance Broker Services**

Request for Proposal (RFP)

Table of Contents

Sections:

| | | |
|------------|---|---------|
| Section 1 | General Information..... | Page 3 |
| Section 2 | Engagement Requirements..... | Page 4 |
| Section 3 | Content of Technical Proposal..... | Page 8 |
| Section 4 | Content of Cost Proposal | Page 10 |
| Section 5 | Evaluation of Proposals..... | Page 10 |
| Section 6 | Submission of Proposals..... | Page 11 |
| Section 7 | Important Information Affecting Proposers..... | Page 11 |
| Section 8 | Negotiation..... | Page 13 |
| Section 9 | Notification..... | Page 13 |
| Section 10 | Freedom of Information Law and Public Disclosure..... | Page 14 |

Attachments:

- a) Sample Contract
- b) Diversity Questionnaire
- c) W-9 Form
- d) Omnibus Certification
- e) NYS Vendor Responsibility Questionnaire
- f) Sample Insurance Certificate & Requirements

Section 1. General Information

1.1 Background

The Dormitory Authority State of New York (DASNY) is a public benefit corporation of the State of New York empowered by Titles 4 and 4-B of the Public Authorities Law (the “Act”), to provide design and project management services to, and to issue its bonds, notes and other obligations, for a wide variety of public purposes. Under the Act, DASNY provides a multitude of services in various forms in connection with the design, construction and financing of capital facilities for State University of New York, including dormitories and educational facilities; City University of New York Senior Colleges; Community Colleges; Boards of Cooperative Educational Services; cities and counties with respect to court facilities and combined occupancy structures, as defined by law; the Department of Education of the State of New York with respect to certain facilities under its jurisdiction; other State and local governmental entities; independent colleges and universities; facilities for the aged; certain not-for-profit hospitals and nursing homes, as well as a wide variety of other not-for-profit organizations specifically described in the Act.

1.2 Purpose

DASNY seeks proposals from a broker or brokers to provide marketing and program support services for DASNY’s Workers Compensation and Commercial Auto Liability Insurance Programs. (Note: for the purposes of this RFP the term “broker” may be interpreted to include a direct writing insurance carrier.) It is DASNY’s intent to enter into a contractual agreement with the selected broker(s). The current policies are due to expire on December 1, 2025.

The anticipated term of the contract shall be three years, commencing on December 1, 2025, with two additional one-year renewal options, all subject to the sole discretion of DASNY.

1.3 Program Structure

DASNY is currently financing its:

- Workers Compensation Program via a \$500,000 deductible program, with an \$1.26M aggregate.
- Commercial Auto Liability Insurance Program - \$5,000,000 combined single limit (covered autos liability only).

However, recommendations for alternative program structures and/or program improvements will be accepted for consideration during the selection process.

1.4 Guidelines

DASNY intends to procure insurance programs for the 2025-2026 policy year via a two-step process in which one or more broker(s) will be selected based on the criteria outlined below. The selected candidate(s) will then market DASNY’s programs to carriers as directed in the second phase of the process.

DASNY reserves the right to select one or more insurance brokers to place the Workers' Compensation and Commercial Auto Liability insurance policies and may inquire as to the respondents' preferred markets at any time during the process. However, such inquiries should not be considered authorization to approach those markets nor a promise of assignment on the part of DASNY.

DASNY prefers to compensate consultants for brokerage services on a fee basis, but commissions will be considered upon the request of the proposer. In either case, the broker will be required to disclose all sources of revenue to be earned by the broker and/or its affiliated organizations in association with the placement of the insurance programs and any services to be provided in support of those programs.

1.5 Key Events and Dates

| <u>Event</u> | <u>Date</u> |
|---|-------------------|
| Issuance of RFP | 8/19/25 |
| Deadline for RFP Questions | 8/27/25 (4:00 PM) |
| Post Responses to RFP Questions | 9/02/25 |
| Proposal Due Date | 9/10/25 (4:00 PM) |
| Interviews (not earlier than, if necessary) | 9/15/25 (week of) |
| Notice of Award (not earlier than) | 9/19/25 |

Section 2. Engagement Requirements

2.1 Scope of Services

The broker will bring to DASNY a program of risk financing and claims/loss control services that will support DASNY's efforts to manage its exposures to risk and control the costs associated with those exposures.

DASNY strives for continual growth in its claims and loss control management programs to optimize efficiencies and control program costs. DASNY looks to partner with a broker/carrier team with sufficient resources to support that mission. Respondents should provide information relative to their ability to contribute to DASNY's efforts including, but not limited to, each of the following program elements described below (broker services, administrative services, claims management, transitional and return to work programs and other services/program elements). Services may be provided through a combination of broker and/or carrier resources, but descriptions should be specific as to which services will be provided by the broker and which services will be provided via carrier resources.

Broker Services

Program Placement shall include taking the program to market and securing placement with carriers of appropriate size and financial strength ("A-" or better as rated by AM Best) on policy forms with terms and conditions that are equal to or broader than the terms and conditions of the expiring policies. The selected broker shall be authorized to represent and assist DASNY in all discussions and transactions with insurers, provided that the broker shall not place any insurance on behalf of DASNY unless authorized to do so in writing by DASNY. These services shall also include the following:

- Throughout the contract term continue to develop a strong understanding of the various operations of DASNY to ensure that the program provides appropriate insurance coverage.

Workers Compensation & Auto Liability Insurance Broker Services

- Identify issues and exposures, potential gaps in coverage and potential program improvements. As appropriate, bring those to the attention of DASNY.
- Negotiate with insurers on behalf of DASNY and keep DASNY informed of significant developments resulting from those negotiations on a timely basis.
- Provide coverage summaries for all newly placed or renewed policies, along with updates explaining any changes to existing coverage.
- Review policies and endorsements for accuracy and conformity to specifications and negotiated coverages.
- Keep DASNY informed with written reports of significant changes and/or trends in the insurance marketplace and provide DASNY with an annual forecast of market conditions.
- Monitor published financial information of DASNY's current insurers and alert DASNY when the status of one or more of those insurers falls below minimum financial guidelines.
- As requested, provide a status report summarizing the services provided to date, plans for additional service going forward and any recommendations for the overall program.
- Approximately 120 days prior to policy expiration, present a recommended plan for program renewal/marketing, including timelines and assignments.
- In the event of any questions regarding the interpretation of the insurance policy placed by the broker, at DASNY's request the broker will represent DASNY in any discussions with the insurance carrier.
- Meet as necessary with DASNY staff, designated by DASNY's Director, Insurance to discuss strategy and open items.
- Assign a dedicated claim representative to act in the capacity of a consultant to DASNY and as a liaison between DASNY, the insurance carrier's claim representative/adjuster and attorneys.
- Notify insurance carriers of potential or existing claims against the policy(ies) per procedures established in consultation with DASNY and assist in response to coverage issues raised by the insurers. Monitor those claims until closing and advise DASNY as necessary regarding appropriate handling practices.
- Consult with DASNY regarding claim reporting and handling procedures and offer recommendations to improve those procedures as necessary based on state/federal law and industry best practices.

Administrative Services

- Process or facilitate the processing of certificates of insurance, as requested by DASNY.
- Following placement, deliver binders prior to the expiration of the current policies.
- Follow up with insurance carriers for timely issuance of policies and endorsements.

- Provide DASNY with detailed, accurate invoices, including explanations of rating adjustments, dividends and other factors effecting the calculation of premiums, fees/commissions and other policy expenses.
- Secure carrier loss runs as requested by DASNY.

Claims Management

- Serve as DASNY's representative in all aspects related to claims management.
- Provide complete claims handling and adjustment services of all losses, including initial and ongoing investigation, medical and litigation direction, ongoing supervisory oversight, including cost control efforts through final claim resolution.
- Develop, implement and maintain a claim plan of action including a resolution plan for each claim incurred, including claims which do not result in lost time or permanent disability.
- Provide primary claims case management services including timely payment of medical/indemnity and settlement expenses.
- Promptly establish, monitor and periodically adjust claim reserves in consultation with DASNY's Director, Insurance through the life of each claim including adequate and appropriate analyses of all reserves changes.
- Properly document and handle defense of all claims considered non-compensable; assist and advise DASNY's Legal Department.
- Provide services of Nurse Case Managers and other appropriate medical personnel to advocate for appropriate courses of medical treatment/therapy for injured employees (*Workers' Compensation only*).
- Analyze/evaluate options for settlement and recommend appropriate courses of action to DASNY, including rationale for the recommendation.
- Manage all aspects of reporting to NYS Workers' Compensation Board (*Workers' Compensation only*).
- Conduct Medical Bill Reviews to achieve maximum cost savings for the program (*Workers' Compensation only*).
- Provide access to Preferred Provider networks and advise DASNY and injured employees in the best use of these networks (*Workers' Compensation only*).
- Dedicate a claims team with a single point-of-contact Service Leader as well as consulting attorney(s) who can coordinate advice and/or assistance with DASNY's Legal Department.
- Properly maintain pertinent data on all claim payments both current and projected.
- Lead/participate in periodic claims status/planning meetings with DASNY representatives.

- Provide telephonic and electronic claims reporting systems.
- Provide electronic access to claims status/management systems.
- Provide monthly and quarterly computerized loss reports in a tailored format mutually agreed upon.

Transitional and Return to Work Program - (*Workers' Compensation only*)

- Review all lost-time injuries for potential transitional work opportunities.
- Assist DASNY in identifying appropriate transitional assignments and creating appropriate job descriptions in a unionized environment.
- Work with injured employees' physicians, therapists and other medical providers to clarify restrictions, determine appropriate use of transitional assignments and advocate for an ongoing treatment/therapy program aimed at continuous medical improvement.
- Assist DASNY in monitoring and modifying task assignments/job descriptions in order to ensure injured employee's progressive recovery.
- Assist DASNY in developing Return to Work/Transitional Duty educational programs for administrators, supervisors and employees.

Other Services/Program Elements - (*Workers' Compensation only*)

- Provide ergonomic loss control programs including on-site evaluations.
- Provide technical loss control assistance including the services of ACGIH-accredited and other technical specialists.
- Develop written safety programs and guidelines as well as tools, software and materials needed to support those programs.

During the second phase of the process, one or more respondents will be chosen to market DASNY's programs to carriers who can provide risk financing via cost effective insurance policies/contracts. Brokers/carriers will be asked to provide recommendations for program improvements and to participate in discussions regarding the positive and negative points of the current and any alternatively recommended programs.

2.2 Requirements

Additional Requirements

- Relevant experience with a large NYS deductible Workers' Compensation program.
- Evidence of Errors & Omissions coverage with a minimum limit of \$5,000,000 is required. A Certificate of Insurance documenting in-force coverage or proof of insurability with a current quote for limits required to meet the limits specified must be supplied upon notification of selection and prior to ratification of award.

- Strong knowledge of all aspects of the NYS Workers' Compensation insurance system including premium rating/audit and claims management/administration.
- Strong knowledge of all aspects of the Commercial Auto Liability market and insurance products.
- An understanding of DASNY's operations with regards to the work performed by DASNY staff and the use of the DASNY vehicle fleet.
- Ability to favorably present DASNY to the insurance markets to solicit a competitive quote/proposal.
- Experience with clients having operations of a size and type similar to DASNY's.
- Have team members with extensive industry experience in their subject area (loss control, claims, audit, broker services, etc.).

2.3 Certification Requirements

A valid and current license issued by the New York State Department of Financial Services.

2.4 Other Technical Requirements

The Consultant shall possess the resources to communicate with DASNY by phone and electronically, including by virtual meeting using TEAMS or Zoom applications. The Consultant shall also possess the resources necessary to produce written reports, graphs/charts, attachments/exhibits and other written documents in electronic form and to transmit same by electronic means.

2.5 Diversity and Inclusion Requirements

Although no goals for participation in the services by certified MWBE and SDVOB vendors have been set for this procurement, it is the goal of DASNY to utilize qualified vendors that have a demonstrated history of hiring, training, developing, promoting, and retaining minority and women staff.

By responding to this RFP, each firm acknowledges that: The Proposer will not discriminate against any employee or applicant for employment because of race, creed, color, sex, religion, national origin, military status, sexual orientation, age, disability, genetic disposition or carrier status, domestic violence victim status, or marital status, will undertake or continue existing programs of affirmative action to ensure that minority group members and women are afforded equal employment opportunities without discrimination, and will make and document its conscientious and active efforts to employ and utilize minority group members and women in its work force on contracts with DASNY.

Section 3 Content of Technical Proposal

The following is a list of required information that must be provided by the proposer. Provide your response in the same order in which it is requested. Your technical proposal must contain sufficient information to assure DASNY of its accuracy.

3.1 Include a **cover letter** with the following items:

- a. The name, title, telephone number and email address of the individual within your firm who will be DASNY's primary contact concerning this RFP.

- b. The primary contact's name, title, telephone number (landline and mobile) and email address for each sub-consultant who will perform work under this contract.
 - c. The identities of the primary staff proposed to provide services relating to this RFP.
 - d. A statement to the effect that the firm is willing to perform all Services identified in Section 2 above and will abide by the terms of the RFP, including all attachments.
 - e. The cover letter must be signed by the individual(s) authorized to bind the firm contractually. Indicate the title or position that the signer holds within the firm. DASNY reserves the right to reject a technical proposal that contains an unsigned cover letter.
- 3.2 Identify which insurance carriers you would likely target for placement of DASNY's program(s), including a statement as to why those carriers were chosen. All markets must be limited to carriers with an A- rating or better by A.M. Best and brokers should be prepared to provide a list of their preferred markets immediately at the request of DASNY.
- 3.3 Describe the marketing strategy that you would use to differentiate DASNY from other Workers' Compensation and Auto Liability insurance programs. Explain how you would convince an underwriter that DASNY would be a good underwriting risk.
- 3.4 Provide a description of the firm's organization, team makeup, including sub-consultants and the resumes of partners, principals, associates and other key staff proposed to provide services to DASNY.
- 3.5 Provide a description of the firm's experience providing similar services including recent relevant experience to the public and private sector. Include the names, titles and phone numbers of at least three (3) references, excluding DASNY employees, and a summary of the services provided.
- Also, provide a description of the firm's five (5) largest Workers' Compensation and/or Commercial Auto Liability accounts including premium range and/or number of employees. (Client names need not be disclosed.)
- 3.6 Provide a detailed description of the firm's approach to providing the requested scope of services.
- 3.7 Provide a copy of valid and current New York State Insurance license along with a certificate of insurance evidencing Errors and Omissions coverage.
- 3.8 Provide a complete **Diversity Questionnaire**, included in this RFP as an attachment. It is the goal of DASNY to utilize qualified firms that have a demonstrated history of hiring, training, developing, promoting and retaining minority and women staff and to encourage participation by certified MWBE firms. This questionnaire elicits information about each responding firm in order to verify that its work environment demonstrates a strong commitment to diversity.
- 3.9 Additional Information - The proposer must also provide statements regarding the following:
- a. The proposer must agree to provide DASNY with pre- and post-audit access to documents, personnel and other information necessary to conduct audits on request during the term of the Contract and for six years thereafter.

- b. The proposal submitted must contain a representation that the proposer is willing and ready to provide any services requested or required in a timely manner.

Section 4 Content of Cost Proposal

The following is a list of required information that must be provided by the proposer. Provide your response in the same order in which it is requested. Your cost proposal must contain sufficient information to assure DASNY of its accuracy.

- 4.1 Include a **cover letter** with the following items:
 - a. The name, title, telephone number and email address of the individual within the firm who will be DASNY's primary contact concerning this RFP.
 - b. A statement to the effect that the price quoted is an irrevocable offer good for 120 days.
 - c. The cover letter must be signed by the individual(s) authorized to bind the firm contractually. Indicate the title or position that the signer holds within the firm. DASNY reserves the right to reject a cost proposal that contains an unsigned cover letter.
- 4.2 Provide a proposed fee for completing the Scope of Services identified in Section 2.1. A proposed fee must be specified for each line of coverage, whether quoted separately or together.
- 4.3 Provide a completed **W-9 form**, included in this RFP as an attachment.
- 4.4 Provide a signed **Omnibus Certification**, included in this RFP as an attachment.
- 4.5 Provide a **NYS Vendor Responsibility Questionnaire**, included in this RFP as an attachment.
- 4.6 Provide a statement indicating your firm is able to obtain the required insurances as listed in the attached **Sample Insurance Certificates & Requirements**.

Section 5 Evaluation of Proposals

The selection process will begin with the review and evaluation of each of the written proposals. The purpose of this evaluation process is twofold: (1) to examine the responses for compliance with this RFP; (2) to identify the complying firms that have the highest probability of satisfactorily performing the scope of services. The evaluation process will be conducted in a comprehensive and impartial manner. The evaluation will be conducted as set forth herein.

5.1 Preliminary Review

DASNY reserves the right to reject and return to the proposer all proposals received after the RFP due date and time. All proposals will be reviewed to determine if they contain all required submittals specified in Sections 3 and 4. Incomplete proposals may be rejected.

5.2 Evaluation

Proposals will undergo an evaluation process conducted by a Committee selected by DASNY. The Committee will evaluate the proposals based upon the criteria for selection set forth below.

5.3 Criteria for Selection

The criteria for selection shall be the qualifications required by Section 2.

5.4 Interviews

DASNY reserves the right to determine whether interviews will be necessary, however proposers should not rely on the opportunity for an interview. If an interview is conducted, the purpose of the interview is to further document the proposer's ability to provide the required services, and to impart to the Committee an understanding of how specific services will be furnished. The proposed lead principal, as well all other key personnel proposed to provide the services must be present and participate in the interview. The interview will be evaluated on the basis of whether it substantiates the characteristics and attributes claimed by the proposer in its written response to this RFP and any other information requested by the Committee prior to the interview.

Section 6 Submission of Proposals

Firms shall submit their proposal by email to Nicole White, Procurement Administrator at nwhite@dasny.org no later than 4:00 p.m. on September 10, 2025. Proposals received after this date will not be accepted.

NOTE: Solicitation documents may, from time to time, be amended or addenda issued. It is the Proposer's responsibility to become aware of any such amendments and/or addenda prior to submission of a proposal. All amendments and/or addenda to solicitations will be posted on DASNY's website.

Section 7 Important Information Affecting Proposers

7.1 Proposal Requirements

1. All inquiries regarding this RFP should be addressed to the following individual:

Nicole White, Procurement Administrator (Primary Point of Contact)

Email: nwhite@dasny.org

Haley Birr, Assistant Procurement Administrator (Secondary Point of Contact)

hbirr@dasny.org

All questions must be submitted in writing by email, citing the particular proposal section and paragraph number. Proposers should note that all clarifications and exceptions, including those related to the terms and conditions of the contract are to be resolved prior to the submission of a proposal. Answers to all questions of a substantive nature will be given to all recipients of this RFP in the form of a formal addendum.

2. A proposer may withdraw a proposal any time prior to the final due date and time by written notification, signed by an authorized agent, to the contact person identified in Section 7.1.1 above. The proposal may thereafter be resubmitted, but not after the final due date and time. Modifications offered in any other manner, oral or written, will not be considered.

3. If a proposer discovers an ambiguity, conflict, discrepancy, omission or other error in this RFP, the proposer should immediately notify the contact person identified in Section 7.1.1 above. Notice of such error or omission should be submitted prior to the final due date and time for submission of proposals. Modifications shall be made by addenda to this RFP. Such clarifications will be given by written notice to all parties who have received this RFP.
4. If a proposer fails, prior to the final due date and time for submission of proposals, to notify DASNY of a known error or an error that reasonably should have been known, the proposer shall assume the risk of proposing. If awarded the contract, the proposer shall not be entitled to additional compensation or time by reason of the error or its late correction.
5. A proposer indicates its acceptance of the provisions and conditions enumerated in this RFP by submitting a proposal.

7.2 DASNY Requirements

1. By submitting a proposal, the proposer covenants that the proposer will not make any claims for or have any right to damages because of any misinterpretation or misunderstanding of the specifications or because of lack of information.
2. DASNY shall not be liable for any cost incurred by the proposer in proposal preparation or in activities related to the review of this RFP or any interview costs.
3. Other than the contact person identified in Section 7.1.1 above, or their designee(s), prospective proposers shall not approach DASNY employees during the period of this RFP process about any matters related to this RFP or any proposals submitted pursuant thereto.

7.3 DASNY Rights and Prerogatives

DASNY reserves the right to exercise the following prerogatives:

1. To accept or reject any or all proposals and amend, modify or withdraw this RFP.
2. To correct any arithmetic errors in the proposals.
3. To change the final due date and time for proposals.
4. To accept or reject any of the firm's employees assigned to provide services on this activity and to require their replacement at any time.
5. To waive or modify any irregularities in proposals received after prior notification to the proposer. This will in no way modify the RFP documents or excuse the proposer from full compliance with its requirements.
6. To consider modifications to proposals at any time before the award is made, if such action is in the best interest of DASNY.
7. To request a revised cost proposal from firms selected as finalists.
8. To accept a proposal for the engagement containing other than the lowest cost proposal.

9. To interview proposers prior to selection.
10. To reject any proposal containing false or misleading statements or that provides references that do not support an attribute or condition claimed by the proposer.
11. To begin negotiations with the next most responsive proposer to this RFP should DASNY be unsuccessful in negotiating a contract with the selected proposer within a reasonable time frame.
12. To contract with more than one firm.

7.4 Contractual Requirements

1. Contract

- a. By submitting a proposal, the successful proposer agrees to reference the RFP as part of the resulting contract.
- b. DASNY may award a contract for any or all parts of a proposal and may negotiate contract terms and conditions to meet client program requirements consistent with the RFP.
- c. Award of a contract is subject to contract negotiation and approval of such contract by the appropriate DASNY authorities.

2. Modification of Contract

- a. Any modification to the original contract signed between the successful proposer and DASNY will require the mutual consent of the successful proposer and DASNY.
- b. Any contract or amendments thereto will be considered effective only after approval by the appropriate DASNY authorities.

3. Interpretation

- a. The contract shall be construed and interpreted in accordance with the laws of New York State. New York State shall be the forum for disputes.

4. Public Announcements

- a. Upon selection of the successful proposer and contract execution, public announcements or news releases pertaining to the contract shall not be made without prior written consent of DASNY.

Section 8 Negotiations

After completion of the selection process, DASNY will commence finalization of the scope of work and fee negotiations with the selected firm(s).

Section 9 Notifications

Upon completion of the selection process, DASNY will notify all firms of its decision. Notification will be sent to the primary contact only. Shortly after notification the selected firm(s) will be posted on DASNY's website.

Section 10 Freedom of Information Law and Public Disclosure

This RFP and all information submitted in response to this RFP constitute “records” subject to disclosure pursuant to the New York State's Freedom of Information Law (Public Officers Law, Article 6, § 84-90,

the “FOIL Law” or “FOIL”). FOIL reaffirms the public’s right to know how government operates and requires that DASNY make its records available for public inspection or copying, except to the extent that records or portions thereof fall within one or more grounds for denial set forth in the §87(2) of the FOIL Law. Should you feel your proposal contains any such trade secrets, other confidential or proprietary information or is otherwise exempt from disclosure pursuant to FOIL, you must submit a request to exclude such information from disclosure. Such request must be in writing, must detail the information that should be exempt from disclosure, and must state the reasons why such information should be excepted from disclosure. DASNY will not honor any attempt, by a firm, to omit its entire proposal from disclosure.