



Benevolent and Protective Order of Elks of the United States of America

REQUEST FOR PROPOSAL (RFP) FOR THIRD PARTY ADMINISTRATOR (TPA) SERVICES

Issue Date:	July 23, 2019
Pre-Proposal Question Deadline:	August 16, 2019
Proposal Deadline:	September 23, 2019
Submittal Location:	Benevolent and Protective Order of Elks of the USA 2750 N. Lakeview Avenue Chicago, Illinois 60614-1889
BPOE Contact:	Brian P. O'Neill, Risk Manager BrianO@Elks.org

DESCRIPTION: Proposals are being solicited for the contracting of third-party administrator of claims and related services for the Benevolent and Protective Order of Elks of the United States of America (BPOE). The contract is for a term of three (3) years, with renewals at the sole discretion of the BPOE.

1.0 Introduction

The Benevolent and Protective Order of Elks of the United States of America (BPOE) is seeking written proposals from experienced and qualified Third-Party Administrators (TPAs) to provide property and casualty insurance claims services.

It is the intent of the BPOE to contract for services with a TPA to assist the BPOE with its insurance program for a period of three (3) years. The successful TPA will be expected to manage all liability claims and property claims. The TPA shall assist the BPOE with establishing a loss fund account with a financial institution which shall be funded by the BPOE. The General Liability expenses are self-funded and there is a self-funded indemnity deductible. The Commercial Property expenses are self-funded and there is a self-funded loss deductible.

Insurance claims to be managed on behalf of the BPOE include:

- a. General Liability
- b. Liquor Liability
- c. Property (including business income loss)
- d. Non-owned automobile

The successful TPA will be expected to provide an adequate staff of claims professionals, retain records, maintain all required licenses and stay current on insurance law. The TPA will consult with the BPOE and be fully prepared to address issues that arise.

2.0 Description

The Benevolent and Protective Order of Elks of the United States of America is a non-profit corporation that was established in 1868 in New York City, New York. There are over 1900 Elks Lodges in 50 States. In addition, there are Elks Lodges in Puerto Rico, Panama, Guam and the Philippines. Approximately 750,000 Elks Members provide charitable services that help build stronger communities. Veterans, children and many other recipients benefit from the generosity of Elks Members. Additional information may be found at the BPOE's website at www.Elks.org.

3.0 Qualifications

The following qualifications have been established as a basis for determining the eligibility of the TPA and the Account Manager. A proposal will not be evaluated unless documentation is provided to determine whether the TPA and the Account Manager meet the following requirements:

- TPA is authorized/licensed to manage claims in all 50 States
- TPA has experience servicing similar accounts
- Claims professionals have all appropriate licenses
- Account Manager has experience servicing comparable accounts

4.0 Technical Evaluation

The BPOE will evaluate proposals from potentially qualified TPAs. The BPOE may request clarification of any information submitted. All proposals will be treated equally. The BPOE will negotiate terms and award a contract to the TPA whose proposal will serve the interests of the BPOE. The following evaluation criteria will determine which TPA will best contribute to the overall goals of the BPOE:

- TPA's Expertise
- Account Manager's Experience
- Proposed Fees
- References
- Interviews

TPAs will submit a proposed Fee and Service Agreement for consideration by the BPOE. Negotiations, modifications and revisions to the Fee and Service Agreement will be part of the final process of selection. The BPOE will schedule interviews as part of its evaluation process. The proposed Account Manager will lead the interview process. Only one other person may accompany the proposed Account Manager at the interview.

5.0 Scope of Services

The TPA must possess all licenses and provide the following services:

- A. Investigate general liability, liquor liability and non-owned auto claims.
- B. Set liability reserves for expense and indemnity.
- C. Work with the primary insurer if coverage issues arise.
- D. Negotiate settlements with claimants and claimant's attorneys.
- E. Retain defense counsel if suit is filed.
- F. Work with defense counsel to negotiate a settlement or prepare for trial.
- G. Represent the BPOE in negotiations with insurers when tender issues arise.
- H. Notify excess liability insurer when appropriate.
- I. Verify liability expense invoices and issue payments.
- J. Investigate property claims, content claims and business income claims.
- K. Retain independent field adjusters when necessary to inspect Lodges.
- L. Set reserves for property expense and loss.
- M. Notify excess property insurer when appropriate.
- N. Verify expense invoices and issue payments.

6.0 Proposed Fees and Payment

The BPOE is seeking a creative fee system for the management of liability claims and property claims.

7.0 Term of Agreement

The Services shall commence as of April 1, 2020 and continue for three years. Renewals of the Agreement are at the sole discretion of the BPOE.

8.0 Proposal

Interested TPAs will submit a proposed Service Agreement which includes all fees, terms and conditions. In addition, TPAs will submit documentation of the Account Manager's qualifications and the TPAs expertise. Successful TPAs will be invited to participate in the interview process with the BPOE.