

REQUEST FOR PROPOSAL

Liability Insurance and Workers' Compensation Broker and Consulting Services

I. Notice and Invitation to Submit Proposals

The Board of Education of East Aurora School District 131 (the "District") is seeking and insurance consulting firm to perform a full range of services related to the design, marketing, placement, administration, and improvement of the District's liability, property/casualty, and workers' compensation insurance programs.

Interested and qualified consultants are invited to submit proposals which will be accepted until 9:00 AM CT on Friday, May 1, 2026. Proposals should be sent electronically to:

Dr. Michael Engel

Associate Superintendent of Finance and Operations, Chief Financial Officer

Email: mengel@d131.org

Any proposal received after this date and time may, at the sole discretion of the District, be returned or set aside without consideration.

Questions or comments regarding this RFP must be received electronically by no later than April 20, 2026. Questions should be emailed to the District's Associate Superintendent of Finance and Operations / CSBO, Michael Engel, at mengel@d131.org with the email subject reading, "Liability and Workers' Compensation Broker/Consulting Services RFP". All questions and responses will be provided to all proposers.

The District will not be obligated to answer any questions received after the above-specified deadline or any questions submitted in a manner other than as instructed above. The District will not share any information obtained through this process with any other entities.

Your firm's proposal for engagement should be clear and straightforward, with emphasis placed on completeness, clarity, and conciseness. As you address the areas for consideration specified in this RFP, also please be sure to explain any inability to meet the listed requirements.

The District reserves the right to waive any formality or to accept any informality and to reject any or all proposals in its complete discretion.

RFP Schedule

<u>Activity</u>	<u>Date</u>
Issuance of Request for Proposal:	4/8/2026
Participation Acceptance Form:	4/20/2026
Deadline for Written Requests for Clarification:	4/20/2026
Deadline for the Publication of Addendum:	4/24/2026
Deadline for Submission of Proposal:	5/1/2026
Oral Interviews with Selected Vendors:	5/4/2026 – 5/8/2026
Board of Education Recommendation and Approval:	5/18/2026

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II. **BACKGROUND**

East Aurora School District #131 is located in Kane County, Illinois, approximately 40 miles west of Chicago and serves the portions of the City of Aurora and the Village of Montgomery. The District was organized in 1847 and serves Grades K-12. The District operates two (2) Pre- schools (Child Development Centers), one (1) STEAM (Grades K-2), twelve (12) Elementary Schools, one (1) Magnet School (Grades 3-8), three (3) Middle Schools, two (2) High Schools (Includes an Extension High School), and two (2) Affiliated Schools. The District includes approximately 1,887 employees across multiple locations and job classifications.

The District aims to maintain cost-effective liability, property/casualty, and workers' compensation programs that provide appropriate protection for the District, its employees, and its students. Additional challenges include managing diverse operational risks across multiple facilities and ensuring consistent communication and reporting of incidents, claims, and safety procedures.

Current Liability and Workers' Compensation Programs

The District's current liability, property/casualty, and workers' compensation insurance programs include coverages such as general liability, auto liability/physical damage, property, cyber liability, umbrella/excess liability, and workers' compensation.

Submit request to Michael Engel at mengel@d131.org.

The policies above are subject to renewal as of July 1, 2026.

III. **GENERAL CONDITIONS**

The Contract for Liability and Workers' Compensation Broker and Consulting Services will be between the Board of Education of the District and the successful vendor. All proposals will remain valid and subject to acceptance for a period of one hundred and eighty (180) days after the proposal opening date. The period of the contract will be for a three-year term.

Vendors in Default

No proposal will be accepted from, or contract awarded to, any person, firm, or corporation that is in arrears or is in default to the District upon any debt or contract, or is a defaulter, as surety or otherwise, upon any obligation to the District, or has failed to perform faithfully any previous contract with the District.

Non-Discrimination

Vendor agrees to fully comply with the requirements of the Illinois Human Rights Act (775 ILCS 5/1-101 et seq.) including, but not limited to, the provision of sexual harassment policies and procedures pursuant to Section 2-105 of the Illinois Human Rights Act. The vendor further agrees to comply with all federal Equal Employment Opportunity Laws, including, but not limited to, the Americans with Disabilities Act (42 U.S.C. § 12101 et seq.) and rules and regulations promulgated thereunder.

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To the extent applicable, the vendor agrees to comply with the provisions of the Occupational Safety and Health Act of 1970 (29 U.S.C.A. § 651 et seq.) and the standards and regulations issued thereunder.

Indemnification

The broker/consultant must indemnify, defend, and hold harmless the District, its individual Board members, agents, consultants, officers, administrators, volunteers, agents, and employees (collectively, "Indemnitees"), from and against all claims for death or injury to persons or damage or loss to property, including claims of the District, third parties, and consultant's or any subcontractor's employees, and any other claims, losses, damages or expenses, including attorneys' fees, arising out of the performance of the services by consultant, including, but not limited to, losses or damages caused in part by the Indemnitees' own negligence (except to the extent prohibited by Illinois law).

Proposals are Property of the District

All completed proposals and supporting documentation submitted will be the property of the District. Until such time as a contract is awarded, no vendor, prospective or otherwise, will be provided access to any supporting proposal documents received by the District. All supporting proposal documents will be held strictly confidential and will be reviewed and evaluated solely by District employees. Such documents will not be released for distribution under the Freedom of Information Act until such time as the contract has been awarded. Violation of this clause by any vendor, prospective or otherwise, may result in disqualification of the vendor from being awarded the contract.

IV. SCOPE OF SERVICES

This information is provided to assist vendors in evaluating the submitted proposal, and does not supplant the terms of the proposal, including its attachments, nor substitute for a careful review of this request for proposal by the vendors. This scope contemplates and is intended to procure liability insurance and workers' compensation consulting and broker services under the form of a contract for the District.

The proposer will be expected to perform the following services. These services should be included as part of your consulting fee:

Broker and Consulting Services

1. Serve as an advisor on all liability, property/casualty, and workers' compensation insurance-related issues;
2. Review and evaluate the District's existing liability, workers' compensation, auto, property, umbrella/excess, and related coverages, including limits, retentions, deductibles, endorsements, and exclusions;
3. Assess program structure and recommend optimal risk-financing strategies (e.g., self-insurance, high-deductible programs, pooled or consortium participation, captives, or traditional insurance placements);

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4. Develop short- and long-range risk-management goals and strategies aligned with the District's operational needs and loss experience trends;
5. Benchmark the District's liability and workers' compensation programs against comparable school districts and public entities;
6. Evaluate exposure data relevant to liability and workers' compensation risks, including payroll, student activities, fleet use, facilities, and safety practices;
7. Investigate viable insurers, third-party administrators, and risk-management service providers and provide a cost-benefit analysis of each option;
8. Prepare recommendations that include comparative alternatives, coverage design changes, modifications to limits or retentions, and compliance with applicable state and federal regulations;
9. Review carrier or pool performance and provide written reports on findings, including service quality, reserving practices, claims handling, and responsiveness;
10. Review and analyze historical loss data, claims experience, reserving trends, accident frequency/severity patterns, and emerging exposures;
11. Recommend loss-control, risk-mitigation, and cost-containment strategies for all liability and workers' compensation lines;
12. Recommend and evaluate safety and risk-management programs, including return-to-work strategies, incident reporting protocols, and employee safety initiatives;
13. Provide near-term and long-term recommendations for improving coverage structure, increasing financial efficiency, and reducing District exposure;
14. Recommend changes designed to reduce unnecessary costs, eliminate coverage gaps or duplications, and ensure alignment with the District's risk-management philosophy;
15. Describe capabilities in ongoing program monitoring, actuarial forecasting, and analysis of required reserves for self-insured or partially self-insured structures;
16. Provide the District with in-depth, side-by-side analysis of current insurance programs and proposed alternatives and assist in selecting the most favorable renewal or placement options;
17. Keep the District informed of legal, regulatory, and industry developments affecting liability and workers' compensation (e.g., OSHA, Illinois Workers' Compensation Act, tort immunity developments, mandatory reporting rules, safety requirements);
18. Provide analytical support regarding annual actuarial evaluations, if applicable;
19. Provide updates on emerging risk areas (e.g., cybersecurity liability, school safety exposures, transportation-related risks, environmental liability);
20. Provide quarterly and annual performance and claims activity reports;
21. Provide an annual stewardship report summarizing claims performance, loss trends, carrier performance, program outcomes, and recommendations for the upcoming year.
22. Attend meetings called by the District's Board/Insurance Committee to discuss, review, and evaluate the District's liability and workers' compensation programs;
23. Provide other assistance and advice as needed.

Administrative Support Services

1. Secure timely renewal quotations from carriers, pools, or other risk-financing entities;
2. Negotiate with carriers and service providers to secure competitive rates, maximize coverage, and enhance terms and conditions;

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3. Secure bids and make recommendations for placement across all applicable liability, workers' compensation, property, auto, umbrella, and specialty coverage lines;
4. Prepare specifications, gather underwriting information, take and analyze bids, and make recommendations regarding the selection or modification of carriers and service vendors;
5. Facilitate the transition of any coverage or claims administration services, ensuring smooth handoff of open claims, loss runs, reserves, and administrative data;
6. Partner with the District in the administration of liability and workers' compensation programs, including answering staff questions, supporting internal departments, and assisting with policy interpretation;
7. Designate a dedicated representative to assist with claims-related inquiries, communication with adjusters, and problem resolution;
8. Assist with employee incident procedures, claim reporting protocols, return-to-work workflows, and communication with injured employees;
9. Assist in development of District-wide safety and loss-control communications, including handouts, posters, training materials, and onsite presentations;
10. Work closely with the District's Administration to develop and deploy risk-management communication strategies;
11. Assist in the implementation and communication of program changes, including coverage changes, new safety procedures, or revised reporting protocols;
12. Provide onboarding materials describing risk-management expectations for new employees;
13. Consult on all liability and workers' compensation regulatory compliance issues and assist in preparing required state and federal reports (e.g., OSHA logs, SFM/State reporting, incident data);
14. Assist with compliance related to Illinois Workers' Compensation Act, OSHA requirements, tort immunities, mandatory reporting obligations, fleet-safety requirements, and other applicable regulations;
15. Provide guidance on workers' compensation leave coordination, including interaction with FMLA or ADA where appropriate (administrative guidance only – not legal advice);
16. Provide ongoing advice regarding technology platforms and data-management solutions used to track incidents, manage claims, analyze losses, and monitor safety trends;
17. Provide special reports as requested, such as loss-run analyses, trend summaries, and risk-assessment reports;
18. Conduct annual program and claims reviews to evaluate performance, identify areas of focus, and assess risk-reduction progress;
19. Provide health, safety, and injury-prevention program strategies to support a safer workplace;
20. Assist District staff in organizing safety training, accident-prevention initiatives, and other risk-control activities;
21. Provide other assistance and advice as needed

Additional Vendor Obligations

The Vendor will perform all the services described in this request for proposal and in the contract, and will make any arrangements that may not be described, but that are necessary to perform these services. The Vendor will provide all services throughout the term of the contract. Vendors should provide any Supplemental Documentation to describe any other resources to be provided by their company not listed below.

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In addition, the Vendor will require all employees to follow all applicable Board policies and administrative procedures concerning appropriate behavior of persons in and around schools and other District facilities.

Fee Based Services: The District is looking for a consulting firm that will provide professional, highly qualified liability insurance, property/casualty, and workers' compensation guidance and services. The requirement for all submissions is that they should only contain proposals for engagement that are fee-based. If the proposing firm has in place any contingent compensation arrangements with any insurance carriers, excess carriers, pools, or TPAs or others that the consultant may recommend in the future, it is understood and agreed that the consultant will clearly identify such arrangements, and such contingent compensation, if/when such is paid, will be applied as a credit against future fee invoices.

V. QUESTIONNAIRE

Your Company Profile

- Briefly describe your firm's history and background.
- Provide details of your firm's financial status and stability.
- Discuss any impending changes in your organization that could impact the delivery of services.
- Provide proof that your company carries adequate Errors and Omissions insurance coverage.
- Describe your view of the role of a liability and workers' compensation broker/consultant in this type of relationship and what differentiates your firm from other brokerage/consulting firms.
- Provide a sample list of Illinois school districts and other public-entity clients your firm serves in liability, property/casualty, and workers' compensation programs.
- Describe your firm's experience working with public-sector unions and collective-bargaining environments as they relate to workers' compensation, return-to-work, safety, or related risk-management issues.
- Provide a copy of your firm's ethics statement or indicate if one does not exist.
- Indicate whether any judgments, claims, or suits are pending or outstanding against your firm and provide details.
- Provide the number of professional liability or E&O claims made against your firm within the last five years.
- Provide a copy of your most recent financial statements (or annual report).

Your Practice

- Describe how your firm structures and delivers liability, property/casualty, and workers' compensation consulting services.
- Describe the proposed team that would work with the District and provide information about the qualifications and expertise of each team member.
- How often does your team meet with your clients and for what purposes?
- Describe what makes your firm uniquely qualified to work on the District's liability and workers' compensation programs.
- What types of training programs does your firm provide to its employees (e.g., claims handling, OSHA training, risk management)?
- Do you have a licensed actuary on staff? If not, describe your actuarial resources.

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- Provide an example of how your firm is taking a leadership role within the risk-management or public-sector insurance industry.
- Furnish a list of insurance companies, excess carriers, third-party administrators, and other providers for which you are an authorized agent or broker.
- What size clients does your firm generally support?
- Describe your experience with clients with multiple locations.
- How often and why do clients leave your organization?
- Do you have a method or process in place to gauge client satisfaction?
- What is your service philosophy?
- If your firm is hired, how would you propose that we transition our liability and workers' compensation programs?

Expertise

- Describe your approach to supporting the District's liability and workers' compensation programs throughout the year.
- Describe your process for reviewing claims, reserves, loss runs, and identifying claim trends or anomalies.
- Describe your system for tracking communications and claim activity between your team, adjusters, and the District.
- Describe how you evaluate and manage relationships with insurers, excess carriers, and third-party administrators.
- In your opinion, what are the two major challenges organizations of the District's size face with respect to liability and workers' compensation, and how will your firm help the District meet these challenges?
- Describe your process for marketing and negotiating coverage renewals.
- Describe any special analyses or actuarial forecasting you provide to help manage risk, claims, and funding levels.
- Describe your experience managing employee claims escalation and complex liability or workers' compensation matters, including disputed claims, litigation, and settlement strategy.
- Describe your experience assisting clients with OSHA compliance, safety assessments, and return-to-work program development.
- Describe how you will assist in facilitating safety communications, staff training, and risk-control initiatives.

Special Services

- Describe your standard package of risk-management education and safety communication services. Provide samples.
- Describe services you offer to support safety surveys, workplace assessments, and incident-reporting improvements.
- Describe services you provide to assist with benchmarking liability or workers' compensation programs.
- Describe how you support the ongoing professional development of your clients in the areas of risk management, safety, and insurance.
- Does your firm provide general human-resources or safety consulting services?
- Describe any additional services offered by your company that may be of interest to the District.

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- Describe the technology resources your firm offers to support claims analysis, incident tracking, reporting, safety training, or compliance.
- Identify any technology vendor partners used for claims management, safety analytics, or compliance tracking.
- Describe any seminars, webinars, or educational sessions your firm provides on liability, safety, or workers' compensation trends and compliance issues.

Third-Party and Additional Services

- Does your company offer an online claims-reporting or claims-analytics portal? If so, list available features and associated costs.
- Does your company offer any technology solutions for OSHA tracking, incident reporting, or loss-run analytics? If so, describe the solutions, vendors, and cost to the client.

Legislative / Compliance

- How do you support your clients in ensuring their liability and workers' compensation programs remain compliant with all applicable federal and state laws (e.g., Illinois Workers' Compensation Act, OSHA)?
- How does your firm assist clients with maintaining secure claim files, communication records, and compliance documentation?
- Do you have in-house legal advisors or outside counsel who provide guidance to you and your clients? Are these services included in your fee?
- Describe the methods you employ to disseminate information about current trends, case law, and legislation affecting liability and workers' compensation programs. Provide examples.

Compensation

- Describe your previous experience with fee-based clients. What is your philosophy of compensation disclosure?
- Has your firm been subject to any lawsuits or settlements specific to compensation disclosure or practices within the last five years?
- Does your firm have any reservations in working with fee-based clients?
- Describe our right to terminate a contract with you. Is there a minimum contract period?
- Based on the information provided and the services requested, what is your proposed annualized fee? Identify any services that are not included in the proposed fee.
- Are you willing to implement a performance guarantee under which a portion of your compensation is at risk based on the District's evaluation of your service quality and performance? If so, describe the structure of your proposed guarantee.
- Provide four references from current clients of similar size or complexity. For each reference please include:
 - Coverage lines supported (e.g., liability, workers' compensation, property, auto, umbrella)
 - Length of relevant service you provided to the organization
 - Contact name, title, email and phone number
 - Brief description of the nature of their requirements and services provided to them.

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PARTICIPATION ACCEPTANCE FORM

To be eligible to participate in this RFP, interested, qualified parties must complete and email this form in time for the Associate Superintendent of Finance and Operations to receive it by or before 5:00 pm. CT on April 20, 2026.

The District would also appreciate receiving formal declination by this same date if you do not intend to participate in this RFP.

Email completed Participation Acceptance Forms to:

Michael Engel
Associate Superintendent of Finance and Operations, Chief Financial Officer
Email: mengel@d131.org

Please check the appropriate box below and provide the requested information:

- We plan to submit an RFP response.**
- We do not plan to submit an RFP response.**

Name of Company: _____

Signatory Name: _____ Title: _____
(Print)

Email Address: _____

Telephone Number: _____

Business Address: _____

Signature: _____

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CERTIFICATE OF FAMILIARITY AND NON-COLLUSION (to be subsequently submitted with the proposal submission)

The undersigned, being fully familiar with, and having read and understood the information contained within this entire RFP, submits the attached proposal and other applicable information to the District, which I verify to be true and correct to the best of my knowledge.

I certify that this proposal is made without prior understanding, agreement, or connections with any corporation, firm, or person submitting a proposal for the same services and is in all respects, fair and without collusion or fraud. I certify that I have not contacted or communicated with, nor has any person, firm, or corporation, either on my behalf or at my request or urging, contacted any employee of the District other than the District's designated representatives, about this RFP.

I understand that the District will not be responsible for any costs regarding the submission of proposals.

I agree to abide by all conditions of this proposal, if selected, and certify that I am authorized to sign this proposal. I further certify that this proposal is good for a period of six (6) months, unless otherwise stated. I understand the District will not be obligated to explain its final selection of broker/consultant(s) or disclose anything about the selected consulting firm's proposal.

Name of Company: _____

Signatory Name: _____ Title: _____
(Print)

Email Address: _____

Telephone Number: _____

Business Address: _____

Signature: _____