



**World Learning**  
EDUCATION | DEVELOPMENT | EXCHANGE

# Request for Proposal

RFP #: DC-BR-02

Insurance Brokerage Firm

In support of

**World Learning**

1015 15<sup>th</sup> Street NW, Ninth Floor

Washington, DC 20005

Submission Deadline: Friday, April 30, 2024 by 5:00 PM Eastern Time

**World Learning**

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## I. ORGANIZATION OVERVIEW

World Learning Inc. (WL) is a Vermont-based nonprofit corporation and a 501(c)(3) international nonprofit organization that works to create a more sustainable, peaceful, and just world through international education, cultural exchange, and sustainable development programs. It is comprised of World Learning, a global development and exchange nonprofit organization; The Experiment in International Living, a pioneer of international and virtual youth exchange programs since 1932; and School for International Training, a fully accredited global university offering undergraduate study abroad programs, including the comparative International Honors Program, and globally focused graduate degrees and certificates. WL has a campus and offices in Brattleboro, Vermont, as well as headquarters in Washington, D.C., and program centers across the globe. Overall WL has approximately 600 employees in over 40 countries, with approximately 200 based in the U.S. For more information on WL, please visit <https://www.worldlearninginc.org/>.

**Note: Under no circumstances shall any underwriter or provider of coverage be contacted on World Learning's behalf during this RFP process.**

## II. PROJECT BACKGROUND AND CONTEXT

Through this Request for Proposals (RFP), WL requests competitive proposals from qualified, licensed, and experienced insurance brokers to administer WL's worldwide commercial insurance portfolio and provide related insurance and risk management services. Respondents shall provide a full range of broker and risk management services including the marketing and placement of insurance coverages and consulting on coverage issues.

## III. PURPOSE/SCOPE OF WORK

WL has a robust enterprise risk management function and as part of those efforts WL views its Broker as a full partner in meeting our mission and will actively engage with them for insurance advice to help mitigate our risks around the world. Respondents should expect to have meaningful interactions with our executives and General Counsel in order to assist us in controlling risks and employing best practices.

### Lines of Insurance Coverage

World Learning seeks an insurance broker able to provide a comprehensive portfolio of policies and coverage to safeguard our business against financial losses arising from our full range of programs in international higher education, cultural exchange, and donor-funded international development programming. The broker must be able to provide coverage recommendations and policy options for

domestic and international travel and provide a full suite of protection to participants and staff traveling globally.

### Organization Insurance Profile

WL has over 600 team members operating in over 40 countries. In the United States where approximately 200 staff are based, approximately 80% have approved hybrid or remote work agreements. Some of the locations where we operate may pose risks to participants and staff that differ from those in the United States and those risks may be general or localized in nature. We seek coverage with few exclusions that would restrict our ability to operate in more challenging environments.

As a result of our global footprint, diverse array of funders, and remote working model, WL's insurance needs are dynamic.

"Duty of care" of our participants and staff is a top priority. As part of its commitment to ensuring the safety, security and wellbeing of all personnel and participants, WL has in place robust security protocols that enable the organization to respond quickly and effectively to any changes on the ground. Our staff expertly responds to incidents quickly and around the clock. In addition, our partnership with International SOS (ISOS) helps support the proactive identification of risks and allows us to build mitigation measures into programming that reduce those risks.

In addition, WL maintains a robust Crisis Management Plan at the headquarters level. The plan details the process by which decisions are made at WL in response to institutional crisis situations and to clarify the key roles and responsibilities in any response. Our enterprise risk management efforts include mock events so that staff is trained and ready to respond in crisis situations. Under the oversight of Board of Trustees Audit and Risk Management committee, World Learning operates enterprise risk management working group that tracks enterprise risks, rates them on the heat map and discusses risk mitigating activities on a quarterly basis.

Our coverage needs to include carriers that have quality panel counsel and other ancillary services such as crisis communication providers who understand our sectors and that provide training and risk management resources.

Cyber insurance is increasingly important as the profile of cyber-attacks grows. WL recently filed a claim related to a recent ransomware incident which our team interrupted. Our IT team continues to improve and refine our incident response planning. We will look to our brokers and carriers to provide review, consultation and recommendations to continue to mitigate these cybersecurity and data privacy risks.

International Auto claims for Physical Damage and Liability are by far the most common type of claim

from the field but are usually the lowest value claims. Field management staff are required to research and procure underlying policies when available, and ensure compliance with in-country compulsory insurance requirements, with minimal support from HQ risk management.

WL operates in many countries where crime and corruption is a significant problem. We have a zero-tolerance policy for corruption and fraud in the organization and in our programs, not only to ensure compliance with donor requirements, but also because unethical business practices can hinder our ability to work safely in an area. Like other international actors, we have from time to time sustained losses due to crime or employee dishonesty, but these are not the norm.

As an institution of higher education operating study abroad programs for high school students, undergraduates and graduate students, we occasionally have claims arising from student losses, injuries or dissatisfaction, although our data and claims history compelling shows that risks to students are statistically lower on our international programs than they are at US-based colleges and universities.

As with any large employer, we also sometimes have claims related to employment practices and those can be US-based or in other countries. We need coverage that will extend to cover us in any of the places we operate if we face legal action abroad on the basis of employment laws or regulations.

#### Required Services of the Broker

World Learning is seeking a broker able to provide expert guidance and assistance in finding and securing appropriate insurance coverage tailored to our organization's specific needs. The broker should be able to fully assess our business and operational risks, negotiate with insurance carriers and advocate on our behalf to get stellar coverage opinions and reasonable premiums, provide policy recommendations, assist with claims processing, and offer ongoing support to ensure our business has adequate protection across all lines of business. Knowing us as a client is extremely important to the kind of partnership we hope to create with our carriers and broker. The broker should also provide risk management advice to management to help mitigate potential liabilities now and into the future.

#### Additional Services of the Broker

In addition to the required services outlined above, Brokers may propose additional services, such as property appraisals, consulting, or loss prevention services beyond what would routinely be provided under the Contract. Proposers should specify the types of such additional services that are available in their response.

## IV. KEY CONTRACT TERMS

Once an applicant is approved as the exclusive Broker, the successful respondent will enter into a contract with WL. Contract discussion and negotiation will follow the RFP selection. Bidders must be amenable to inclusion, in a contract, of any information provided whether herein or in response to this RFP, or developed subsequently during the selection process.

WL intends to award an exclusive three (3) year contract to the successful Proposer in connection with this RFP. The contract may be renewed for additional periods.

All material in this request for proposal is considered confidential and should not be used or disclosed by your firm for any reason other than responding to this request. All proposals submitted pursuant to this request for proposal become the property of WL. Should you consider your submission to contain confidential information, you must specifically indicate those portions in your response as “Confidential” that you wish to be understood as such. WL will use all reasonable efforts to maintain the confidentiality of such information.

## V. PROPOSAL FORMAT AND REQUIREMENTS

### Requirements

The bidder’s proposal must provide a detailed response and supporting documentation, where requested, to each of the following areas:

#### **1. Cover page**

- a. Please include the name of your organization, address, and contact information.
- b. Please include the name, title, and contact information for an authorizing official.

#### **2. Table of Contents**

#### **3. Alignment with WL Mission and Core Values**

- a. Describe how your firm is aligned with WL’s Mission and Values.

#### **4. Qualifications and Experience**

- a. Provide a narrative of your firm, company culture, capabilities of firm, risk management plan, and claims control experience.
- b. Where is your firm headquartered, and where is the primary physical location from which you will be providing your services?
- c. Does your firm only provide A-rated carriers? If not, please elaborate.
- d. Include a description of your experience and expertise serving clients:
  - i. International NGO’s

- ii. Education Institutions, including higher education institutions, study abroad providers and youth exchange organizations
  - iii. Organizations that receive funding from many different funding services including government funds
  - iv. Of a similar size and/or similar projects
- e. Provide a brief description of key personal experience proposed to be assigned to WL's account. Include information on diversity metrics; board/leadership composition; brokers-committed to working with diverse populations.
- f. What tools or technology will you use to collaborate with us and serve our account? Do you offer your clients an online platform/portal/database service? Please include all the services that are offered to your clients.
- g. How is our data managed and is it exportable?
- h. What is your approach to securing the best premium rates, and how will you ensure that rates are competitive in the future.
- i. Please provide a list of clients that are similar to WL with which you have an on-going relationship.
- j. Provide a description of your successes in partnering closely with clients to help them obtain optimal coverage and mitigate risks.

## **5. Services**

- a. Do the core benefits of brokerage and consulting services match WL's required services? Do your own organizational values align with WL's mission and core values, including diversity, equity, inclusion and access values? If they do, describe how.
- b. Are other services provided? Such as claims advocacy, etc. If so, please expand and advise on cost.
- c. Describe your risk management services.
- d. How is your customer service team structured? Include information on accessibility to clients, client response time, and service level ratings.
- e. What is your turnaround time for issuing COI's/endorsements/named endorsements?

## **6. Exposure Analysis**

- a. Provide a narrative which indicates your understanding of the greatest risk(s) or exposure(s) that WL faces and the recommended insurance policy, coverage, and/or provider(s). Include any market trends or emerging insurance issues in your discussion.

## **7. Transition Proposal**

- a. Provide a 90-day start-up plan which outlines the procedures and a draft timeline the bidder expects to use in performing a transition from a current provider to a new provider.

## **8. Fees**

- a. Propose an amount and form of remuneration (i.e. fee or commission) to design, place, and manage our global insurance program annually based upon the program scope, staffing, and services you have proposed in preceding sections.

b. Indicate whether your firm will receive contingent commissions or supplemental compensation, including profit- or volume-based payments based on your overall book of business, from any insurer you reasonably expect to engage on our behalf, identifying the insurer(s) and expected amount(s) of such income.

## 9. References

- a. Provide references with contact information from a minimum of three clients who currently use your services. At least one of the clients must speak to the performance with non-profits, education institutions, and/or federally funded entities.
- b. Please list, by name, three largest social services or nonprofit accounts; or list three largest accounts whose operations you believe are most similar in scope to WL's.

Bidders are required to organize their proposals as noted above.

## Issues and Opportunities

WL encourages creative and innovative thinking that enhances operational and financial performance. While this RFP has been designed to gather a wide range of information, there may be other issues and opportunities you wish to identify as being particularly important and relevant. We encourage you to identify such issues and opportunities, the potential impacts they would have on our organization, and how you would help WL manage them.

## VI. EVALUATION OF PROPOSALS

The following evaluation criteria will be utilized to evaluate the proposals by an internal evaluation team from WL to determine the best value. A bidder can receive a maximum of 100 pts:

- Alignment with our mission and core values (5%)
- Qualifications & Experience (25%)
- Services (25%)
- Exposure Analysis (10%)
- Transition proposal (5%)
- Fees (25%)
- References (5%)



## VII. RFP PROCESS SCHEDULE

Activity	Date
<b>RFP Released</b>	March 29, 2024
<b>Questions accepted in writing</b>	April 12, 2024, by 5:00 PM Eastern Time. Submit Questions to <a href="mailto:kote.lomidze@worldlearning.org">kote.lomidze@worldlearning.org</a> and CC <a href="mailto:ian.obrien@worldlearning.org">ian.obrien@worldlearning.org</a> and <a href="mailto:paul.dery@worldlearning.org">paul.dery@worldlearning.org</a> .
<b>Answers posted</b>	April 19, 2024
<b>Proposals due</b>	April 30, 2024, by 5:00 PM Eastern Time, Submit Questions to <a href="mailto:kote.lomidze@worldlearning.org">kote.lomidze@worldlearning.org</a> and CC <a href="mailto:ian.obrien@worldlearning.org">ian.obrien@worldlearning.org</a> and <a href="mailto:paul.dery@worldlearning.org">paul.dery@worldlearning.org</a> .
<b>Vendor Selected and Notified</b>	May 15, 2024

*Please note it is our best intent to comply with the above timeline, but unavoidable delays may occur.*

## VIII. OTHER TERMS AND CONDITIONS

### Withdrawal of RFP

Proposals may be withdrawn before the RFP submittal deadline by submitting a written request to the Contact Person. Re-submittal before the RFP submittal deadline can be made; however, they may not be re-submitted after the deadline.

### RFP Costs

All costs incurred in the preparation and presentation of proposals to the RFP shall be completely absorbed by the responding party to the RFP. All documents submitted as part of the RFP will become property of the WL. Requests for specific material to be returned will be considered. Any material submitted that is confidential must be clearly marked as such.

### Award Basis

At the option of WL, finalists for the Broker designation may be selected for a final round of Interviews and negotiations. However, applicants are encouraged to present their best offers with their initial submission. WL reserves the right to accept or reject any and all proposals, to waive any irregularities in any proposal process, and to make an award of contract in any manner in which WL, acting in the sole and exclusive exercise of its discretion, deems to be in WL best interest.

### Diversity and Inclusion Initiative

We are a globally diverse community of staff, faculty, board members, alumni, students, and participants who believe that inclusive and equitable practices are at the heart of a peaceful and just world. Accordingly, WL encourages vendors that are certified as any of the following businesses:

- WOSB: Women-Owned Small Business
- LGBTQ+ inclusive leadership
- SDVO: Service-Disabled Veteran-Owned Business
- HUBZone: Historically Underutilized Business Zone
- SDB: Small Disadvantaged Business
- 8(a)BD: African American, Asian Pacific American, Hispanic American, Native American, Subcontinent Asian American

### Ethical Behavior

As a core value to help achieve our mission, WL embraces a culture of honesty, integrity, and ethical business practices and expects its business partners to do the same. Specifically, our procurement processes are fair and open and allow all vendors/consultants equal opportunity to win our business. WL staff shall purchase goods and services that are compliant with federal and state laws and aligned with the organization's best business practices. Goods and services must be obtained in an effective manner and in compliance with WL's Purchasing Policy, Code of Conduct, and any applicable donor provisions. We will not tolerate fraud or corruption, including kickbacks, bribes, undisclosed familial or close personal relationships between vendors and WL employees, or other unethical practices. If you experience or suspect unethical behavior by a WL employee, please contact WL's Ethics and Compliance Hotline through:

- Website: [www.lighthouse-services.com/worldlearning](http://www.lighthouse-services.com/worldlearning)
- Email: [reports@lighthouse-services.com](mailto:reports@lighthouse-services.com) (must include "World Learning" in subject line)
- Toll-Free Telephone:
  - English Speaking USA & Canada: 833-400-0039
  - Spanish Speaking USA & Canada: 800-216-1288
- All other countries: 800-603-2869 (must dial country access code first – codes and instructions are available via the link below:  
<https://www.lighthouse-services.com/documentlink/International%20Toll-free%20Hotline%20Access%20Instructions.pdf>

Any vendor/consultant who attempts to engage, or engages, in corrupt practices with the WL will have their proposal disqualified and will not be solicited for future work.