

REQUEST FOR PROPOSALS

*SUPERIOR COURT OF CALIFORNIA, COUNTY OF SAN BERNARDINO*

**REGARDING:**

RFP 25-02 LIFE INSURANCE BENEFIT PLANS

**PROPOSALS DUE:**

**JULY 25, 2025** NO LATER THAN **1:15 P.M.** PACIFIC TIME

1. **BACKGROUND INFORMATION**

USI Insurance Services (“USI”) is conducting a marketing survey on behalf of the Superior Court of California, County of San Bernardino (“Court”). Qualified persons or entities (hereinafter referred to as “Bidder” or “Bidders”) are invited to submit a proposal for life insurance benefit plans with a January 1, 2026 effective date. Proposers are requested to submit rate guarantee(s) for five (5) years, one for the initial term and one for an option to renew in the second through fifth year. The option to extend the contract in year 2 through 5 is exercisable at the sole discretion of the Court.

A copy of this solicitation will be posted on the following websites: [*https://caleprocure.ca.gov/pages/Events-BS3/event-search.aspx*](https://caleprocure.ca.gov/pages/Events-BS3/event-search.aspx)and [*http://www.sb-court.org/GeneralInfo/RequestforProposal.aspx*](http://www.sb-court.org/GeneralInfo/RequestforProposal.aspx).

1. **DESCRIPTION OF GOODS AND/OR SERVICES**
   1. Reference USI’s cover letter dated July 9, 2025 and the following documents:
      1. Exhibit C1 - Securian 2018 -2019 Rates
      2. Exhibit C2 - Securian 2020 -2022 Rates
      3. Exhibit C3 - Securian 2023 -2025 Rates
      4. Exhibit C4 - Securian Basic Supp Dep Life and Vol ADD Summary
      5. Exhibit C5 - Securian Term Life Certificate
      6. Exhibit C6 - Securian Term Life Policy Amendment
      7. Exhibit C7 - Securian Vol AD&D Certificate
      8. Exhibit C8 - Securian Vol AD&D Policy Amendment
      9. Exhibit C9 - Securian Experience ~ 01-01-2020 through 12-31-2020
      10. Exhibit C10 - Securian Experience ~ 01-01-2021 through 12-31-2021
      11. Exhibit C11 - Securian Experience ~ 01-01-2022 through 12-31-2022
      12. Exhibit C12 - Securian Experience ~ 01-01-2023 through 12-31-2023
      13. Exhibit C13 - Securian Experience ~ 01-01-2024 through 12-31-2024
      14. Exhibit C13 - Securian March 2025 Premium Statement
      15. Exhibit D - Life Vol ADD Supp Life RFP #25-02 Benefits Matrix - MUST COMPLETE
      16. Exhibit E – 2025 Benefit fair locations
      17. Life ADD Spouse Child RFP Census *to be provided to Bidders by USI upon request.*
2. **TIMELINE FOR THIS RFP (**All dates subject to change at the discretion of the Court)

| **EVENT** | **DATE** |
| --- | --- |
| RFP issued | July 9, 2025 |
| Deadline for questions | July 14, 2025  1:15 PM Pacific Time |
| Questions and answers posted *(estimate only)* | July 18, 2025 |
| **Latest date and time proposal may be submitted** | **July 25, 2025**  **1:15 PM Pacific Time** |
| Best and Final Offer (BAFO) request date | July 28, 2025 |
| Best and Final Offer (BAFO) due date | July 31, 2025 |
| Evaluation of proposals *(estimate only)* | Week of August 25, 2025 |
| Anticipated interview dates, if required *(estimate only)* | August 28, 2025 |
| Notice of Intent to Award *(estimate only)* | September 15, 2025 |
| Negotiations and execution of contract *(estimate only)* | September 25, 2025 |
| Contract start date *(estimate only)* | January 1, 2026 |
| Contract end date *(estimate only if all options exercised)* | December 31, 2030 |

1. **RFP ATTACHMENTS**

| **ATTACHMENT** | **DESCRIPTION** |
| --- | --- |
| Attachment 1 - Administrative Rules Governing Solicitations | These rules govern this solicitation. **Please read carefully.** |
| Attachment 2 - General Terms-Conditions-Benefits | If selected, the person or entity submitting a proposal must sign an agreement containing these terms and conditions. |
| Attachment 3 - Acceptance of Terms- Conditions-Benefits | Form to indicate Bidder’s acceptance of the terms and conditions. |
| Attachment 4 - General Certifications Form | Form to indicate Bidder’s agreement on required general certifications. |
| Attachment 5 - Good Standing Form | Form to indicate Bidder’s good standing. |
| Attachment 6 - Darfur Contracting Act Certification | Form for Bidder to certify Darfur Contracting Ace status. |
| Attachment 7 - Unruh Civil Rights Act and California Fair Employment and Housing Act Certification | Form for Bidder to certify Unruh Civil Rights Act and California Fair Employment and Housing Act compliance. |
| Exhibit A - USI Marketing Letter | Information from USI for this RFP. |
| Exhibit B - Payment Provisions | This form contains information regarding contemplated payment terms and requirements to process invoices for payment. |
| Exhibit C1 - C14 Securian-Minnesota Life documents | Current provider information. |
| Exhibit D - Life Vol ADD Supp Life RFP #25-02Benefit Matrix | Spreadsheet to be completed by Bidder. |
| Exhibit E – 2025 Benefit fair locations | Locations of benefit fairs for the Court |

1. **PAYMENT INFORMATION**

See Exhibit B: Payment Provisions.

1. **PRE-PROPOSAL CONFERENCE**

A pre-bid conference is not scheduled for this solicitation. Questions are to be submitted per Attachment 1 Section 2 Questions Regarding the Solicitation.

1. **SUBMISSION OF PROPOSALS**
   1. Proposals should provide straightforward, concise information that satisfies the requirements of the “Proposal Contents” section below. Expensive bindings, color displays, and the like are not necessary or desired – **unbound is preferred**. Emphasis should be placed on conformity to the RFP’s instructions and requirements, and completeness and clarity of content.
   2. The Bidder must submit its proposal in two parts, the non-cost portion and the cost portion:
      1. The Bidder must submit **one (1) paper original** of the non-cost portion of the proposal. The original must be signed by an authorized representative of the Bidder. The original non-cost portion of the proposal must be submitted to the Court in a single sealed envelope, separate from the cost portion. *The Bidder must write “non-cost” and the RFP title and number on the outside of the sealed envelope.*
      2. The Bidder must submit **one (1) paper original** of the cost portion of the proposal. The original must be signed by an authorized representative of the Bidder. The original cost portion of the proposal must be submitted to the Court in a single sealed envelope, separate from the non-cost portion. *The Bidder must write “cost” and the RFP title and number on the outside of the sealed envelope.*
      3. The Bidder must submit **one (1) electronic version** of the entire proposal via email to [scccsb.rfp@usi.com](mailto:scccsb.rfp@usi.com). The rate or fee information and benefits matrix should be in excel; all others should be in pdf format with live links. *The Bidder must include the RFP title and number on the subject line of the email**. Please submit this email* ***by 1:15pm*** *PT on July 25, 2025.*
   3. Proposals must be delivered by the date and time listed on the coversheet of this RFP to:

USI Insurance Services

Attn: SCCCSB RFP Team RFP#25-02

21250 Hawthorne Blvd., Suite 380

Torrance, CA 90503

(424) 390-0000 (for delivery purposes only)

* 1. **Late proposals will not be accepted.**
  2. Only written proposals will be accepted. Proposals must be sent by FedEx or UPS or delivered by hand. Proposals may not be transmitted by fax. *The RFP title and number must be stated on the outside of the delivery envelope or package.*

1. **PROPOSAL CONTENTS**

All information submitted in proposal must be clearly legible. The following information must be included in the proposal. A proposal lacking any of the following information may be deemed non-responsive:

* 1. Non-cost Portion. The following information must be included in the non-cost portion of the proposal. A proposal lacking any of the following information may be deemed non-responsive:
     1. Bidder’s legal name, address, and telephone number.
     2. Name, title, address (if different), telephone number, and email address of the individual who will act as the Bidder’s designated representative for the purposes of this RFP.
     3. For each key staff member: a resume describing the individual’s background and experience, as well as the individual’s ability and experience in conducting the proposed activities.
     4. Names, addresses, and telephone numbers of a minimum of three (3) clients for whom the Bidder has conducted similar services. The Court may check references listed by the Bidder.
     5. Court Attachments 3-7 and USI Matrix.

Bidder must include the following properly completed attachments or exhibits:

* + - 1. Acceptance of Terms-Conditions-Benefits (Attachment 3)
      2. General Certifications Form (Attachment 4)
      3. Good Standing Form (Attachment 5)
      4. Darfur Contracting Act Certification (Attachment 6)
      5. Bidder Declaration. Bidder must complete this form and submit the completed form with its bid only if it wishes to claim the DVBE incentive associated with this solicitation. (Attachment 7A)
      6. DVBE Declaration. Bidder must complete this form and submit the completed form with its bid only if it wishes to claim the DVBE incentive associated with this solicitation. (Attachment 7B)
      7. Unruh Civil Rights Act and California Fair Employment and Housing Act Certification (Attachment 8)
    1. Proposed benefit plans
    2. USI required spreadsheet: Exhibit D: Life Vol ADD Supp Life RFP #25-02 Benefit Matrix.
  1. Cost Portion. The following information must be included in the cost portion of the proposal:
     1. Bidder must include “Not to Exceed” rates or amounts for all work and expenses payable under the contract, if awarded, including the initial term and all available options. Bidder may submit the same or different costs for each of the three possible years.

1. **OFFER PERIOD**

A Bidder’s proposal is an irrevocable offer for ninety (90) days following the proposal due date. In the event a final contract has not been awarded within this period, the Court reserves the right to negotiate extensions to this period.

1. **EVALUATION OF PROPOSALS**
   1. The Court will evaluate proposals as described in the Administrative Rules (Attachment 1) on a 100-point scale using the criteria set forth in the table below:

|  |  |
| --- | --- |
| **CRITERION** | **maximum number of points** |
| Quality of Plans | 45 Points |
| Rate Cap or Rate Guarantee | 5 Points |
| Cost | 40 Points |
| Acceptance of Terms and Conditions | 10 Points |

* 1. Award, if made, will be to the highest scored proposal. If a contract will be awarded, the Court will post a Notice of Intent to Award at <http://www.sb-court.org/GeneralInfo/RequestforProposal.aspx>.

1. **INTERVIEWS**

The Court may conduct interviews with Bidders to clarify aspects set forth in their proposals or to assist in finalizing the ranking of top-ranked proposals. The interview process may require a demonstration. The interview may also require a demonstration of equivalence if a brand name is included in the specifications. The interviews may be conducted in person or by phone. If conducted in person, interviews will likely be held at the Court’s offices. The Court will not reimburse Bidders for any costs incurred in traveling to or from the interview location. USI will notify eligible Bidders regarding interview arrangements.

1. **CONFIDENTIAL OR PROPRIETARY INFORMATION**

**PROPOSALS ARE SUBJECT TO DISCLOSURE TO THIRD PARTIES AND**

**MEMBERS OF THE PUBLIC PURSUANT TO APPLICABLE LAWS, INCLUDING PUBLIC DISCLOSURE PURSUANT TO RULE 10.500 OF THE CALIFORNIA RULES OF COURT.** Except as required by law, The Court will not disclose (i) social security numbers, or (ii) balance sheets or income statements submitted by a Bidder that is not a publicly-traded corporation. All other information in proposals may be disclosed in response to applicable public records requests, or as otherwise required by law. Such disclosure may be made regardless of whether the proposal (or portions thereof) is marked “confidential,” “proprietary,” “copyright ©,” or otherwise, and regardless of any statement in the proposal (a) purporting to limit the Court’s right to disclose information in the proposal, or (b) requiring the Court to inform or obtain the consent of the Bidder prior to the disclosure of the proposal (or portions thereof). Any proposal that is password protected, or contains portions that are password protected, may be rejected. Submission of any proposal pursuant to this RFP constitutes acknowledgment and consent by the Bidder to the potential public disclosure of its proposal content, as set forth in this Section 12. **Bidders are accordingly cautioned not to include confidential, proprietary, or privileged information in proposals.**

1. **DISABLED VETERAN BUSINESS ENTERPRISE PARTICIPATION GOALS**

Qualification for the DVBE incentive is not mandatory. Failure to qualify for the DVBE incentive will not render a proposal non-responsive.

Eligibility for and application of the DVBE incentive is governed by the Court’s DVBE Rules and Procedures. Bidder will receive a DVBE incentive if, in the Court’s sole determination, Bidder has met all applicable requirements. If Bidder receives the DVBE incentive, the dollar amount of its bid will be reduced (for evaluation purposes only) by an amount equal to 3% of the lowest responsible bid, not to exceed $100,000.00.

To receive the DVBE incentive, at least 3% of the contract goods and/or services must be provided by a DVBE performing a commercially useful function. Or, for solicitations of non-IT goods and IT goods and services, Bidder may have an approved Business Utilization Plan (“BUP”) on file with the California Department of General Services (“DGS”).

If Bidder wishes to seek the DVBE incentive:

1. Bidder must complete and submit with its bid Attachment 7A - Bidder Declaration). Bidder must submit with the Bidder Declaration all materials required in the Bidder Declaration.
2. Bidder must submit with its bid Attachment 7B - DVBE Declaration, completed and signed by each DVBE that will provide goods and/or services in connection with the contract. If Bidder is itself a DVBE, it must complete and sign the DVBE Declaration. If Bidder will use DVBE subcontractors, each DVBE subcontractor must complete and sign a DVBE Declaration. NOTE: The DVBE Declaration is not required if Bidder will qualify for the DVBE incentive using a BUP on file with DGS.

Failure to complete and submit these forms as required will result in Bidder not receiving the DVBE incentive. In addition, the Court may request additional written clarifying information. Failure to provide this information as requested will result in Bidder not receiving the DVBE incentive.

If this solicitation is for IT goods and services, the application of the DVBE incentive (including the maximum value of the DVBE incentive) may be affected by application of the small business preference. For additional information, see the Court’s Small Business Preference Procedures for the Procurement of Information Technology Goods and Services.

If Bidder receives the DVBE incentive: (i) Bidder will be required to complete a post-contract DVBE certification if DVBE subcontractors are used; (ii) Bidder must use any DVBE subcontractor(s) identified in its bid unless the Court approves in writing the substitution of another DVBE; and (iii) failure to meet the DVBE commitment set forth in its bid will constitute a breach of contract.

If using DVBE subcontractors, the Bidder must complete and return to the Court a copy of the post-contract certification form (https://www.courts.ca.gov/documents/JBCM-Post-Contract-Certification-Form.docx), promptly upon completion of the awarded contract, and by no later than the date of submission of Bidder’s final invoice to the Court. If the Bidder fails to do so, the Court will withhold $10,000 from the final payment, or withhold the full payment if it is less than $10,000 until the Bidder submits a complete and accurate post-contract certification form.

When a Bidder fails to comply with the post-contract certification requirement in this section and a payment withhold is applied to a contract, the Court shall allow the Bidder to cure the deficiency after written notice. Notwithstanding the foregoing and any other law, if after at least 15 calendar days, but no more than 30 calendar days, from the date of the written notice the Bidder refuses to comply with the certification requirements, the Court shall permanently deduct $10,000 from the final payment, or the full payment if less than $10,000.

FRAUDULENT MISREPRESENTATION IN CONNECTION WITH THE DVBE INCENTIVE IS A MISDEMEANOR AND IS PUNISHABLE BY IMPRISONMENT OR FINE, AND VIOLATORS ARE LIABLE FOR CIVIL PENALTIES. SEE MVC 999.9.

1. **PROTESTS**

Any protests will be handled in accordance with Chapter 7 of the Judicial Branch Contract Manual (see www.courts.ca.gov/documents/jbcl-manual.pdf). Failure of a Bidder to comply with the protest procedures set forth in that chapter will render a protest inadequate and non-responsive, and will result in rejection of the protest. The deadline for the Court to receive a solicitation specifications protest is **two (2) days after Questions and Answers are posted**. Protests should be sent to:

Superior Court of California, County of San Bernardino

Attn: Susan Jones, Assistant General Counsel

247 West Third Street, 3rd Floor

San Bernardino, CA 92415-0214

Throughout the review process, the Court has no obligation to delay or otherwise postpone an award of contract based on a Bidder protest. In all cases, the Court reserves the right to make an award when it is determined to be in the best interest of the Court to do so.