



## SOLICITATION COVER SHEET

ISSUE DATE: **June 1, 2023**  
 PROJECT: Invitation to Bid – 2023 Risk Assessment  
 SUBMITTAL DEADLINE: **July 31, 2023**  
 DELIVER BIDS TO: Andrew Harris, IT Manager

Regular Mail	Express Mail	Email
P.O. Box 15159 Tallahassee, FL 32317	1400 Village Square Blvd   Suite 3-008 Tallahassee, Florida 32312	AHARRIS@AGFGROUP.ORG

*Bid delivery to any other location will not be considered*

### SECTION FOR VENDOR USE: RETURN COMPLETED COVER PAGE WITH BID

PROJECT: \_\_\_\_\_

DATE OF BID: \_\_\_\_\_ DATE BID EXPIRES: \_\_\_\_\_

BUSINESS NAME: \_\_\_\_\_

MAILING ADDRESS: \_\_\_\_\_

PHYSICAL ADDRESS: \_\_\_\_\_

TELEPHONE NUMBER: \_\_\_\_\_ FAX: \_\_\_\_\_

CONTACT NAME: \_\_\_\_\_

CONTACT EMAIL: \_\_\_\_\_

BY: \_\_\_\_\_ TITLE \_\_\_\_\_  
 (Signature)

THIS IS NOT AN ORDER. THE ATTACHED TERMS AND CONDITIONS SHALL BECOME PART OF ANY BID. BIDS SHALL BE SUBMITTED IN THE INDICATED FORMAT; ORIGINAL SIGNATURES MUST BE SUBMITTED ON THE FORM PROVIDED.



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## 1. GENERAL INFORMATION

American Guaranty Fund Group (AGFG) is a service company created to provide management and administrative services related to all post-insolvency claims filed with Florida Insurance Guaranty Association (FIGA) and Florida Workers' Compensation Insurance Guaranty Association (FWCIGA), general management responsibilities for operations of the Tallahassee office and maintaining staff necessary to carry out day-to-day operations of both entities. FIGA and FWCIGA are responsible for providing AGFG with policy and direction from the appropriate Board of Directors. The bid process will be managed by AGFG employees on behalf of FIGA and FWCIGA.

The Florida Legislature created FIGA in 1970. Florida Statute 631.50 creates a not-for-profit entity that would provide a mechanism for the payment of covered claims in order to avoid excessive delay in payment and to avoid financial loss to claimants because of the insolvency of a member insurer. The Florida Legislature created FWCIGA in 1997. Florida Statute 631.902 creates a not-for-profit entity that would provide a mechanism for the payment of covered workers' compensation claims in order to avoid excessive delay in payment and to avoid financial loss to claimants because of the insolvency of a member insurer. Both entities are organized as 501(c) (6) associations and are tax-exempt.

## 2. SCOPE OF SERVICES

### A. *Statement of Purpose*

AGFG has undergone security assessments in 2011, 2014, 2017, 2019 using the **ISO27001** [most current ISO release] as a baseline standard for comparison and grading. AGFG is seeking bids from vendors interested in providing information security assessment services. The objective of this process is to evaluate competitive bids and respondent capabilities that will enable AGFG to select a vendor for providing services described herein. The selection of a successful bidder and the execution of a contract for services are accomplished in accordance with Part II and Part V of Chapter 631, Florida Statutes, and the entities' Plan of Operations. Scope of services will cover the AGFG organization, which includes:

- Staff: 35
- External IPs (4)
- Third party hosted websites (3)
- Under 200 internal IP addresses

### B. *General Requirements*

AGFG desires an enterprise operational risk assessment for cybersecurity threats in conformity with the generally accepted controls of ISO27001 (most current ISO release), to express opinion(s) on the risks and vulnerabilities of the organizational security posture as related to AGFG information resources and security management practices and controls.



AGFG anticipates the assessment will begin early in the third quarter of 2023, with expected deliverables provided per signed statement of work or similar agreement between the selected vendor and AGFG, but no later than December 31, 2023.

**The security assessment should:**

- Address all scope points listed in scope of services below (Section 2C – Detailed Requirements).
- Provide the following deliverables:
  - Overall enterprise organizational risk assessment for cybersecurity.
  - Qualitative ranking of risks and vulnerabilities, prioritized from high to low. Referred to as the detailed technical findings report, and will be for internal use and considered confidential to the AGFG organization.
  - Executive summary report. This report will be for the AGFG Executive staff and suitable for board consumption where the public may be present. This report should be a high-level overview of findings and recommendations and exclude specific security risks and details.
- Include a process for communicating security assessment findings, risks and proposed corrective actions steps in both hardcopy and remote communication meeting to AGFG Executive staff.
- Review AGFG cybersecurity policies, procedures and controls and assemble existing AGFG components into a comprehensive cybersecurity program document for the AGFG organization. Selected vendor should use the NIST cybersecurity framework as a template to present the final product to AGFG.

*C. Detailed Requirements*

- Provide for at least one on-site visit during engagement, to support staff interviews, requirement analysis or questions, and optionally the executive presentation.
- Provide an overall organizational risk and IT assessment study and report. This will include the ISO27001 14 control sets identified below.
- Provide assessment and findings on risks and vulnerabilities by performing both external and internal penetration testing. This will include at least one day of onsite penetration testing.
  - Penetration tests to be done after workhours or during agreed upon scheduled timeframes, and should not interfere with AGFG's performance of our statutory obligations or disrupt the AGFG network.



- Penetration testing should assess and report risks and vulnerabilities. This will include:
  - Port scanning
  - Services probing
  - Firewall and ACL testing
  - Administrative privileges escalation testing
  - Data and database security controls
  - Internal network scan for known malware and risks
  - Documentation of any evidence of current or past breach found during course of internal assessment.
- Provide assessment and findings on AGFG security controls. This assessment will include:
  - Physical controls
  - Policy and procedural controls
  - Technical security controls, to include server configuration best practices. AGFG requests 10 workload servers be reviewed:
    - Domain Controller
    - Database Server (3)
    - File Server
    - Remote access Server(2)
    - FTP Server
    - 2 assets randomly selected by vendor
  - Data security controls
  - User account management and controls
  - IT asset management and controls
  - Vendor or third-party controls
- Provide for presentation of findings on AGFG security posture, to include the security assessment detailed technical findings report and an executive summary component.
  - Determine the state of AGFG's current information security management using appropriate aspects of ISO27001 (most current ISO release) standards as a baseline. Use the following 14 control sets from the ISO27001:
    - A.5 Information security policies
    - A.6. Organization of information security
    - A.7 Human resource security
    - A.8 Asset management
    - A.9 Access control
    - A.10 Cryptography
    - A.11 Physical and environmental security
    - A.12 Operations security
    - A.13 Communications security
    - A.14 System acquisition, development and maintenance
    - A.15 Supplier relationships



- A.16 Information security incident management
  - A.17 Information security aspects of business continuity management
  - A.18 Compliance
- 
- Provide to AGFG IT a detailed technical report which communicates findings of reviewed assessment areas (the above 14 control sets) and provide maturity level on a scale from 0 to 100%. Evaluate AGFG against similar small to medium business size entities and business types i.e. insurance/guaranty associations. Detailed technical report shall consist of identified risk and recommended mitigation steps. Report shall be provided electronically in Microsoft Excel format. Identified risks shall be grouped by the 14 control set with low, medium, high ranking within each control set. Report to include recommendations for remediation of noted vulnerabilities and risks. This detailed technical report is confidential to AGFG organization.
  - Provide an executive level summary report to AGFG IT and senior managers, of risks, vulnerabilities and high-level overview of improvement action items. This includes confidentiality, security, integrity, and availability of AGFG information system and non-public information. Executive summary report shall be in Adobe PDF format. Executive summary shall also include a bar graph showing 14 control sets and AGFG maturity within each category with a scale of 0 to 100%.
  - Support immediate communication of critical/significant risks to AGFG IT and senior managers.
  - Develop and provide template for an AGFG organizational cybersecurity program based on the NIST cybersecurity framework. Our intent is to use this cybersecurity framework in subsequent assessment reviews, in strategic planning and budgeting, risk mitigation strategies and for periodic reviews of program as part of business continuity. Program document should include gap analysis of missing or incomplete best practices. AGFG desires to pattern after the NIST cybersecurity framework (CSF). Template document shall be in Microsoft Word format.
  - Presentation of deliverables may be remote teleconference with materials sent to AGFG in advance.

#### *D. Term of Bid*

Contract for security assessment services will be one time only, with services being rendered before December 31, 2023. Deliverables (Detailed technical findings report and executive summary report) will be due before full and final payment(s). Deliverables will be due no later than December 31, 2023.



### 3. INSTRUCTIONS FOR BIDDERS

#### A. Contact Information

Questions related to the solicitation and submission of bid should be addressed to:

**Andrew Harris**  
**IT Manager**  
American Guaranty Fund Group  
P.O. Box 15159  
Tallahassee, FL 32317  
(850) 523-1830  
[aharris@agfgroup.org](mailto:aharris@agfgroup.org)

#### B. Calendar of Events

Listed below are the important actions and dates/times by which the actions must be taken or completed. All listed times are local time in Tallahassee, Florida. Any change or modification to this calendar, modifications to this solicitation document, or other important notices is disseminated to all prospective respondents.

ACTION	DATE / TIME
Release of solicitation document	06/01/2023
Submission of written questions	06/16/2023 – 5:00 pm EST
Responses to written questions	06/30/2023
Bids due	07/31/2023 – 4:00 pm EST
Bids review completed	08/21/2023
Selection of Vendor	09/01/2023
Submission of Deliverable	As set forth in signed statement of work contract with selected vendor.

#### C. Questions, Objections or Comments

Respondents are required to carefully review this solicitation document without delay for any questions, objections or comments. Questions, objections or comments must be made in writing and received no later than the date and time reflected in the calendar of events above so that any necessary amendments may be published and distributed to potential respondents.



However, AGFG in its sole discretion reserves the right to answer any questions received after the deadline. Questions are answered by AGFG in accordance with the Calendar of Events. All questions submitted are published and answered in a manner that all respondents will be able to view. Respondents shall not contact any other employee of AGFG for information with respect to this solicitation.

*D. Disclaimer*

AGFG assumes no responsibility for any interpretation or representations made by any of its officers, agents or employees unless interpretations or representations are incorporated in a written amendment to the solicitation document as outlined in 3C.

*E. Quantity & Delivery*

An electronic copy of the bids must be received at the contact address above on or before the deadline. Bids will be electronically date stamped and will not be opened until the due / opening date prescribed in the Calendar of Events. Bids received in whole or in part after **July 31, 2023** will not be considered.

*F. Improper Delivery*

Neither the AGFG nor its officers, agents or employees shall be responsible for any submission not properly addressed and identified.

*G. Lobbying*

The selection process shall not be compromised or distorted by private lobbying outside of the procedures designated to award the best bid for AGFG. Respondents to this solicitation or persons acting on their behalf may not contact, between the release of the solicitation and the 72-hour period following the selection, excluding Saturdays, Sundays and holidays, any employee, officer, or general counsel of AGFG and its Board of Directors concerning any aspect of this solicitation, except in writing as provided in the solicitation documents. Violation of this provision may be grounds for rejecting a response.

A list of all Board of Directors and AGFG employees is available on request.

After the bids are opened, AGFG shall determine which bids are deemed responsive and consider those bids for evaluation. AGFG staff will review the bids and recommend a vendor(s). Any person/entity whose bid is selected for further evaluation shall confine all contacts with AGFG representatives to responses to questions or interviews by AGFG staff.

- Solicitation Cover Sheet and Conflict of Interest Disclosure Form (Exhibit A)
- Signed affidavit of active or pending litigation against AGFG, FIGA or FWCIGA (Exhibit B)
- Cost of Service; Provide line item charges; include travel and expenses as separate line item
- Respondent qualifications, report sample and outline





#### **4. BID CONTENT**

This section prescribes the format in which the bids are to be submitted. Additional information deemed appropriate by the respondent may be included.

Bids shall be limited to a page size of eight and one-half by eleven inches [8.5" x 11"]. All bids must contain the components outlined below. The following are the items that must be in all bids.

*A. Solicitation Cover Sheet [Page 1] and Conflict of Interest Disclosure Form [Exhibit A]*

AGFG will not enter into an agreement with a respondent who has clients who may present a potential conflict of interest with AGFG unless the General Counsel advises that the conflict may be waived. In such case, AGFG will require the successful respondent to obtain an express waiver of conflict from said other client of respondent.

*B. Litigation, Claim and Regulatory Action*

- AGFG may not enter into an agreement with a respondent who has litigation against AGFG, FIGA or FWCIGA.
- Respondent should complete and sign the Affidavit of Litigation disclosure form [Exhibit B], and include with bid.

*C. Cost of Service*

Bid should include total cost of services to be rendered.

- Provide price quote for 2023 Security Assessment as specified in Section 2.
- Provide term period for which quote is valid, noting that service request is defined as starting in 2023.
- Provide line item charges for each item under Section 2C.

While cost is a key consideration, it will not be the only factor in selecting a successful respondent.

*D. Respondent qualifications, report sample and outline*

Respondent(s) must have working and detailed knowledge of current security assessment standards and provide information that demonstrates Respondent's capabilities to provide the service listed.

- Respondent should provide a detailed overview of your firm's experience in security assessment services including:
  - Years of experience in performing security assessments.
  - Confirmation of at least 5 security assessments happening in the last 3 years.
  - Areas of security expertise or specialty
  - Security assessment experience with insurance or insurance related industry



- Respondent should document what certifications are held by employees doing the security assessment.
- Confirmation of familiarity with **ISO 27001/27002** framework.
- Respondent should document how long the employees doing the assessment have been working in security and how long with the company.
- Respondent should provide a redacted sample report (typical report) done for another company of similar size and industry.
- Respondent should provide at least three (3) business/corporate references with the bid. References from public sector and property and casualty insurance clients where similar security assessment was conducted within last 2 years are preferred. References should contain the following information:
  - A contact firm/agency name, a contact person name, phone number and email address
  - Date when security assessment service was rendered to firm/agency
- Respondent should provide outline for how security assessment would be carried out and expected interactions with AGFG staff and management. Include on-site engagement or remote work, and staff scheduling requirements (if any).

## **5. SELECTION PROCESS**

AGFG will conduct a comprehensive, fair, and impartial review and evaluation of all bids meeting the requirements of this solicitation. The evaluation committee will review the bids and recommend a vendor. The final recommendation will be submitted to the Executive Director for approval.

## **6. RIGHT TO REJECT AND NOT AWARD**

AGFG may accept or reject any and all bids or waive irregularities, and reserves the right not to award the purchase when it is in the best interest of the AGFG to do so.



**EXHIBIT "A"**

American Guaranty Fund Group  
Florida Insurance Guaranty Association  
Florida Workers' Compensation Insurance Guaranty Association

**Vendor Conflict of Interest Disclosure Form**

All Vendors should be aware that the entities listed above have a Conflict of Interest and Ethics Policy which prohibits employees and Board members from having certain relationships with persons or entities conducting (or proposing to conduct) business with any of the entities and which prohibits the acceptance of gifts from Vendors. If a vendor has a disclosable relationship the Vendor should disclose any Conflict of Interest or potential Conflict of Interest that may exist. A disclosable relationship would include:

- Knowingly employing an employee, board member or family member of any entity listed above
- Knowingly allowing an employee, board member or family member to own or have a material personal financial interest (directly or indirectly) in the Vendor of any entity listed above
- Knowingly engaging in a material personal business transaction with an employee, board member or family member of any entity listed above.

I hereby certify that the Vendor referenced below does not have a potential conflict of interest with an employee, board member or family member of any of the entities listed above:

\_\_\_\_\_ Name

Or

I hereby certify that the Vendor referenced below DOES have a potential conflict of interest with an employee, board member or family member of any of the entities listed above:

\_\_\_\_\_ Name

If there is a potential conflict of interest, please provide the following information:

List the name(s) of the employee or board member with whom there may be a conflict of interest:

\_\_\_\_\_

Briefly describe the nature of the potential conflict of interest:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



VENDOR Name:

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FEIN:

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Phone Number:

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Address:

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**EXHIBIT "B"**

American Guaranty Fund Group  
Florida Insurance Guaranty Association  
Florida Workers' Compensation Insurance Guaranty Association

**Affidavit of Litigation Disclosure Form**

The Respondent should disclose the following and provide sufficient details to be used by AGFG in assessing respondent's ability to perform the requested services and may be grounds for disqualification or rejection.

- Any action, suit, proceeding or investigation before or by any state or federal court, agency or other authority currently pending against the respondent that threatens the existence or current stability of the respondent or its ability to provide any of the services.
- During the last five years, any matter in which the Respondent, any control person, or any key personnel: (a) has been convicted, plead guilty, or plead no contest to any felony, or to misdemeanor involving dishonesty, breach of trust, or financial impropriety; (b) has been fined, penalized, sanctioned, or subject to any other disciplinary action by any state or federal court, agency or other authority, self-regulatory organization, or professional organization, as a result of such person or entity's activities in the business of insurance, securities, banking, investment banking, real estate, or other licensed profession.
- During the last five years, any litigation that respondent, any control person, or any key personnel has initiated against AGFG, FIGA or FWCIGA.

I hereby certify that the Vendor referenced below has no active, pending or past litigation against AGFG, FIGA or FWCIGA:

\_\_\_\_\_  
Name

Or

I hereby certify that the Vendor referenced below DOES have active, pending or past litigation against AGFG, FIGA or FWCIGA:

\_\_\_\_\_  
Name

Briefly describe the nature of the litigation:

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