

# Request for Proposal

For Services of a General Counsel for the

Missouri Property and Casualty Insurance Guaranty  
Association (MIGA) and  
Missouri Life and Health Insurance Guaranty Association  
(MLHIGA)

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Inquiries and Proposals should be directed to

Tamara Kopp  
Executive Director  
[tkopp@moiga.org](mailto:tkopp@moiga.org)  
573-634-8455

**Proposals are due by April 30, 2024.**

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## **Services Requested**

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The purpose of this RFP is to obtain the services of an individual or law firm to serve as outside general counsel to one or both associations. The general counsel will serve as legal advisor to one or both associations and their boards of directors. The issues encountered range from statutory opinions, board governance best practices, representing the association on national multi-state liquidations, employee liability issues, and representing the associations in litigation. Average annual billings are approximately \$20,000 if the attorney or firm represents both associations. This number can vary significantly based on insolvency activity and the issues at hand.

The general counsel is expected to monitor current, new, and pending state and federal legislation, and case law as applicable to the associations. The general counsel should inform and provide direction to board members and the Executive Director regarding compliance issues and any impact on the associations. The general counsel is expected to respond promptly and have availability for telephone consultation and in person meetings and attend and participate in board meetings.

The successful attorney or law firm must carry professional malpractice insurance coverage of at least \$1 million. Any attorney designated to provide any portion of the Services must be a member in good standing of the Missouri Bar. The selected individual or firm will report to and be managed by the Executive Director and board chairs from each association.

No specific form is required to submit a response to this RFP except interested parties should include an hourly rate for the primary attorney and anyone else who may provide services with the primary attorney's firm. The Associations are willing to lock in hourly rates on a 3-year basis. The response should include the qualifications and experience of the individual and firm presented. Experience with insurance receiverships, guaranty associations, insurance regulation, insurance business in general, and non-profit management should be highlighted. Any appropriate references would be helpful in the review of the response. Current clients of the firm that could cause conflicts with the associations' activity should be discussed.

## **General Information**

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The Missouri Property and Casualty Insurance Guaranty Associations (MIGA) and Missouri Life and Health Insurance Guaranty Association (MLHIGA) are private associations created by Missouri statute to provide protection, within limits, to insureds, beneficiaries, and claimants who are disadvantaged due to the insolvency of a member insurance company.

There are two insurance guaranty associations in Missouri. They are jointly administered from one office. However, they have separate and distinct responsibilities under their respective statutes. One association is responsible for insurance company insolvencies among the member life and health insurance companies, and the other association is responsible for insolvencies occurring among the member property and casualty insurance companies.

The Associations are not state entities and therefore state mandated bid rules do not apply.  
Information concerning these organizations may be found at <http://www.moiga.org/> .  
Contact detail for additional information is reflected above.