



**Request for Proposals for
General Advertising and Creative Services**

RFP#02-25

April 15, 2025

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I. INTRODUCTION & SUMMARY OF KEY DATES

California Earthquake Authority (CEA) is seeking to contract with an experienced full-service communications firm to produce advertising and educational outreach/awareness marketing campaigns that effectively reach all Californians, including diverse ethnic markets. The general qualifications of the successful proposer are summarized below and are described with more particularity in the “Services to be Provided” section of this RFP.

The following schedule is subject to modification by CEA. Questions must be submitted as described in Section V.

Date	Planned Activity
April 15, 2025	Issue Date for RFP #02-25
April 30, 2025	Questions must be submitted via email to CEA by 5:00 p.m. Pacific Time. Email address: RFP02-25@calquake.com
May 9, 2025	Responses to questions will be posted on the CEA website by 5:00 p.m. Pacific Time. NOTE: Any CEA delay in posting responses to questions will not extend the deadline for submission of proposal.
May 9, 2025	Final date for CEA to post addenda for which proposers are responsible.
May 19, 2025	Submission Deadline. All submissions must be received by CEA no later than 5:00 p.m. Pacific Time.
June 13, 2025	Proposal evaluation and announcement of finalists by CEA.
June 20 – July 2, 2025	Finalist presentations (at CEA’s option) in Sacramento, California.
July 11, 2025	Announcement of Selection. CEA will announce the successful proposer; that proposer will be awarded an opportunity to negotiate a contract to provide services and products to CEA. This is an approximate date.

II. BACKGROUND OF CALIFORNIA EARTHQUAKE AUTHORITY

A. Description

California Earthquake Authority (CEA) is a publicly managed, privately funded, not-for-profit organization that provides residential earthquake insurance and encourages Californians to reduce their risk of earthquake damage and loss through effective risk education, damage mitigation, and insurance protection. CEA offers earthquake insurance policies through its participating residential insurance providers.

Additional information and a list of participating insurers is available at:

<https://www.earthquakeauthority.com/>.

B. How CEA Was Formed; Governance

Following the unprecedented losses from the 1994 Northridge earthquake, many insurance companies either ceased or severely restricted the sale of new homeowner earthquake insurance policies in California. In response, the California Legislature created CEA to provide earthquake coverage throughout California. CEA began writing residential earthquake insurance effective December 1, 1996. These policies are sold and serviced through participating residential insurance companies.

Overseeing CEA is a Governing Board composed of designees representing the Governor, State Treasurer, and Insurance Commissioner as voting members; the Speaker of the Assembly and President Pro- Tempore of the Senate serve as non-voting members. The Advisory Panel consists of consumer and insurance-industry representatives who advise the Governing Board.

C. What CEA Offers

Most residential insurance policies do not cover earthquake damage; a separate policy is required. Without earthquake insurance to help cover the costs of repairs and other expenses that come with catastrophic earthquake damage, homeowners must pay out of pocket to fix or rebuild their house, replace their personal property, and live and eat elsewhere.

One of CEA's key initiatives is to help Californians mitigate the impacts of earthquake damage and loss. In its role as a member of the joint-powers-authority the California Residential Mitigation Program (CCRMP), CEA promotes residential seismic retrofits through CRMP's outreach and grant programs; CEA also offers a premium discount to homeowners who have completed verified retrofits on eligible houses. These efforts are explained in the CRMP's www.StrengthenMyHouse.com website, and the focus of CEA's communication strategy in the next few years could be the promotion of helping Californians become more earthquake resilient through retrofitting and mitigation.

III. PURPOSE

CEA has issued this RFP seeking to contract with a qualifying organization to provide advertising and creative services, including developing marketing campaigns that effectively reach all Californians, including diverse ethnic markets.

CEA and the successful proposer will develop more specific criteria to target for the engagement.

See Section VI, [Services to be Provided](#) for specific requirements.

IV. SUBMITTING QUESTIONS

Any questions that potential proposers might have about the RFP are to be submitted solely by email. In submitting questions, proposers must follow the timeframes in Section II, Introduction & Summary of Key Dates.

Submit all questions by email to: RFP02-25@calquake.com

CEA will respond to questions as they are received. Answers to all questions received in a timely manner will be posted on CEA's website <https://www.earthquakeauthority.com/>; the questions that have been submitted and the responses thereto may be viewed by following the links found under the "CONTRACTING OPPORTUNITIES" section of the home page. All questions (without attribution to or identification of the person or entity asking the question), and all responses to those questions, will be posted.

CEA delay in posting responses to questions will not extend the deadline for submission of proposal.

V. PROPOSERS' RESPONSIBILITIES REGARDING ADDENDA

CEA reserves the right, in its sole discretion, to modify any part of this RFP by issuing one or more written addenda.

Addenda to this RFP issued by CEA, if any, will be posted solely to CEA's website, <https://www.earthquakeauthority.com/>. Each proposer should continue to check CEA's website through the final submission date for any addenda that may be posted. Each proposer is required to acknowledge, as part of the proposer's cover letter (see section Required Components of Submission), that the proposer has reviewed any addenda that are posted one week or more prior to the final proposal submission date.

Each proposer acknowledges and accepts the affirmative responsibility to inquire regarding, and seek clarification of, any part or provision of this RFP that the proposer does not understand or that the proposer believes is reasonably susceptible to more than one interpretation. If a proposer discovers any ambiguity, conflict, discrepancy, omission, or error in the RFP, the proposer must immediately notify CEA via email RFP02-25@calquake.com and may request clarification through submitting a question in accordance with Section V. In its

sole discretion, CEA may issue clarifications in the form of written addenda to this RFP and will post the written addenda to <https://www.earthquakeauthority.com/>.

In its sole discretion, CEA may disregard any and all claims of ambiguity, conflict, discrepancy, omission, or other error received by CEA after the final submission date for proposals.

Unless otherwise specifically stated by CEA, no additional time to meet any deadline will be allowed due to corrections or clarifications made by CEA.

The provisions of any addendum formally issued by CEA are deemed to be incorporated into this RFP, and in addition and as appropriate, that addendum may be made a part of or otherwise reflected in any contract awarded as a result of this RFP.

VI. SERVICES TO BE PROVIDED

A. Overview

The purpose of this Request for Proposal (RFP) is to solicit proposals for a contractor with the skill and experience to provide general advertising and creative services for CEA. The successful proposer will be awarded an opportunity to contract for an initial term of three years with an option to renew the term by up to two (2) additional one-year extensions.

CEA is seeking an experienced communications firm to produce advertising and marketing campaigns that effectively reach the general and ethnic markets. Firms that are committed to diversity, equity, and inclusion, and that engage in partnerships that demonstrate diversity in leadership and strong community connections, are encouraged to apply.

CEA's campaigns should not be considered part of any social-marketing or government-style education program—instead, they are product-marketing plans to (i) convince California homeowners to seismically retrofit their homes, and (ii) encourage California households to consider protecting their homes through the purchase of earthquake insurance as a voluntary purchase in an open market.

Eligible applicants are communications, advertising, and public affairs agencies, private and nonprofit consulting firms, and other entities qualified to propose by demonstrated capacity to accomplish the goals and capability to execute the scope of work.

The selected proposer and its agency partners/subcontractors will target California's general market (English-speaking Californians) and ethnic markets (primarily Spanish and Chinese speaking Californians.) If the proposer does not have the full-service capabilities to effectively accomplish all components of the Services to be Provided, they are required to identify proposed subcontractors.

CEA reserves the right to deny any or all proposed subcontractors of the selected proposer. Announcement of the successful proposer does not imply CEA's approval of

proposed subcontractors. If a proposed subcontractor is denied, and if the selected proposer does not, to the satisfaction of CEA, demonstrate its internal capabilities to address a specific target market or meet CEA's needs, the selected proposer may be required to engage a different subcontractor or consultant to address these needs.

Keeping in mind that one of CEA's key initiatives is to help Californians mitigate the impacts of earthquake damage and loss, and that the focus of CEA's communication efforts will likely be the promotion of CRMP's (California Residential Mitigation Program) www.StrengthenMyHouse.com website and helping Californians become more earthquake resilient through retrofitting and mitigation, the successful proposer will need to:

- Assist in overall marketing analysis, strategy development, and positioning of CEA and its products.
- Develop advertising and marketing campaigns.
- Transcreate marketing plans and assets for multi-ethnic and multi-language audiences (at a minimum, Spanish and Chinese).
- Provide graphic design work, including photography, illustration, storyboarding, motion graphics, and video concepting, with final files/assets delivered to CEA upon completion.
- Increase brand awareness.
- Develop innovative strategies and tactics for general and ethnic markets.
- Provide video-production services, including filming, directing, and videography; voiceovers; visual storyboarding and animation; script writing; sound engineering and foley.
- Secure the most cost-effective licensing buyouts and talent agreements.
- Design digital products, including those used for robust social media and search engine optimization strategy.
- Develop, manage, and facilitate CEA market research studies.
- Create consumer-tested content including, but not limited to, graphic design, video, radio, digital production, and web copy.
- Conduct assessments and develop strategies for leveraging existing content and learnings for future outreach, messaging, or campaigns.
- Deliver website design and production.
- Provide printing and fulfillment services.
- Provide transparent and efficient billing processes.

B. Details of Services to be Provided

- A record of success in leading complex awareness and/or behavior change campaigns directed at general and ethnic audiences across socio-economic status, in fast-moving environments.
- Strong ability to align creative content with overall marketing goals through creative thinking/concepting/proposals to CEA.
- Commitment to positive change, social justice, and equity.
- Dedication to diversity, equity, and inclusion in staffing, partnerships, and leadership to the firm and on the project team.
- A strong, integrity-driven work ethic and willingness to adapt to changing circumstances.
- Expertise in designing and executing qualitative and quantitative research.
- Expertise in interpreting campaign data to provide recommendations for effective messaging to targeted audiences (across various demographic and geographic general market and ethnic groups).
- Expertise in developing high-quality, data-supported, culturally competent creative content for all platforms, video, audio, digital, print and non-traditional.

VII. MINIMUM QUALIFICATIONS

- A. Each proposer must meet, to CEA's satisfaction, all or materially all of the following minimum qualifications to be considered for a contract award. The proposer must affirmatively attest to each of the minimum qualifications in its cover letter. Failure to satisfy all minimum qualifications, in CEA's sole judgment, may result in rejection of the proposal.
- B. The proposer must have been in business for at least five years; or, if the firm has not been in business for at least five years, each of the senior principals of the firm must have at least eight years of combined relevant experience with a similar firm.
- C. Each of the Key Personnel that would be assigned to the CEA account must have a minimum of five years of experience in the advertising, marketing, or creative services field.
- D. Proposer must have experience working with clients in fields similar to CEA (such as the insurance field, or with government-type entities).
- E. The proposer should have experience handling project budgets of \$150,000 or more.
- F. The proposer will need to demonstrate that they have adequate liability insurance, data security, and a business continuity plan in place.

G. The proposer must be based in California or have Key Personnel based in the state.

VIII. PROPOSAL SUBMISSION INSTRUCTIONS AND REQUIREMENTS

A. Submission Deadline and Format

In submitting proposals in response to this RFP, each proposer must comply with the following deadlines and format requirements.

1. Proposals must be emailed:
 - a. as an attachment in PDF format, to the listed email address:
RFP02-25@calquake.com
 - b. Subject: Response to CEA Request for Proposal #02-25 – General Advertising and Creative Services
2. If a proposal contains confidential proprietary information, a statement to that effect must be included in the cover letter, and each and every page containing confidential proprietary information must be so designated on the upper right-hand corner.
 - * *Please be aware that CEA is a public instrumentality of the State of California and that CEA's records and documents in its possession might be subject to public disclosure and production pursuant to various laws, including but not limited to the California Public Records Act and the Bagley-Keene Open Meeting Act. If a proposer provides documents or other information of a confidential or proprietary nature, please mark it as such, as noted above. CEA will make reasonable efforts, within the bounds of and in compliance with applicable public disclosure laws, to honor those characterizations and not disclose those documents, but CEA cannot guarantee or promise that it will succeed in its efforts under all circumstances.*
 - ** *Please note that no proposal can be considered confidential and proprietary in its entirety.*
3. California conflict of interest statutes prohibit certain former CEA employees, including contracted staff, from contracting with CEA for a period of time, unless one or more statutory exceptions apply. The prohibition is based on the term and scope of the staffer's tenure with CEA and applies for up to two years following the last day the staffer worked with the CEA.
4. If, before the Submission Deadline date, a proposer discovers an error or omission in a proposal already submitted to CEA, the only method of correction or modification is to withdraw the proposal in its entirety (via email to RFP02-25@calquake.com) and resubmit the corrected or modified proposal before the Submission Deadline date and time. Corrections or modifications offered in any other manner will not be considered.

5. All proposals become the property of CEA upon receipt.
6. All costs to develop proposals and participate in the RFP process is entirely the sole responsibility of the proposer and cannot be charged to CEA.
7. CEA accepts absolutely no responsibility for lost, misplaced, mishandled, or late delivered proposals, regardless of the reason or explanation.
8. Only one proposal per individual, firm, partnership, or corporation, or combination of such entities formed to propose under this RFP, will be considered. Any reasonable grounds for believing a proposer has submitted multiple proposals under more than one name is good cause for rejection by CEA of all proposals in which the proposer is involved.
 - a. *Proposals must be clearly identified "Request for Proposal #02-25 – General Advertising and Creative Services."*
9. Additional information may be found under Section VIII - Minimum Qualifications.
10. Proposers must review all addenda posted on CEA's website before submitting proposals.
11. Each proposal must state the proposer's name and "CEA RFP #02-25" on each page of the proposal. Each page of the proposal must be numbered in the following format: "[page number] of [total number of pages]" (e.g., "1 of 50").
12. Each proposal must be limited to no more than fifty (50) pages, excluding attachments with samples of work (see section F., below), the cover page, and table of contents, if any. Proposals must be printed in an accessible font type that is no smaller than 12 points. For the purposes of this RFP, acceptable fonts are Segoe UI, Arial, and/or Calibri. Notwithstanding the foregoing, font type and size limitations do not apply to the proposer's logo or information on the proposal cover page.

B. Required Components of Submission

To assist CEA in the evaluation and comparison of responses, submissions should follow the order and format listed below. Submissions may include additional information, at the proposer's option.

1. **Cover letter** (signed). CEA will reject any submission that contains an unsigned cover letter. The cover letter must contain the following:
 - a. proposer's or proposing team's company (or individual) name(s), address(es), and telephone number(s);

- b. the name, title or position, telephone number, and email address of the person signing the cover letter and contact information for any other persons authorized to make binding representations regarding the submission.
 - c. a statement that the signer's signature constitutes unrestricted authority to make the submission regarding this RFP #02-25;
 - d. confirmation that the proposer is willing to be bound by standard terms and conditions satisfactory to CEA;
 - e. confirmation statement that the proposer has reviewed any addenda to this RFP posted to <https://www.earthquakeauthority.com/>.
2. **Overview of the proposer** (and any named, proposed subcontractors), including:
- a. length of time in current business (CEA requires a minimum of three consecutive years);
 - b. core products and services provided;
 - c. location of main office, including hours of service and time zone;
 - d. number of employees;
 - e. applicable coverage amounts for candidate's insurance: errors and omissions, general liability, umbrella, and any other applicable insurance;
 - f. organizational structure (e.g., individual, partnership, corporation); proposer must name affiliated companies and parent organizations, and identify owners who hold management positions;
 - g. a description of proposer's financial standing, including a statement of confirmation that the proposer is willing to provide financial statements upon CEA's request;
 - h. number of instances the proposer has provided services equivalent to, or substantially like, those called for in this RFP;
 - i. proposer's product roadmap, and description of user groups and knowledge-management strategy.
3. **Representative Clients.** A description of representative clients for which proposer has provided services for projects comparable to this project. Include:
- a. references from clients for services performed within the past five years, including a description of services provided (representative clients must have operations comparable in size and scope to CEA's operations); and
 - b. a description of the services provided to each such client.

4. **Diversity Certification.** Proposer must include the following list in the proposal and identify all applicable designations. If no designations are applicable, please confirm by selecting "None."

<input type="checkbox"/>	Women Business Enterprise (WBE)	<input type="checkbox"/>	Veteran Owned Business Enterprise (VOBE)
<input type="checkbox"/>	Disabled Veteran Business Enterprise (DVBE)	<input type="checkbox"/>	Lesbian, Gay, Bisexual, Transgender Business Enterprise (LGBTBE)
<input type="checkbox"/>	Minority Business Enterprise (MBE)	<input type="checkbox"/>	Multi-Certified Business Enterprises (MCBE) - <i>check all that apply</i>
	<input type="checkbox"/> African American <input type="checkbox"/> Asian/Pacific Islander <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Native American <input type="checkbox"/> Multi-Ethnic		<input type="checkbox"/> WBE <input type="checkbox"/> MBE <input type="checkbox"/> DVBE <input type="checkbox"/> VOB <input type="checkbox"/> LGBTBE
<input type="checkbox"/>	None		

C. Work Plan

The work plan must describe, in a narrative fashion, how the proposer will perform the proposed contract. The proposal should be specific and avoid generalizing. The work plan should address, without limitation, the following components and should be organized so that it is clear, comprehensive, and concise.

1. Identification of Key Personnel for the contract. For each key member of the team assigned to the CEA account, proposers must:
 - a. provide a brief resume that outlines the person’s education and relevant experience, including relevant certifications or credentials and the length of time each has been held; and
 - b. identify whether any Key Personnel have previously worked for CEA, either as employees or contracted staff, including the dates and length of time worked.
2. Description of the proposer’s understanding of the work to be performed under this RFP, as that work is detailed in Section VII of this RFP, and a thorough description of the steps and processes the proposer would use to perform that work.
3. Proposal of any alternatives that conform to this RFP’s intent, which the proposer believes would lead to a better, more efficient, or more cost-effective result for CEA, but which may vary from the specific description of the services of this RFP.
4. Identification of any “value-added” services the proposer would provide to CEA.

5. Identify details of any conflict of interest, or apparent or potential conflict of interest, that could be created by the proposer contracting with CEA and propose how to address or resolve the conflicts.
6. Description of the proposer's policy for ensuring the confidentiality of its clients' matters.
7. If the proposer intends to use subcontractors to deliver any of the services outlined in this RFP, it must provide all relevant information regarding the proposed subcontractor(s).
8. A thorough description of the proposer's business continuity plan (or a separate attachment of the proposer's written business continuity plan), describing the proposer's plan for protecting CEA and project-related data and maintaining a continuity of business operations and services following natural or human-caused emergencies or disasters.

D. Pricing

1. Proposal Costs - All costs and expenses incurred by each respective proposer are the sole responsibility of that respective proposer and cannot be charged to CEA.
2. All submissions must include estimated pricing for all work, services, products, licensing, hosting, implementation, consulting, training, maintenance and related expenses, separating rates, hours, and extended fees from costs and expenses. If applicable, submissions must also include a comprehensive schedule of hourly rates or fees, or both (or other periodic or project-based rates or fees for the services described in the RFP).
3. All submissions may be rejected if CEA determines, in its sole discretion, that they are not competitive, or the cost is unreasonable or excessive. CEA reserves the right to suspend or cancel, without notice and at any time, this procurement process if CEA deems suspension or cancellation to be in its interests.

E. Billing

Complete transparent description of the billing process, including a sample invoice, approximate timeline, and resolution procedures.

F. Attachment 1 – Samples of Work

Samples of past or current creative projects/work that demonstrate how proposer would be a good fit for CEA. This section can be no longer than 30 pages.

IX. PROPOSAL EVALUATION AND SCORING CRITERIA

The purpose of the proposal-evaluation process is to: (1) determine whether the proposal has satisfied the minimum qualifications, content, and format requirements; (2) identify the proposers most likely to satisfactorily perform the services described; and (3) determine the extent of each proposer’s demonstrated commitment to diversity. The evaluation process will be conducted in a comprehensive and impartial manner.

Each proposal package will be electronically date-and time-stamped when received. Any proposal received after the final-filing time on the final-filing date will be received and a statement may, in CEA’s sole discretion, be sent to the proposing firm stating that the proposal did not meet the submission deadline, and that the proposal will be deemed not eligible.

Each timely-submitted, or accepted, proposal will be reviewed to determine whether it satisfies the Minimum Qualifications specified in Section VIII. Proposals that meet the Minimum Qualifications will be evaluated and scored. The highest possible score is 100 points.

CEA is committed to inclusion, diversity, equity, and accessibility (“IDEA”), within CEA and also as part of its evaluation of external providers. CEA values organizations that equitably distribute their employment and work opportunities among all populations. With that in mind, one of the factors on which every potential goods and services provider will be evaluated is a demonstrated commitment to IDEA. Whenever reasonably practical, CEA expects that commitment to be reflected in the provider’s staffing, both within the provider’s entire workforce, and particularly among the staff assigned to CEA projects.

At its sole option, CEA may invite finalists to interview with CEA, either virtually or at CEA’s office in Sacramento, California. All costs and expenses associated with preparing and submitting this RFP, together with all travel costs, if any, related to the interview and contract-negotiation processes, are the sole responsibility of the proposer.

Criteria	Maximum Points
Submission Requirements and References	20
Work Plan	40
Pricing	30
Diverse Staffing / Diversity Certification	10
TOTAL POSSIBLE SCORE	100

X. AWARD OF OPPORTUNITY TO CONTRACT

If, at any time during or at the conclusion of the RFP process, CEA determines that, in its opinion, the results or prospects of this RFP process are unsatisfactory, CEA reserves the right to wholly discontinue this process and decline to award a contract to any proposer.

The opportunity to contract will be awarded to the proposer scoring the highest total points. The final approval of the right to contract will be determined by CEA's Governing Board. All proposers will be notified of the outcome of the RFP. News releases pertaining to this RFP must not be made without CEA's prior written approval.

XI. TERMS AND CONDITIONS

Any contract CEA proposes to enter into as a result of this RFP #02-25 process will include standard terms and conditions satisfactory to CEA.

XII. COMMENCEMENT DATE

The target commencement date of services is January 1, 2026.