

DELSEA REGIONAL SCHOOL DISTRICT

REQUEST FOR PROPOSAL

FOR:

**Insurance Brokerage Services Property & Casualty and Workers
Compensation**

Joseph M. Collins
School Business Administrator/
Board Secretary

DELSEA REGIONAL SCHOOL DISTRICT

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FOR:

Insurance Brokerage Services Property & Casualty and Workers Compensation

Proposals for the furnishing of Insurance Brokerage Services will be received by the DELSEA REGIONAL SCHOOL DISTRICT, until 11:00 a.m., prevailing time on April 14, 2021 at the Board Office located at 242 Fries Mill Road, Franklinville, NJ 08343 or e-mailed to jcollins@delsearegional.us.

Joseph M. Collins, School Business Administrator at the above address, must receive proposals prior to this time. Envelopes containing proposals should be clearly marked as to the contents in the following manner:

“Proposals to Furnish Insurance Brokerage Services Property & Casualty and Workers Compensation”

Joseph M. Collins
School Business Administrator/
Board Secretary

**DELSEA REGIONAL SCHOOL DISTRICT
242 FRIES MILL ROAD
FRANKLINVILLE, NJ 08343**

INSTRUCTIONS FOR PROPOSAL

1.0 Purpose

The purpose of the Request for Proposal is to obtain competitive proposals for Insurance Broker Services coverage. The Board intends to award a one-year contract pursuant to N.J.S.A. 18A:18A-42 with the option of two one-year renewals for a total of three (3) years.

- 1.1 All Brokers shall be currently licensed and authorized by the State of New Jersey Department of Insurance to do business in the State of New Jersey.
- 1.2 The Board of Education will exercise its right to review, revise, and approve written and other communication material.

2. Term

The Broker for Property and Casualty (consisting of Property Insurance, General Liability, Auto Liability & Physical Damage, Workers' Compensation & Employers Liability, and Professional Liability insurances) will be subject to a one year contract. The Board reserves the right to exercise renewal thereafter.

The length of term for the Property and Casualty Insurance services is as follows:

July 1, 2021 to June 30, 2022 with a flat commission fee to be determined by the district and insurance company.

3. Compliance With Laws

The successful offer shall comply with all local, state and federal directives, *orders* and *laws* as applicable *to this agreement*.

GENERAL PROVISIONS

1. Submission of Proposal

- 1.1 **Submission of a hard copy** - One (1) original and two (2) copies of each of the Insurance Brokerage Service proposals are due at the office of Joseph M. Collins, 242 Fries Mill Road, Franklinville, NJ 08343. **OR E-Mail Submission** – an electronic submission is also acceptable at jcollins@delsearegional.us.
- 1.2 The proposal must be concise and clear. Elaborate brochures or other presentations are not desired.
- 1.3 The Broker acknowledges that he/she has read this request for Proposal, understands it, and agrees to be bound by its terms and conditions. Proposals must be submitted prior to the time and date specified, by mail, hand delivered or e-mailed to Board Office at 242 Fries Mill Road, Franklinville, NJ 08343
- 1.4 The Delsea Regional School Board of Education reserves the right to reject any or all proposals in whole.
- 1.5 Any departures from the specifications must be noted. Any conditions or terms must be written and included with the RFP.
- 1.6 Proposed Brokers shall be licensed or authorized to transact business in the State of New Jersey and have a favorable record with the Department of Insurance.
- 1.7 For all coverages, insurance company loss summaries shall be required quarterly.
- 1.8 Premium Payment: Consideration will be given to the mode of payment required that may best suit the cash flow of the insured.
- 1.9 Insurance Plan Administration: For all coverage written, timeliness is essential and the selected broker shall agree to place coverage and issue binders prior to the expiration of each policy. Policies and/or endorsements are expected to be provided as soon as practicable after inception or renewal of the contract.
- 1.10 Access to Records: The selected broker must agree to provide full and free access to those records maintained with respect to the insured, as well as other books, records, and information reasonably related to the scope of services provided by the producer to the Delsea Regional Board of Education
- 1.11 Expenses: The selected broker will agree that they are responsible for their own expenses including travel and meals incurred in servicing the insured's account. Any extraordinary expenses that the producer expects to incur as the result of providing such special services to the insured should be delineated and agreed to in advance.
- 1.12 Schedule of Insurance: On an annual basis, the selected producer will provide the Board of Education with a schedule detailing the coverages placed through the firm. Allocation of premium should be provided as required by the School System. Additional schedules must also be provided as needed by the School System.

- 1.13 A proposal will not be a valid proposal and will not be read unless the following items are included in the proposal documents:
 - 1.13.1 Statement of Ownership (page # 12)
 - 1.13.2 Non Collusion Affidavit (page # 13)
 - 1.13.3 Affirmative Action Supplement to Contract (page # 14)
 - 1.13.4 Request for Reference: Property & Casualty Insurance (page # 15)
 - 1.13.5 Business Registration Certificate
 - 1.13.6 Political Contribution Disclosure form Chapter 271

2 Late Proposals

- 2.1 Proposals received in the office of the Delsea Regional Board of Education after the date and time prescribed shall not be opened and will be returned unopened to the Broker.

3 Period of Proposal Validity

- 3.1 All proposals shall remain firm for a period of sixty (60) days after the date specified for the receipt of proposals.
- 3.2 All proposals must stipulate that commissions are guaranteed for sixty (60) days following receipt.

4 Basis of Award

- 4.1 The School Business Administrator will review and evaluate all proposals submitted in response to this Request for Proposal.
- 4.2 All Brokers are required to provide sufficient information in their proposals for evaluation. The School Business Administrator shall conduct a preliminary evaluation of all proposals on the basis of the information provided with the proposal, the ability of the Broker to perform, on their past performance, the ability to meet the time requirement and understanding of the work to be performed.
- 4.3 The School Business Administrator may arrange for interviews with Brokers submitting proposals, if required, for the purpose of obtaining additional clarification. Should proposals submitted require additional clarification and/or supplementary information, Brokers should be prepared to submit same in a timely manner.
- 4.4 Proposals, which, after discussion and submission of additional clarification and/or supplementary information, are determined to meet the specifications, will be classified as “acceptable.” Proposals found not to meet the specifications will be classified, as “unacceptable” and no further discussion concerning same will be conducted.
- 4.5 Based upon this evaluation and review, the School Business Administrator shall recommend a proposed contract with the highest qualified Company classified as “acceptable.”
- 4.6 Brokers are advised that in the event of receipt of adequate number of proposals, which, in the opinion of the School Business Administrator require no clarification and/or supplementary information, such proposals may be evaluated without any further discussion. Therefore,

proposals should be submitted initially on the most complete and favorable terms from an underwriting standpoint, which are capable of submitting to the Board.

- 4.7 Each submission shall be evaluated in accordance with the criteria set forth below:
 - a. Flat commission fee.
 - b. Services to be provided.
 - c. Recommendations of references.

- 4.8 The Delsea Regional Board of Education reserves the right to make on-sight visitations to access the capabilities of individual Brokers and to contact references provided with the proposal.

SUBMITTING BROKER RESPONSE FORM

You must address all of the following points in your proposal for property & casualty and worker's compensation insurance brokerage services. If you feel that an individual item is not applicable to your proposal, you must clearly indicate this in the proposal.

1. Name of firm.
2. Location of firm main office and branches.
3. How many years has the firm been in business?
4. Total number of employees dedicated to servicing property and casualty insurance clients--total number of service employees who hold a license in the property and casualty authorities.
5. Total number of clients for property/casualty insurance. Indicate the top 5 largest clients and all public sector and non-profit clients in the State of New Jersey.
6. Include five current client references for the brokerage services that you are proposing on. References should be included on the Request for Reference form.
7. Describe the proposed management of the account as specifically as possible. Your response must indicate that overall coordination of the account will be placed with an identified account manager. This individual's functions should be clearly described and any secondary personnel should also be identified and their roles defined. The credentials and experience of all members of your proposed account management team should be detailed. Also, the number of total clients serviced by the proposed management team must be included.
8. Risk Information Systems: Accurate loss data is necessary to plan for renewals, maximize reimbursement and assess the feasibility of alternative risk financing options. Specify your firm's resources for managing information in the following areas: incident/claims loss reporting; loss control data analysis/trending systems; and loss forecasting models/actuarial services. Address your firm's ability and willingness to provide information that would facilitate measurement of the School System's internal Risk Management and Risk Financing effectiveness.
9. Risk Management / Loss Control Services: The proposal requires that the responding producer identify and define the available services they have available to respond to the risk management needs of a school system. The following areas should be considered in preparing a response: Risk Management Education; Professional and General Liability Exposure Reviews; Workers' Compensation – Employee Exposures; and Property Insurance and Property Conservation Exposures. The response should incorporate the types of inspections required, instructional services available, and any other Risk Management concerns.
10. How will the designated account team work with the district administrators and staff in implementing any new and/or existing programs?
11. Describe the services your firm routinely performs for its clients?
 - a. Indicate your firm's involvement with the application process, written communications, employee meetings, etc.

12. Does your firm provide a toll free number and Internet access? Will that access be available to administrators and employees?
13. Describe how your firm would develop specifications for competitive quotes and provide this information to the School Business Administrator and/or Board?
14. Describe what other benefits and/or products your firm could provide the district.
15. Describe how your firm reviews all plan documents for compliance with applicable laws and contracted agreements.
16. Describe how your firm would review coverages for the district and evaluate the effectiveness.

Administrative Information Requirements

The Respondent shall, as part of its Proposal Statement, provide the following information:

1. An executive summary (not to exceed two (2) pages) of the information contained in all the other parts of the Proposal Statement.
2. An executed Letter of Proposal.
3. Name, address and telephone number of the firm or firms submitting the Proposal Statement pursuant to this RFP, and the name of the key contact person.
4. A description of the business organization (i.e., corporation, partnership, joint venture, etc.) of each firm, its ownership and its organizational structure:
 - a) Provide the names and business addresses of all Principals of the firm or firms submitting the Proposal Statement. For purposes of this RFP, "Principals" mean persons possessing an ownership or interest in the company. If the Respondent is a corporation, "Principals" shall include each investor who would have any amount of operational control over the Respondent and every stockholder having an ownership interest of 10% or more in the firm.
 - b) If a firm is a partially owned or a fully-owned subsidiary of another firm, identify the parent company and describe the nature and extent of the parents' approval rights over the activities of the firm submitting a Proposal Statement. Describe the approval process.
 - c) If the Respondent is a partnership or a joint venture or similar organization, provide comparable information as required in (b) above for each member of the partnership, joint venture or similar organization.
 - d) A statement that the Respondent has complied with all applicable affirmative action (or similar) requirements with respect to its business activities, together with evidence of such compliance.
5. An executed Letter of Intent.
6. The number of years the business organization has been under the current management.

7. Confirm appropriate federal and state licenses to perform activities.
8. Insurance Consultant must have a minimum of ten (10) years of experience in insurance consulting/brokerage with a focus on boards of education.
9. Insurance Consultant should have other boards of a similar size, and must submit a list of all references.
10. The education, qualifications, experience, and training of all persons who would be assigned to provide services along with their names and titles. The consultant MUST possess both an Agency License and Individual Licenses for those persons who would be assigned to provide services to the Delsea Regional Board of Education from the New Jersey Department of Banking and Insurance.
11. A listing of all other engagements where services of the types being proposed were provided in the past five (5) years. This should include other boards of education and other levels of government. The following information, with regards to other clients, must be submitted for review: premium sizes, number of employees at other clients, claims experience, experience with negotiations in other districts, preliminary and final settlement figures.
12. A description of all other areas of insurance consulting/brokerage activities, with emphasis on a description of those services of interest to a board of education client.
13. Any judgments, claims or suits pending or outstanding against company. If yes, please explain.
14. Whether the business organization is now or has been involved in any bankruptcy or re-organization proceedings in the last ten (10) years. If yes, please explain.
15. List all immediate relatives of Principal(s) of Respondent who are Board employees or elected officials of the Board. For purposes of the above, "immediate relative" means a spouse, parent, stepparent, brother, sister, child, stepchild, direct-line aunt or uncle, grandparent, grandchild, and in-laws by reason of relation.
16. The successful insurance consultant shall be able, when necessary, to meet with the Superintendent, School Business Administrator, Negotiations Committee, Board or designee and attend Board meetings, as necessary. Evidence of compliance with this request, as provided to other districts, must accompany this request for proposals.
17. The successful insurance consultant must provide documentation and financial information, as requested by the Board of Education.
18. The successful insurance consultant shall list a principal representative assigned to service the district. If the insurance consultant intends to designate an individual who is not an employee, such sub-contractor shall be named and shall provide all of the information required of the ICE as listed in the request for proposal, including but not limited to the financial agreement between the ICE and subcontractor.
19. The successful insurance consultant shall provide a list of ratings/proof of access to all major insurance companies servicing New Jersey.

EVALUATION

The Board's objective in soliciting Proposal Statements is to enable it to select a firm or organization that will provide high quality and cost effective services to the Delsea Regional School District. The Board will consider Proposal Statements only from firms or organizations that, in the Board's judgment, have demonstrated the capability and willingness to provide high quality services to the employees of the Board in the manner described in this RFP.

Proposals will be evaluated by the Board on the basis of the most advantageous submission, all relevant factors considered. The evaluation will consider:

1. Experience and reputation in the field.
2. Knowledge of the Board and the subject matter addressed under the contract.
3. Availability to accommodate the required meetings of the Board, as well as other factors demonstrated to be in the best interest of the Board.
4. The fees for the services.
5. Familiarity with Boards of Education of similar size.
6. History of success with cost savings for Boards of Educations.
7. Evaluation will consider the outcome of reference checks, from the references listed in the proposal.
8. Satisfaction of requirements listed in RFP.
9. Experience working with professionals of the district assigned to administer the health benefits.

The Board reserves the right to award without any interviews. However, not withstanding the foregoing, nothing contained within this Request for Proposal shall restrict the Board's ability to award.

Required Forms

STATEMENT OF OWNERSHIP

TO: THE DELSEA REGIONAL BOARD OF EDUCATION

In conformance with N.J.S.A 52:25-24.2, the following listing represents the names and addresses of all stockholders in the bidding corporation or partnership who own ten (10) percent or more of its stock of any class, or of all individual partners in the partnership who own a ten percent or greater interest therein:

NAME	POSITION	NO. OF SHARES
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Signature and Title of Officer

Name or Corporation or Partnership

CERTIFICATION OF INAPPLICABILITY OF DISCLOSURE REQUIREMENTS

The undersigned certifies that he/she is familiar with N.J.S.A. 52:25-24.2 and that said requirements are inapplicable to:

Name or Corporation or Partnership

Signature and Title of Officer

NON-COLLUSION AFFIDAVIT

Company Name: _____

Street: _____

City, State, Zip Code: _____

State of New Jersey

County of _____

I, _____ of the _____
Name City
in the County of _____, State of _____ of full

age, being duly sworn according to law on my oath depose and say that:

I am the _____ of the firm of _____
Title Company Name

the bidder making the Proposal for the goods, services or public work specified under the Delsea Regional Board of Education attached bid, and that I executed the said bid proposal with full authority to do so; that said bidder has not directly or indirectly entered into any agreement, participated in any collusion, or otherwise taken any action in restraint of free, competitive bidding in connection with the above bid, and that all statements contained in said bid proposal and in this affidavit are true and correct, and made with full knowledge that the Delsea Regional Board of Education relies upon the truth of the statements contained in said bid proposal and in the statements contained in this affidavit in awarding the contract for the said goods, services or public work.

I further warrant that no person or selling agency has been employed or retained to solicit or secure such contract upon an agreement or understanding for a commission, percentage, brokerage or contingent fee, except bona fide employees or bona fide established commercial or selling agencies maintained by

Company Name

Authorized Signature & Title

Subscribed and sworn before me
this _____ day of _____, 20____

Notary Public of New Jersey
My commission expires _____, 20____
SEAL

**DELSEA REGIONAL SCHOOL BOARD OF EDUCATION
AFFIRMATIVE ACTION SUPPLEMENT**

P.L. 1975, C. 127 (N.J.A.C. 17:27)
MANDATORY AFFIRMATIVE ACTION LANGUAGE
PROCUREMENT, PROFESSIONAL AND SERVICE CONTRACTS

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation. The contractor will take affirmative action to ensure that such applicants are recruited and employed, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation. Such action shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause;

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation.

The contractor or subcontractor, where applicable, will send to each labor union or representative or workers with which it has a collective bargaining agreement or other contract or understanding, a notice, to be provided by the agency contracting officer advising the labor union or worker's representative of the contractor's commitments under this act and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor, where applicable, agrees to comply with the regulations promulgated by the Treasurer pursuant to P.L. 1975, c. 127, as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to attempt in good faith to employ minority and female workers consistent with the applicable county employment goals prescribed by N.J.A.C. 17:27-5.2 promulgated by the Treasurer pursuant to P.L. 1975, c. 127, as amended and supplemented from time to time or in accordance with a binding determination of the applicable county employment goals determined by the Affirmative Action Office pursuant to N.J.A.C. 17:27-5.2 promulgated by the Treasurer pursuant to P.L. 1975, c. 127, as amended and supplemented from time to time.

The contractor or subcontractor agrees to inform in writing appropriate recruitment agencies in the area, including employment agencies, placement bureaus, college, universities, labor unions, that it does not discriminate on the basis of age, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable federal law and applicable federal court decisions.

The contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, creed, color, national origin, ancestry, marital status, sex, affectional or sexual orientation, and conform with the applicable employment goals, consistent with the statutes and court decisions of the State of New Jersey, and applicable federal law and applicable federal court decisions.

The contractor and its subcontractors shall furnish such reports or other documents to the Affirmative Action Office as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Affirmative Action Office for conducting a compliance investigation pursuant to Subchapter 10 of the Administrative Code (NJAC 17:27).

Name of Firm _____

Date _____

Signature _____

Title _____

REQUEST FOR REFERENCE FORM

Property and Casualty Insurance

1. Name _____
Address _____
Telephone _____ Email address _____
Contact Individual _____

2. Name _____
Address _____
Telephone _____ Email address _____
Contact Individual _____

3. Name _____
Address _____
Telephone _____ Email address _____
Contact Individual _____

4. Name _____
Address _____
Telephone _____ E-mail address _____
Contact Individual _____

5. Name _____
Address _____
Telephone _____ E-mail address _____
Contact Individual _____

PROPOSAL FORM

Property and Casualty Insurance

(Consisting of Property Insurance, General Liability, Auto Liability & Physical Damage, Workers' Compensation & Employers Liability, and Professional Liability insurances)

To: Delsea Regional Board of Education, Franklinville, NJ

Area of Coverage	Insurance Company	Annual premium FY21
Package Policy:		
Property		
Boiler & Machinery		
Crime		
General Liability		
Computer		
Umbrella \$10 Mill		
Commercial Auto		
CPP - NJ		
Workers Compensation		
Catastrophic Student Accident		
Student Accident		
TOTAL All Coverages		

Please indicate below the flat fee commission for coverage listed above. If a percentage of the premium is more appropriate, list the percentage below:

July 1, 2021 – June 30, 2022 _____

July 1, 2022 – June 30, 2023 _____

July 1, 2023 – June 30, 2024 _____

Total Three (3) Year Commission _____

Two one-year renewals may be awarded in accordance with 18A:18A-42 if services are being performed in an effective and efficient manor.

BIDDER'S INFORMATION:

NAME OF BIDDER _____ SIGNATURE _____

ADDRESS _____ Title of Person Signing _____

CITY _____ STATE _____ ZIP _____

TEL.NO. _____ DATE _____