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# **Borough of Roselle**

## **REQUEST FOR QUALIFICATIONS FOR** *Insurance Broker Services for Health/Medical*

**BOROUGH OF ROSELLE**

**Contract Term**

**January 1, 2014 through December 31, 2014**

**SUBMISSION DEADLINE**

**10:00 A.M.**  
**DECEMBER 13, 2013**  
**BAKER CONFERENCE ROOM**

**ADDRESS ALL QUALIFICATIONS TO:**

**PURCHASING DEPARTMENT**  
**BOROUGH HALL, 210 CHESTNUT STREET**  
**ROSELLE, NJ 07203**

## **GENERAL INFORMATION & SUMMARY**

### **ORGANIZATION REQUESTING PROPOSAL**

BOROUGH OF ROSELLE  
210 CHESTNUT STREET  
ROSELLE NJ 07203

### **CONTACT PERSON**

BRYAN RUSSELL  
PURCHASING AGENT  
PURCHASING OFFICE 2<sup>ND</sup> FLOOR  
908-259-3028

### **PURPOSE OF REQUEST**

The BOROUGH OF ROSELLE is requesting proposals from qualified individuals and firms to provide insurance consulting/brokerage and other services of a specialized nature to the Borough. Proposals will be evaluated in accordance with the criteria set forth in this RFQ. One or more individuals/firms may be selected to provide services.

### **PERIOD OF CONTRACT**

January 1, 2014 through December 31, 2014

### **CONTRACT FORM**

The successful proposer shall be required to execute the Borough's form contract, which includes the indemnification, insurance, termination and licensing provisions. A complete copy of a draft Borough form contract is available upon request.

It is also agreed and understood that the acceptance of the final payment by Contractor shall be considered a release in full of all claims against the Borough arising out of, or by reason of, the work done and materials furnished under this Contract.

## **DETAILED REQUIREMENTS OF THE REQUEST FOR QUALIFICATIONS FOR INSURANCE CONSULTANTS/BROKER SERVICES FOR FINANCE DEPT/INSURANCE COMMISSION**

**1. BOROUGH OF ROSELLE FACTS AND FIGURES** – The BOROUGH OF ROSELLE is a municipal governmental entity. The Borough was incorporated in 1894. The Legislative responsibilities of the BOROUGH OF ROSELLE is vested in the elected Mayor and eleven-member Borough Council. The Governing Body sets policy, adopts the operating and capital budgets for the Borough, enacts ordinances and sets the direction of how the BOROUGH OF ROSELLE will provide government services. The Mayor is the Borough’s chief executive officer and carries out the policies adopted by the Governing Body.

The Borough’s population is approximately 21,000 and it consists of approximately 2.5 square miles of area. The Borough employs approximately 232 people in about 12 departments and agencies. It owns administration buildings, courthouse buildings, parks and recreation facilities.

The Borough’s operating budget is approximately \$39,000,000. It provides significant and diverse services to its residents, including those in the senior, disabled, veterans and other communities.

**2 NATURE/ SCOPE OF SERVICES** – The BOROUGH OF ROSELLE is requesting proposals for insurance consulting/brokerage services and for the management of the Borough’s health insurance programs.

The insurance consultant/broker will be required to perform, but not limited to, the following services:

- Assistance with the development of long-range insurance strategies;
- Management of the Borough of Roselle insurance program as assigned;
- Review of both insurance policies and contracts to ensure adequate coverage;
- Recommendations and assistance in the procurement of all insurance coverage, including preparation of any required RFP’s;
- Analysis of proposals in connection with insurance procurement, including, but not limited to, establishing selection criteria, recommending marketplaces, evaluation of proposals and involvement in the selection process;
- Identification and analysis of risks arising out of current and future operations;
- Preparation of specifications for quotations every three (3) years or sooner, as required by the Borough;
- Loss Control and Safety Review Services;
- Coordination of appraisals of physical assets to determine proper insurable values, limits required and special terms required by the Borough;
- Continuous review and analysis of loss information from current and prior insurance companies and presentation of findings to the Borough;

- Review of contracts for insurance compliance;
- Acting as liaison between the Borough and all insurance carriers, brokers, providers, or claimants;
- Monitoring, review and presentation of data to help manage claims on all current and future policies;
  - Review and analysis of rating classifications on various insurance contracts to determine the most beneficial ones to utilize;
  - Continuous review and analysis of insurance coverage and policies to keep up with industry changes, continuing operations and growth;
  - Research and analysis of alternatives to current risk funding mechanisms to meet the changing needs of the Borough;
  - Preparation of all certificates of insurance, automobile identification cards and other required documents within 24 hours of the Borough's request;
  - Notification of Borough staff as to local, state and federal regulations and recommendations for compliance as required;
  - Participation in on-going meetings with Borough staff to review losses, safety recommendations, government regulations, insurance requirements, etc.;
  - Review of audits of current and previous policies for accuracy and potential premium savings;
  - Performance of self-insurance feasibility studies where applicable and recommendations to Borough staff;
  - Identification of areas of risk and the associated strengths and weaknesses of the Borough to manage those risks;
  - Assistance in the development of alternative strategies to reduce risk to assets and resources;
  - Consultation as to the probable impact of strategies elected by the Borough;
  - Provision of monitoring feedback via loss runs and associated analysis to verify the adequacy of the controls selected as well as checks for negative trends which may require corrective action;

3. **STANDARD REQUIREMENTS OF TECHNICAL PROPOSAL** - Proposers should submit a technical proposal which contains the following:

A. The name of the proposer, the principal place of business and, if different, the place where the services will be provided;

B. Proposer must have a minimum of fifteen (15) years of experience in insurance consulting/brokerage and a minimum of five (5) years servicing the BOROUGH OF ROSELLE or other governmental entities.

C. The education, qualifications, experience, and training of all persons who would be assigned to provide services along with their names and titles. The proposer MUST possess both an Agency License and Individual Licenses for those persons who would be assigned to provide services to the Borough from the New Jersey Department of Banking

Insurance.

were provided in the past five (5) years. This should include other Borough governments and other levels of government. Contact information for the recipients of the similar services must be provided. The Borough may obtain references from any of the parties listed;

A description of all other areas of insurance consulting/brokerage of the proposer, with emphasis on a description of those services of interest to a Borough government client;

**E.** A statement that neither the firm nor any individuals assigned to this engagement are disbarred, suspended, or otherwise prohibited from professional practice by any federal, state, or local agency;

**F.** An Affirmative Action Statement (copy of form attached);

**G.** A completed Non-Collusion Affidavit (copy of form attached);

**H.** A statement that the proposer will comply with the General Terms and Conditions required by Borough and enter into the Borough's standard Professional Services Contract;

**I.** A copy of the proposer's Business Registration Certificate;

**4.** **COST PROPOSAL** - Proposers should submit a cost proposal which would include any proposed retainer, the services to be provided for the retainer, if services will be provided at a flat rate, if all or any services will be billed through hourly rates and what are the established rate(s). The Borough does not provide payment for or reimbursement for travel expenses.

**5.** **PROPOSAL EVALUATION** – The Borough will select the most advantageous proposals based on all of the evaluation factors set forth at the end of this RFQ. The Borough will make the award(s) that is in the best interest of the Borough.

Each proposal must satisfy the objectives and requirements detailed in this RFQ. The successful proposer shall be determined by an evaluation of the total contents of the proposal submitted. The Borough reserves the right to:

- a. Not select any of the proposals;
- b. Select only portions of a particular proposer's proposal for further consideration; (However, proposers may specify portions of the proposal that they consider "bundled".)

- c Award a contract for the requested services at any time within 90 days of the selection of the most advantageous proposal; every proposal should be valid through this time period.

The Borough shall not be obligated to explain the results of the evaluation process to any proposer.

The Borough may require proposers to demonstrate any services described in their proposal prior to award.

**6. PROPOSAL LIMITATIONS** - This RFP is not intended to be an offer, order or contract and should not be regarded as such, nor shall any obligation or liability be imposed on the Borough by issuance of this RFQ. The Borough reserves the right at the Borough's sole discretion to refuse any proposal submitted.

**7. USE OF INFORMATION** - Any specifications, drawings, sketches, models, samples, data, computer programs, documentation, technical or business information and the like ("Information") furnished or disclosed by the Borough to the proposer in connection with this RFQ shall remain the property of the Borough. When in tangible form, all copies of such information shall be returned to the Borough upon request. Unless such information was previously known to the proposer, free of any obligation to keep it confidential, or has been or is subsequently made public by the Borough or a third party, it shall be held in confidence by the proposer, shall be used only for the purposes of this RFQ, and may not be used for other purposes except upon such terms and conditions as may be mutually agreed upon in writing.

**8. GENERAL TERMS AND CONDITIONS** –

- A. The Borough reserves the right to reject any or all proposals, if necessary, or to waive any informalities in the proposals, and, unless otherwise specified by the proposer, to accept any item, items or services in the proposals should it be deemed in the best interest of the Borough to do so.
- B. In case of failure by the successful proposer, the BOROUGH OF ROSELLE may procure the articles or services from other sources, deduct the cost of the replacement from money due to the proposer under the contract and hold the proposer responsible for any excess cost occasioned thereby.
- C. The proposer shall maintain sufficient insurance to protect against all claims under Workmen's Compensation, General, Professional and Automobile Liability. The proposer shall also maintain Errors & Omissions insurance.
- D. Each proposal must be signed by the person authorized to do so.
- E. The contract shall be in effect through December 31, 2014 unless otherwise stated.

- F. Proposals may be hand delivered or mailed consistent with the provisions of the legal notice to proposers. In the case of mailed proposals, the Borough assumes no responsibility for proposals received after the designated date and time and will return late proposals unopened. Proposals will not be accepted by facsimile or e-mail.
- G. In accordance with Affirmative Action Law, P.L. 1975, c.127 (N.J.A.C. 17:27) with implementation of July 10, 1978, successful proposers must agree to submit individual employer certifications and number or complete Affirmative Action employee information report (form AA-302). Also, during the performance of this contract, the contractor agrees as follows: (a) The contractor or subcontractor where applicable, will not discriminate against any employee because of age, race, creed, color, national origin, ancestry, marital status 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 or handicap. 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 section for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notice to be provided by the Public Agency Compliance Officer setting forth provisions of this non-discrimination clause: (b) 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 or handicap; (c) the contractor or subcontractor, where applicable, will send to each labor Linden 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 Linden or worker's representative of the contractor's commitments under this act and shall post copies of the notice; (d) the contractor or subcontractor, where applicable, agrees to comply with any regulations promulgated by the treasurer pursuant to the P.L. 1975, c.127, as amended and supplemented from time to time.

- H. By submission of the proposal, the proposer certifies that the service to be furnished will not infringe upon any valid patent, trademark or copyright and the successful proposer shall, at its expense, defend any and all actions or suits charging such infringement, and will save the Borough harmless in any case of any such infringement.
- I. No proposer shall influence, or attempt to influence, or cause to be influenced, any Borough officer or employee to use his/her official capacity in any manner which might tend to impair the objectivity or independence of judgment of said officer or employee.
- K. Should any difference arise between the contracting parties as to the meaning or intent of

these instructions or specifications, the Borough's Law Department decision shall be final and conclusive.

- L. The BOROUGH OF ROSELLE shall not be responsible for any expenditure of monies or other expenses incurred by the proposer in making its proposal.
- M. The checklist, affidavits, notices and the like presented at the end of this Request for Qualifications are a part of this Request for Qualifications and shall be completed and submitted as part of this qualification.

**END OF GENERAL INSTRUCTIONS**

## **BASIS OF AWARD**

*(To be completed by Borough evaluation committee)*

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### **EVALUATION FACTORS**

- A. Relevance and Extent of Qualifications, Experience, Reputation and Training of Personnel to be assigned**
  
- B. Knowledge of the BOROUGH OF ROSELLE and the subject matter to be addressed under this engagement**
  
- C. Relevance and Extent of Similar Engagements performed**
  
- D. Technical Proposal contains all required information**

**E. Reasonableness of Cost Proposal**

# **REQUEST FOR PROPOSALS CHECKLIST**

THIS CHECKLIST MUST BE COMPLETED AND SUBMITTED WITH YOUR PROPOSAL:

**Please initial below, indicating that your proposal includes the itemized document.**

**A PROPOSAL SUBMITTED WITHOUT THE FOLLOWING DOCUMENTS IS CAUSE FOR REFUSAL.**

INITIAL BELOW

- A. An original and six (6) signed copies of your complete proposal.
- B. One electronic copy of your complete proposal (CD-ROM)
- C. Non-Collusion Affidavit properly notarized
- D. Authorized signatures on all forms.
- E. Business Registration Certificate(s)
- F. Affirmative Action Statement \_\_\_\_\_

Note: N.J.S.A 52:32-44 provides that the Borough shall not enter into a \_\_\_\_\_ contract for goods or services unless the other party to the contract provides a copy of its business registration certificate and the business registration certificate of any subcontractors at the time that it submits its proposal. The contracting party must also collect the state use tax where applicable.

**THE  
HEREBY**

\_\_\_\_\_

**UNDERSIGNED  
ACKNOWLEDGES**

**THE ABOVE LISTED REQUIREMENTS.**

NAME OF  
PROPOSER:

\_\_\_\_\_  
Person, Firm or Corporation

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(NAME)

**EXHIBIT A**  
**N.J.S.A. 10:5-31 and N.J.A.C. 17:27**  
**MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE**  
**Goods, Professional Services and General Service Contracts**  
**(Mandatory Affirmative Action Language)**

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, affectional or sexual orientation or sex. Except with respect to 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, affectional or sexual orientation or sex. 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 for the 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, affectional or sexual orientation or sex.

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**The contractor or subcontractor, where applicable, will send to each labor Linden 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 Linden or workers' 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 any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to employ minority and women workers consistent with the applicable Borough employment goals established in accordance with N.J.A.C. 17:27-5.2 or a binding determination of the applicable Borough employment goals determined by the Division, pursuant to N.J.A.C. 17:27-5.2.

The contractor or subcontractor agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, that it does not discriminate on the basis of age, creed, color, national origin, ancestry, marital status, affectional or sexual orientation or sex, 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.

In conforming with the applicable employment goals, 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, affectional or sexual orientation or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

- § Letter of Federal Affirmative Action Plan Approval
- § Certificate of Employee Information Report
- § Employee Information Report Form AA302

The contractor and its subcontractors shall furnish such reports or other documents to the Division of Contract Compliance and EEO as may be requested by the Division 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 Division of Contract Compliance & EEO for conducting a compliance investigation pursuant to Subchapter 10 of the Administrative Code at N.J.A.C. 17:27.

STATE OF NEW JERSEY

County of Union

ss:

I AM \_\_\_\_\_

OF THE FIRM OF \_\_\_\_\_

UPON MY OATH, I DEPOSE AND SAY: 1. THAT I EXECUTED THE SAID PROPOSAL WITH FULL AUTHORITY SO TO DO;

2. THAT THIS PROPOSER HAS NOT, DIRECTLY OR INDIRECTLY ENTERED INTO ANY AGREEMENT, PARTICIPATED IN ANY COLLUSION, OR OTHERWISE TAKEN ANY ACTION IN RESTRAINT OF FAIR AND OPEN COMPETITION IN CONNECTION WITH THIS ENGAGEMENT;

3. THAT ALL STATEMENTS CONTAINED IN SAID PROPOSAL AND IN THIS AFFIDAVIT ARE TRUE AND CORRECT, AND MADE WITH FULL KNOWLEDGE THAT THE BOROUGH OF ROSELLERELIES UPON THE TRUTH OF THE STATEMENTS CONTAINED IN SAID PROPOSAL AND IN THE STATEMENTS CONTAINED IN THIS AFFIDAVIT IN AWARDING THE CONTRACT FOR THE SAID ENGAGEMENT; AND

4. THAT NO PERSON OR SELLING AGENCY HAS BEEN EMPLOYED TO SOLICIT OR SECURE THIS ENGAGEMENT AGREEMENT OR UNDERSTANDING FOR A COMMISSION, PERCENTAGE, BROKERAGE OR CONTINGENT FEE, EXCEPT BONA FIDE EMPLOYEES OR BONA FIDE ESTABLISHED COMMERCIAL SELLING AGENCIES OF THE PROPOSER. (N.J.S.A.52: 34-25

SUBSCRIBED AND SWORN TO

BEFORE ME THIS \_\_\_\_\_ DAY

OF \_\_\_\_\_ 20\_\_\_\_.

\_\_\_\_\_  
(  
TYPE OR PRINT NAME OF  
AFFIANT UNDER SIGNATURE)

\_\_\_\_\_  
NOTARY PUBLIC OF

MY COMMISSION EXPIRES: \_\_\_\_\_, 20\_\_\_\_.

