



BARNEGAT TOWNSHIP SCHOOL DISTRICT

550 BARNEGAT BOULEVARD NORTH
BARNEGAT, NEW JERSEY 08005
(609) 698-5800 FAX (609) 660-5974

Karen M. Wood
Superintendent

Lourdes LaGuardia
Business Administrator/Board Secretary

Request For Proposals

Insurance Brokerage Services

RFP 18 - 10

In accordance with N.J.S.A.18A:18A-4 et. seq., the Barnegat Township Board of Education is requesting proposals from New Jersey licensed insurance brokers interested in providing the district with general insurance services for the 2018-2019 school year. The successful firm must have a minimum of five years' experience in the preparation of insurance packages for Barnegat Board of Education or other New Jersey Boards of Education. Experience must include the following:

- Package – Property, Commercial General Liability, Student
- Automobile (approximately 45 buses and 15 other school vehicles)
- School Board Errors and Omissions Liability
- Umbrella Liability
- Boiler and Machinery
- Workers Compensation

Scope of Work

The Barnegat Board of Education is seeking proposals to obtain information for the Insurance Broker Services coverage. The Board intends to award a one-year contract pursuant to N.J.S.A.18A:18A-42. 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. Under Title 18a-18a-5 (1) professional services are not required to be bid or advertised and the Board is not required to award on the basis of lowest price and will award based on criteria as outlined in this request for proposals. The requests are being made to ensure the District receives the highest quality service at a fair and competitive price. The successful firm/individual shall be prepared to provide policies that include the following:

1. Firm quotations for the 2018-2019 school year
2. A full outline of coverage and limits of liability
3. Identification of the specific insurance carrier(s)
4. Sixty (60) days notice clause on any cancellation of coverage.
5. Specific endorsements and/or exclusions
6. Changes to the district's existing coverage (must be provided in a cover memo that accompanies the quotations)
7. Agreement to furnish an annual report (within ninety (90) days before the end of each annual renewal date) of all claims including claimant's name, date of accident or loss, amount paid and the amount reserved.



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8. 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.
9. 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.
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 Barnegat Board of Education
11. Conduct on going review for recommendations to plan designs for cost containment measures that will promote lower future renewal rates.
12. Annually provide analysis of current providers' rate calculations and basis for claims cost. Evaluate and provide basis for administrative fees contained within rates.
13. Annually obtain and review competitive proposals from insurance companies for premium rate comparisons and provider network. Detail differences in benefits levels of proposed plans with current programs placing emphasis on equal to or better than current plans. Evaluate and provide basis for administrative fees contained within rates.
14. Firm must assist the District in evaluating and settling all issues relating to the insurance provided, including regular reviews of loss reports
15. Firm must provide the central administration with reasonable preliminary renewal figures during the budget process.

Term

1. The Broker for Property and Casualty (consisting of Property Insurance, General Liability, Auto Liability & Physical Damage, Workers' Compensation & Employers Liability, and Professional Liability insurances) The term of the contract for this proposal shall cover three one year terms. The Board reserves the right to exercise renewal thereafter. Pending Board approval.
2. The length of the terms for the Risk Management Brokerage Services contract shall be July 1, 2018 to June 30, 2019; July 1, 2019 to June 30, 2020, and July 1, 2020 to June 30, 2021; pending board approval.



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All proposals shall include the following minimum information:

1. Provide company overview detailing years in business, locations, and personnel to be associated with this account, philosophy on customer service and any other pertinent information the responder feels necessary.
2. Provide detail on volume of premiums managed by category and carrier for school district.
3. Provide information on services to be provided that have not been included in routine services as outlined in this RFP.
4. Provide approach to be used in obtaining competitive quotes with timetable of steps necessary and carriers available for various markets that company will solicit annually.
5. Provide examples of cost containment measures utilized with existing/previous clients. Company shall name district when citing examples.
6. Professional experience and education of the individual(s) to be assigned including a listing of experience with the Barnegat Township Board of Education and/or experience with other New Jersey public entities.
7. Name of the individual(s) to be assigned to perform the tasks.
8. A statement concerning the ability of the firm/individual to perform tasks assigned by the District in a timely fashion.
9. Professional licenses and certifications held by the individual(s) to be assigned.
10. A description of the support staff available to the individual(s) to be assigned.
11. A copy of a Certificate of Insurance, issued by an insurance carrier licensed in the State of New Jersey, for the firm/company showing the amount of professional liability insurance and all other coverage in place as of January 1, 2018.



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12. A list of four professional references with addresses and telephone contact numbers. Three must have direct knowledge relating to your experience in the requested service.
13. A copy of the Certificate of Employee Information Report or Form AA-302 Initial Employee Information Report.
14. A copy of your Business Registration Certificate.
15. A description of any previous services to the Barnegat Board of Education that provide the firm with a familiarity with our District.
16. Costs quoted to perform the specified services. PLEASE NOTE: These costs must be provided at the time of submittal.
17. The Firm acknowledges that he/she has read this Request for Proposal has a full understanding and agrees to be bound by the terms and conditions. Proposals must be submitted prior to the time and date specified by mail or hand delivered to the Board of Education. No facsimile or e-mail proposals will be accepted.
18. The Barnegat Township Board of Education reserves the right to reject any or all proposals in whole.
19. The Barnegat Township Board of Education reserves the right to contact references provided with the proposal.
20. Include any additional information which you believe will be useful to the Barnegat Township Board of Education in its selection process.



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Request For Proposal
for
INSURANCE BROKERAGE
2018-2019

(Return this page with your Insurance Brokerage Proposal)

The Insurance Brokerage firm's staffing fee structure, hourly rates and other costs will be as follows:

The Insurance Brokerage firm agrees to provide these services for the amounts quoted as follows:

Insurance Brokerage Services for 2018-2019 \$ _____

Signature _____ Date: _____

Title or Office _____



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SUBMISSION REQUIREMENTS

All responses to this Request For Proposals (“RFP”):

1. The deadline to submit all RFP packages is **Tuesday May 8, 2018**. Responses to the RFP must be received **prior to 10:00 a.m.**, prevailing time on the date on which they are due. Submissions received after that date and time shall not be considered.
2. Must be enclosed in a sealed envelope bearing the name and address of the submitter, the name of this RFP, and the RFP due date on the outside of the envelope.
3. Responses which are to be hand delivered the day of the opening must be taken and presented to the Board Secretary at the time the responses to this RFP are called for.
4. Responses to this RFP which are to be mailed, shall be mailed to:

Lourdes LaGuardia, SFO, RSBO
Business Administrator/Board Secretary
Barnegat Township Board of Education
550 Barnegat Boulevard North
Barnegat, NJ 08005

5. The Board will not be responsible for late mail deliveries and no responses to this RFP will be accepted by the district if received after the time stipulated above.
6. An original and five copies of your response to this RFP must be submitted for your response to be deemed complete.
7. The School Board will consider the proposals at the May 2018 Regular Board of Education meeting.



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SELECTION CRITERIA

The selection criteria to be used in awarding a contract or contracts described herein shall include:

1. Evaluation of your firm will be based on specific experience in similar districts, uniqueness of approach, personnel and resources available to provide brokerage service to the district. The following criteria will be used to evaluate the submitted proposals:
 - a. The quality of submitted documents.
 - b. How well the firm understands the problems and opportunities of the district.
 - c. Demonstrated experience of the firm in performing similar services for school districts of similar size and configuration.
 - d. Depth of organization; Availability of key firm personnel for resolution of issues.
 - e. Demonstrated extent of expert resources available to district.
 - f. References
 - g. Cost of services
2. All Brokers are required to provide sufficient information in their proposals for evaluation. The 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.
2. Qualifications of the individuals who will perform the tasks and the amounts of their respective participation;
3. Experience in providing the professional services requested and references related thereto;
4. Ability to perform the tasks in a timely fashion, including staffing and familiarity with the subject matter and the District;
5. Location (distance) of primary office in relation to the District Administrative Offices;
6. Recent, current and projected work load of the individual or firm.
7. Thoroughness and completeness of the applicant's submittal.



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The Barnegat Board of Education reserves the right to reject any or all proposals and to waive any defect if it is in the best interest of the Board of Education. The contract, if awarded, shall be based on the proposal that is most responsive to the criteria set forth in the Request for Proposal. A decision on whether the contract will be awarded and to whom it will be awarded shall be made within 60 days from the last scheduled date for receiving proposals.

The Board reserves the right to negotiate all the terms and conditions of a professional services contract with the successful firm or firms to obtain the most cost advantageous services for the District.

Lobbying Prohibited

Neither you or any other agent nor representative of your company should initiate any communications to promote or advertise your proposal to any member of our Board of Education, staff or faculty, except in the course of inquiries, briefings, interviews or presentations.