

**RESPONSE TO REQUEST FOR PROPOSAL FOR:
INSURANCE BROKERAGE SERVICES – PROPERTY / CASUALTY**

**PRESENTED TO:
Township of Union Board of Education
2369 Morris Avenue
Union, New Jersey 07083**



March 15, 2016

PRESENTED JOINTLY BY:



1460 Route 9 North, Suite 310
Woodbridge, New Jersey 07095

&



25 Fairview Avenue
Verona, New Jersey 07044

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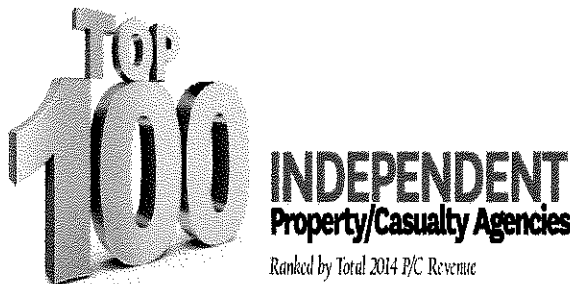


I. Introduction

Acrisure, LLC is pleased to respond to the Request for Proposal prepared by the Township of Union Board of Education for the provision of Risk Management Insurance Brokerage Services. Acrisure, LLC is issuing a joint submission with Fairview Insurance Agency Associates, Inc.

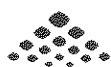
Acrisure, LLC

Acrisure, LLC is a full service insurance brokerage firm, offering both risk management and employee benefits solutions for a variety of public entities including school districts, municipalities, and independent authorities, as well as private companies throughout the State of New Jersey. Acrisure is one of the top 10 privately held brokerage firms in the nation, with premiums managed greater than \$1 billion and represents approximately 40 public entity clients in New Jersey, including several leading Boards of Education.



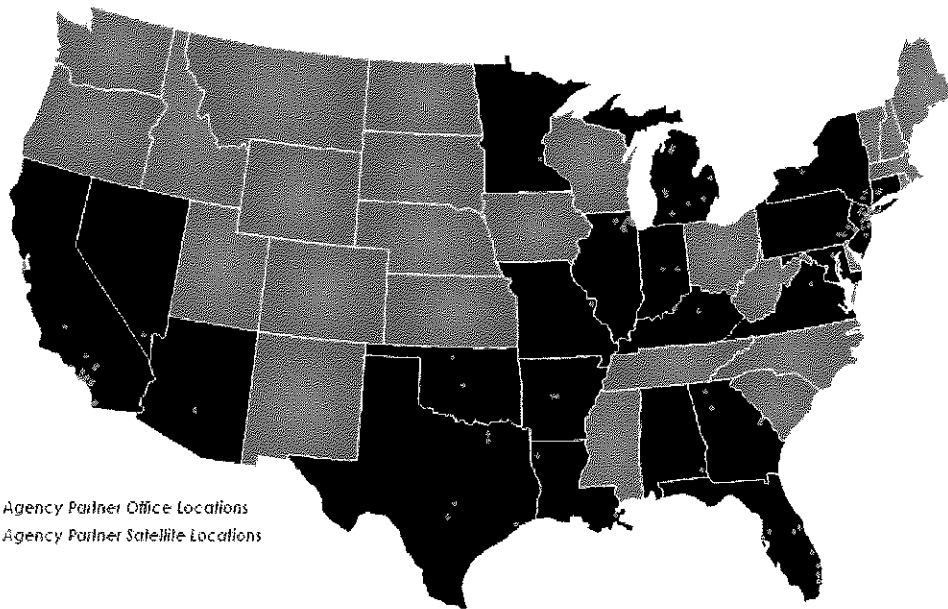
2015 Rank	Agency Name	2014 Total P/C Revenue	2014 Total Other than P/C Revenue	2014 Total P/C Premiums Written	2014 Other than P/C Premium	Full-Time Employees	Main Office	Website
1	Lockton Cos.	\$883,100,000	\$347,404,000	\$7,590,119,600	\$13,410,839,999	5,600	Kansas City, Mo.	www.lockton.com
2	Hub International	\$834,706,000	\$346,747,000	\$6,183,987,709	\$4,119,114,590	7,476	Chicago, Ill.	www.hubinternational.com
3	USI Insurance Services	\$485,324,937	\$427,565,875	\$4,675,762,564	\$7,826,938,231	4,358	Valhalla, N.Y.	www.uslbiz
4	Alliant Insurance Services Inc.	\$410,103,460	\$191,022,703	\$3,333,076,403	\$3,827,939,669	2,113	Newport Beach, Calif.	www.alliant.com
5	AssuredPartners Inc.	\$361,843,315	\$104,039,220	\$2,419,279,783	\$2,311,982,667	2,561	Lake Mary, Fla.	www.assuredptr.com
6	Confle	\$353,550,000		\$1,385,000,000		3,540	Huntington Beach, Calif.	www.confle.com
7	BroadStreet Partners Inc.	\$221,720,000	\$25,470,000	\$1,584,000,000	\$300,000,000	1,550	Columbus, Ohio	www.broadstreetcorp.com
8	Integro Ltd.	\$187,780,000	\$15,684,000	\$1,475,461,640	\$354,538,361	826	New York, N.Y.	www.integrogroup.com
9	Leavitt Group	\$151,896,714	\$55,549,937	\$1,385,000,000	\$1,015,000,000	1,487	Cedar City, Utah	www.leavitt.com
10	Acrisure LLC	\$151,629,066	\$35,708,554	\$1,336,078,953	\$242,470,383	990	Caledonia, Mich.	www.acrisure.com

Our firm is keenly focused on client excellence in risk management, employee benefits, and benefit design. We provide a national strength through our network and resources servicing over 5,000 clients within the United States, while simultaneously providing a local presence with New Jersey offices and an account management team available to meet in-person with our clients. Our



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team is equipped with experienced professionals committed to your success, and the ability to provide effective insurance solutions with consideration of collectively negotiated insurance programs.



- Agency Partner Office Locations
- Agency Partner Satellite Locations

Acrisure offers its clients extensive knowledge of fully-insured and self-insured insurance programs, complete plan design analysis, program alternatives that save money and enhance options, internal administrative procedures and processes to enhance delivery of services, as well as preparation and strategic marketing of insurance programs.

Acrisure currently serves as insurance consultant/broker for numerous New Jersey public entities, including those in Union County and we also work closely with several Joint Insurance Funds, including the New Jersey School Board Association. We work diligently to manage risks, identify areas for improvement, provide needed certificates, help resolve claims issues, and negotiate renewals. We are well versed in all aspects of risk management including, but not limited to workers compensation, general liability, property and casualty, professional liability, and special lines of coverage.

March 2016



Our unique approach goes beyond basic insurance services to act as an extension of our client's organization. This approach provides our service team with a deep understanding of each client's risk management needs to achieve long-term cost savings and program stability. We provide our clients with staff expertise and enhanced services that lead to a high level of satisfaction for our public entities.

Fairview Insurance Agency Associates, Inc.

Fairview Insurance Agency Associates, Inc. is pleased to have the opportunity to submit our response to this Request for Proposal. Fairview Insurance Agency and our staff have a deep understanding of the complex nature of the insurance needs of school boards in the State of New Jersey such as the Township of Union Board of Education. Fairview Insurance has a vast knowledge of insuring public entities, and in particular, entities similar to the Township of Union Board of Education. We provide all of our clients with a myriad of services and a highly trained and professional staff.

Fairview Insurance Agency has worked with the Township of Union Board of Education since 2014. In our time as Risk Manager with the District, we have worked closely with the District administration on a number of items to help improve the overall insurance program. Fairview Insurance Agency set up a system where we report all claims other than workers compensation to the appropriate insurance carriers to facilitate a more streamlined process for the District. Now the District only has to notify our office of a claim or incident and we forward to the insurance carriers. This alleviates multiple steps for the District. Fairview Insurance Agency also set up standard insurance requirements for vendor contracts for ease of use for the purchasing department. We also review certificates of insurance to ensure they match the required specifications. Fairview Insurance also recommended changes to the Student Accident insurance carrier and the School Leaders Errors and Omissions insurance carrier. These changes saved the District a great deal of money in insurance premium while keeping a high level of coverage. We also market the entire insurance program on a regular basis to ensure the best possible pricing for the District's overall insurance program.

Fairview Insurance Agency has experience with school boards in New Jersey that are similar in size to the Township of Union Board of Education. We have been the Risk Management Consultant/Insurance Broker for the Jersey City Board of Education since 2011. The Jersey City Board of Education has a student enrollment of approximately 28,000 students. Jersey City Board of Education employs approximately 4,600 instructional and non-instructional staff. The



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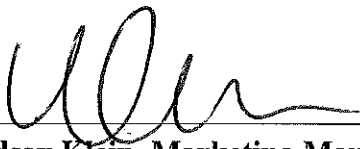
Jersey City Board of Education has seventy nine (79) schools including twenty five elementary schools, 4 middle schools, 8 high schools, 1 regional day school, 1 adult education school, and 40 child care sites.

Fairview Insurance is also the risk manager/insurance broker for the Woodland Park Board of Education. Fairview Insurance has also worked with the Bloomfield Board of Education, the Roselle Board of Education, and the Clark Board of Education as risk manager/insurance broker.

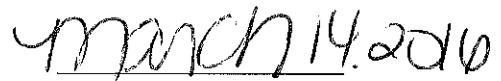
Throughout this request for proposal response we will demonstrate our expertise and ability to complete the services necessary to continue to work with the Township of Union Board of Education.

Acrisure, LLC and Fairview Insurance Agency Associates, Inc. have carefully reviewed the provisions contained within this Request for Proposal and agree to comply with all detailed statements contained therein. The response contained herein by Acrisure, LLC and Fairview Insurance Agency Associates, Inc. ensures the highest level of professional service and integrity on behalf of the Board. We would be pleased to represent the Township of Union Board of Education as Risk Manager.

The undersigned, as Respondent, hereby states that the Response to Request for Proposal for the provision of Risk Management Insurance Brokerage Services presented to the Township of Union Board of Education contains accurate, factual and complete information.



Lindsay Klein, Marketing Manager
Acrisure, LLC



Date



II. Executive Summary

Acrisure, LLC

Acrisure is a national leader for risk management insurance matters. Our firm has extensive experience with New Jersey Public Entities, Joint Insurance Funds, and the New Jersey School Board Association Insurance Group. We can provide meaningful services for risk management, loss control, claims adjudication, and marketing / renewals.

Acrisure takes pride in its reputation in the brokerage community as an experienced and hard-working firm. Our ability to provide assistance with the development of long-range insurance strategies while focusing on customer service and client satisfaction cements our relationships with our clients. Our firm consistently puts forth the extra effort in order to preserve our standard of excellence. Each of our client's insurance programs are analyzed meticulously to ensure appropriateness in cost, coverage, and most importantly how these insurance programs can be maintained and projected going forward. By regular monitoring of claims history, utilization experience, incurred and on-going claims, our firm is able to help our clients manage and predict renewal increases and therefore assist in preparing budget projections for the upcoming policy periods, as well as on future fiscal or calendar year budgetary constraints.

Acrisure is a full-service insurance brokerage and consulting firm that provides both risk management and employee benefits services to a variety of public entities including school districts, municipalities, and independent authorities, as well as private companies throughout New Jersey. A substantial portion of our clients are public sector entities, facing economic constraints while still attempting to maintain suitable level of benefits for its employees.

Insurance brokerage services to be provided by Acrisure include but are not limited to:

- Assistance with the development of long – range insurance strategies;
- Management of the Board's insurance program as assigned;
- Review of all insurance policies and contracts to ensure adequate coverage;
- Recommendations and assistance in the procurement of all insurance coverage, including preparation of any required RFQ's and 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;



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- Preparation of specifications for quotations every three (3) years or sooner, as required by the Board;
- 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 Board;
- Continuous review and analysis of loss information from current and prior insurance companies and presentation of findings to the Board;
- Review of contracts for insurance compliance;
- Acting as liaison between the Board 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 Board;
- Preparation of all certificates of insurance, automobile identification cards and other required documents within 24 hours of the Board's request;
- Notification of Board staff as to local, state, and federal regulations and recommendations for compliance as required;
- Participation in on-going meetings with Board 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 Board staff;
- Identification of areas of risk and the associated strengths and weaknesses of the Board to manage those risks;
- Assistance in the development of alternative strategies to reduce risk to assets and resources;
- Consultation as to the probably impact of strategies elected by the Board;
- 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.



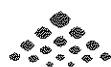
Acrisure has a standard operating procedure for all marketing and renewal negotiations for current and potential clients. After collection of all required and appropriate data, including census information, claims utilization and historical claims data, summary plan designs, potential consideration for plan changes, implementation dates, and current costs, our firm will develop a personalized Request for Proposal (RFP) submitted to the marketplace to receive uniform responses from the leading insurance carriers (with specifically adhered to deadlines). This process encourages competition among the carriers and ensures that the best and most aggressive renewals are provided on your behalf. By examining alternative carriers and moving a client's insurance program to a new company when appropriate, our firm has been able to provide significant and tangible savings to our clients. We also recognized the right of carrier incumbency and encourage a final and best offer. Our hands-on approach is most visible during the renewal period.

Acrisure has demonstrated experience in identifying issues and exposures with insurance carriers, and takes our role as insurance consultant very seriously when negotiating with each insurance carrier providing insurance programs to our clients. Our firm works with incumbent carriers on a consistent basis to ensure the proper administration of these programs and confirm that each insurance company is providing outstanding service while still offering reasonable and fair cost increases at each renewal.

Acrisure is available for all our clients to prepare and participate in safety and loss meetings at a variety of management and administrative levels. Our firm is available to meet as regularly as necessary to review all aspects of a client's insurance program and ensure that your staff is comfortable and well-informed of any / all insurance requirements and regulations. Our firm considers communication to be a crucial aspect of our services, including reviewing and analyzing claims utilization trends, projected insurance renewals, and potential cost saving initiatives.

Acrisure provides full service insurance brokerage and consulting capabilities and delivers expertise in the areas of risk management, employee benefits, and voluntary benefits. We represent clients in many Joint Insurance Funds throughout New Jersey, including several in the New Jersey Schools Insurance Group. Our team is equipped with experienced professionals, committed to your success and providing effective insurance solutions for your specific needs.

Acrisure offers its clients extensive knowledge of fully-insured and self-insured insurance programs, complete plan design analysis, program alternatives that save money and enhance



options, internal administrative procedures and processes to enhance delivery of services, as well as preparation and strategic marketing of insurance programs. We would be pleased to represent the Township of Union Board of Education as Insurance Broker for Property and Casualty Services.

Fairview Insurance Agency Associates, Inc.

Fairview Insurance Agency Associates, Inc. is a full-service independent insurance agency that provides customized insurance plans, broker services, risk management services, and employee benefits for individuals, companies and public entities. Our longevity, depth of experience and reputation for friendly, personal service has contributed to the position we hold today as one of the leading independent insurance agencies in the mid-Atlantic.

The agency was founded in 1970 and has offices in Verona and Cherry Hill, New Jersey. With more than 30 licenses, we offer services to clients in New Jersey, Pennsylvania and New York, as well as nationally through our specialty insurance programs for hard-to-place risks.

Fairview Insurance Agency Associates, Inc. is a family-owned and operated firm. Fairview is able to deliver the services of a national-caliber company along with the personality of a Main Street Business.

One of our firm's specialties is Public Sector Property and Casualty insurance programs. We take pride in our extensive knowledge of the public sector's Insurance needs and requirements. Our public entity risk management experience dates back for more than thirty five years.

Some of our most recent notable achievements are listed below. More detailed information on our firm's experience and success is documented throughout this Qualification Statement.

RECENT NOTABLE ACHIEVEMENTS:

- In our second year as Risk Manager for the Jersey City Board of Education, through Fairview Insurance's TPA/Managed Care Network Monitoring and Consulting services, we negotiated and recommended a TPA/Managed Care solution that was able to help save the District \$2,428,409 in a single year.
- As Broker of Record for the Township of Parsippany-Troy Hills, Fairview Insurance secured several competitive quotes and was able to achieve an annual savings of \$412,000 in

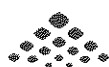


premium for the Township. Fairview's implementation of aggressive risk management safety and employee wellness programs have also resulted in additional workers compensation variable cost savings in excess of \$950,000.

- As Broker of Record for the Township of Bloomfield, our firm had implemented a loss control/safety program which resulted in decreased costs to the Township. This program created a safety committee structure and guidelines for in-house Township safety meetings. (I.e. auto fleet safety, defensive driving, etc.). In 2013, Fairview Insurance assisted the Township in replacing their Third Party Administrator and Managed Care Organization for Workers Compensation claims effective 1/1/2013. The result of this change for 2013 was a savings of \$1,048,036 on claims paid by the Township's funds. The results for 2014 are trending at an additional savings of over \$1,000,000 compared to the 2012 year.
- Upon being named Risk Manager for the Borough of Caldwell we conducted our standard competitive business model, utilizing various insurance vehicles. This resulted in a \$50,000 annual savings while significantly increasing the safety control and awareness for all departments and department heads.
- After being named Broker of Record for the Borough of Roselle, we identified four Public Official claims that were originally denied due to late reporting. Through negotiations and leverage of experience we were able to have the insurance company rescind the declination of the claims. This resulted in a savings of legal fees and settlement costs of over \$150,000.
- Fairview was able to save the Jersey City Board of Education \$92,626 by reversing a denial on a flood claim based on an incorrect flood zone determination by the insurance carrier.

An important part of our services is offering financial analysis or advice on ways you can minimize risk. We evaluate your current risk by analyzing your current policies and reviewing every aspect of them to ensure you have the proper limits and coverages in place. Our risk evaluation capabilities make it possible for us to provide premium projections significantly faster than the average insurance agency. This reduces lead-time and facilitates your planning process.

We also help you identify and reduce your risk exposure. An example would be reviewing the safety records of the District's departments and your compliance with PEOSHA regulations. Our loss control expertise can provide you with the opportunity to address any outstanding issues and thus reduce your insurance costs. Additional services we provide are as follows:



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- Claims and Loss Experience Analysis
- Competitive Bid Obtainment
- Strategic Cost Containment
- Communication of Market Trends
- Availability to attend any JIF or Insurance Carrier meetings on the District's behalf



III. Professional Information

Acrisure, LLC

Acrisure takes pride in our reputation in the brokerage community as an aggressive and hard-working firm that maintains deep rooted relationships with our clients. In addition to our financial consulting services in the areas of renewal negotiations, competitive marketplace projects, costs projections and savings analyses, we diligently assist our clients to ensure that the insurance programs run smoothly perform as expected by our clients.

Our firm is proud of the brokerage services we provide to a myriad of public sector clients, including school districts. We build our relationships one group at a time and our account management team is both technically proficient and highly visible to our groups. As the insurance marketplace continues to evolve and resources become increasingly scarce, a qualified insurance broker who can negotiate renewals, resolve issues and proactively develop ideas is extremely important. We have these capabilities.

We strive to consistently deliver cost-saving initiatives and brokerage results which deliver savings to our clients far in excess of the compensation we receive on their behalf. Several notable areas of our expertise and relevance to the RFQ are as follows:

- Team of highly experienced professionals, including bi-lingual staff, to provide quality service
- Preparation and strategic marketing of insurance programs
- Dedicated claims advocacy representative and team
- Availability and 24-7 Accessibility
- In-house legal counsel
- Extensive knowledge of risk management needs for a school district
- Communications and internal organization
- Liaison services between the client and insurer/administrator
- Claims review utilization
- Safety and loss control services
- Specific expertise for labor negotiations and plan design

Team of highly experienced professionals, including bi-lingual staff, to provide quality service-

Acrisure takes pride in its reputation in the brokerage community as an aggressive and hard-

working firm that maintains deep rooted relationships with our clients. Our ability to provide assistance with the development of long-range insurance strategies and focus upon customer service and client satisfaction cement our relationships with our clients and our firm consistently puts forth the extra effort in order to preserve our standard of excellence.

Our firm has vast experience at ensuring that claims are filed in a timely and proper fashion and that comprehensive coverage is afforded to the client. Acrisure's designated account team will work with Board administrators and staff in the review of existing programs, recommendation of new plans, and full implementation of any new plans. Acrisure maintains bi-lingual staff and the ability to prepare written and oral correspondence for multiple language presentations.

Acrisure maintains professional appointments with the leading insurance carriers on a national and local basis. A significant part of the service we provide to our clients is our ability to negotiate favorable insurance and administrative cost terms. Our success in negotiating contract terms and renewal costs are a combination of the depth of experience that our consulting staff has in both underwriting and brokerage services. These skills have led us to understand the intricate sub-components of how premium rates are comprised. In addition, we have the knowledge to challenge underwriters and ultimately obtain the lowest possible cost for our clients.

Preparation and strategic marketing of insurance programs -

Acrisure provides final recommendations to our clients, either to a Business Administrator, governing Board, or other appropriate decision maker, prior to each program renewal. We develop an in-house Request for Proposal for each program renewal which describes the specifications of each program. Our team delivers this Request for Proposal to the leading marketplace carriers each year in order to obtain the best pricing coverage for the same benefits that is available.

After serious review and negotiation of the renewal and proposals, Acrisure provides a final recommendation and analysis to the client, reviewing the details of our findings and recommending the best and most cost effective solutions.

Dedicated claims advocacy representative and team-

Acrisure has extensive experience in claims resolution and patient advocacy. Our firm provides a dedicated account management team for each client, proficient in current insurance levels and maintaining excellent relationships with the customer service representatives and account managers from each insurance carrier.



Each account management team has at least one dedicated Client Advocacy Representative, available directly to handle claims emergencies, issues, and grievances. The Client Advocacy Representative is available for employees, administration, and union leaders to address and resolve any claims issues that arise. This direct interaction streamlines the claim resolution process and lessens the burden on the administration for our clients. While Acrisure can never guarantee that a claim or enrollment will be 100% resolved, our firm prides itself on timely communication and responsiveness to our clients and its members, and always makes every possible attempt to assist and resolve complaints.

Availability and 24-7 Accessibility -

Acrisure office operation hours are 8:30am to 5:00pm Monday through Friday. Any questions or information requests may be directed to Robin Racioppi, Amy Pieroni, Patti Fahy, and Jay McManus for all management matters. All workers' compensation claims may be reported directly to the insurer or to Acrisure via our 800 number or electronically for processing. All requests for Certificates of Insurance and Exposure Changes may be sent electronically to Acrisure for processing, as well. Acrisure is available for any and all on-site meetings within 24 hours and immediate telephonic response to resolving any issues related to the Board's insurance program.

In-house Legal Counsel

Acrisure has an experienced attorney on staff and available to consult with our clients and provide practical solutions on a variety of legal compliance issues. This is a significant value-added service, at no additional charge.

Extensive knowledge risk management needs for a school district -

Acrisure works with various organizations to deliver educational seminars for our public entity clients. These tools include but are not limited to: onsite educational seminars, video tools, offsite seminars, development of safety committees, specific loss and claim reviews with safety committees, loss control financial incentives systems and loss feedback systems.

We develop reports that will highlight loss frequencies by type, location, and department. This assists us in helping management and employees understand where losses are originated and how to implement strategies to reduce the frequency of occurrence. In addition to specific loss and claim reviews with safety committees, we provide loss overview reporting to management on a schedule basis. With respect to property exposures, our organization works with various organizations to conduct periodic property valuations and structural hazard evaluations. We provide reporting feedback on identified physical hazards and implement action plans to correct



such hazards.

Acrisure represents a wide variety of public entity clients who participate in Joint Insurance Funds. Our firm routinely attends monthly meetings and participates in committees with these Funds. We are experienced with both self-insured and fully-insured programs.

Communications and internal organization -

Acrisure provides a hands-on approach with our clients, assisting as much as possible with any application processes, contract execution, employee communications, benefit fairs, open enrollment seminars, new hire handbooks and virtually all aspects of risk management communication. We are available at the need of our client to organize, host, and coordinate all insurance vendors and employee groups for large group seminars or individual one-on-one meetings to review and discuss benefit options offered. We will attend all meetings as requested by the Board.

Liaison services between the client and insurer/administrator -

Acrisure is a recognized and appointed broker with the leading insurance carriers in the State of New Jersey. Our firm only maintains professional relationships with the most accredited and highest rated insurance companies, typically with no lower than B ratings.

At the anniversary renewal date for each line of insurance, our firm disseminates a Request for Proposal to each of the above mentioned insurance companies, as well as other options within the marketplace. Our firm does not typically share proprietary financial recommendations and proposals obtained on behalf of our clients. Our firm can, however, guarantee that a full coverage and cost analysis will be conducted on behalf of the Township of Union Board of Education and the most competitive insurance companies will have the opportunity to bid on all lines of insurance providing equal to or better than benefits, as well as several lower cost benefit options.

Claims Review Utilization-

All claims are reviewed by Acrisure ensure the appropriateness and to determine future ability to avoid similar claims. Our office will work with the third party administrator to help resolve liability issues.

Safety and Loss Control Services-

Acrisure will work to meet regularly to determine safety and loss control needs and help to coordinate activities and programs designed to save money and improve safety.



Specific expertise for labor negotiations and plan design –

Acrisure annually markets each of the insurance programs through an extensive Request for Proposal marketing process. Our firm submits uniform marketing specifications unique to our clients on an equal to or better than basis, but also requesting plan decrements and options that may enhance the plan or provide significant bottom line savings. Options may include consideration of alternate funding arrangement (self-insurance versus fully-insured programs), voluntary plan design options, and minor adjustments to current benefit levels. All vendors are required to submit proposals by a specific deadline and at that time our firm creates a financial exhibit which illustrates in detail all cost options available. This ultimately provides cost effective recommendations to the administration, including cost savings measures which can be presented to union representatives for bargaining unit negotiations.

A complete analysis report is presented to the administration giving recommendations for most cost effective solution prior to renewal time. Acrisure and our dedicated Account Management team are available to meet with administration, union leadership, and any decision makers to discuss the recommendations set forth. We recognize the importance of collectively negotiated programs, and the impact on the overall risk management program. We are available to attend labor negotiation meetings as requested.

Fairview Insurance Agency Associates, Inc.

FAIRVIEW INSURANCE SERVICE OVERVIEW

At Fairview Insurance, we pride ourselves on our Risk Management/Property, Liability / Casualty, Workers Compensation Insurance Brokerage Services and our abilities to properly insure the Public Entity. Through a series Risk Management controls we work proactively to ensure that the entity is properly covered; working as safely as possible and costs are kept to a minimum. Fairview Insurance is available to accommodate any required meetings. Below is a description of some of the relevant services performed routinely on Public Sector Accounts. Additional Risk Management Services are provided on an as needed basis. *It is important to note that all of Fairview Insurance Agency's services are tailored to fit each of our client's needs.* The following is a sample of all the services that Fairview can provide, however, Fairview will provide whatever level of service the Township of Union Board of Education desires.

Immediately Upon Being Appointed as Risk Manager

Fairview Insurance Associates will review all lines of insurance to insure that proper coverage is



in place. This ensures that there are no gaps in coverage and the public entity is fully covered. If we find that there are gaps in coverage we make the necessary recommendations to the Business Administrator.

Examples of this review are:

- Review and ensure all Public Entity buildings appear on the statement of values.
- Review and ensure all vehicles are listed on the policy
- Review all Workers' Compensation class codes and payrolls to ensure accuracy
- Ensure all key positions have surety bonds protecting against theft
- Review and ensure all equipment appears on equipment schedule
- Review all current insurance policies, prepare an analysis and provide recommendations

Claims Management

Although there is no way to predict the severity of a claim or eliminate claims entirely, there are a number of action items that the entity and risk manager can work on jointly to keep these claims to a minimum. Some examples are:

- *Promoting Self Inspection* - As Public Sector employees are present and on facilities full time an effective approach is self-inspections. Quarterly safety checklists are completed by department heads and reviewed to eliminate hazards.
- *Proactive Hazard Identification Walk Through* - Fairview Insurance will do a periodic walk through of the facilities to identify the issues and make the necessary recommendations.
- *Streamline Claims Reporting Process* - Fairview Insurance reviews current Public Entity's Claims handling process. By helping to identify and documenting which department(s) or contacts are specifically assigned to report claims.

The benefits are:

- Minimize employee loss work time
- Reduce overall claim totals
- Avoid Claim Denials based on late or failure to report
- Employees back to work sooner reducing the unnecessary exposure of overtime and soft dollar savings of having to train new part-time workers



Monthly Claim Review and Interdepartmental Meetings

Claims can be minimized through the above actions, but accidents and injuries do occur. The purposes of Monthly Claims Meetings are geared to promote communication and reduce the frequency of the claims. The following are services and benefits that are provided, but our services are not limited to the following:

- Review Title 59 Guidelines and the spirit of Sovereign Immunity
- Meet with department heads to review prior month's claims.
- Identify claim trends and specify what department the claims are coming from
- Based on these trends recommend a safety program to provide training where needed
- These trainings review PEOSHA trainings facilitated through insurance carriers such as - Blood Borne Pathogens, Confined Space Entry, Excavation, Fire Safety, Flagger/Work Zone Safety, Ladder Safety, Lock Out/Tag Out, Personal Protective, Equipment, Powered Industrial Trucks/Forklifts, Respiratory Protection, Hazcom, Spill Prevention, and Defensive Driving, etc.

Administrative Assistance

Fairview Insurance works to reduce the insurance related administrative burden from Business Administrators. Our services include but are limited to the following:

- Continuous assistance to the Public Entity in identifying its insurable Property & Casualty exposures and to recommend professional methods to reduce, assume or transfer the risk of loss.
- Assist the Public Entity in the preparation of applications, statements of values, and similar documents requested by the Insurance Company of record.
- Review Certificates of Insurance from contractors, vendors and professionals, when requested by the Public Entity.
- Review the Public Entity premiums in the preparation of its annual insurance budget.
- Assist where needed in the settlement of claims, with the understanding that the scope of Fairview Insurance's involvement does not include the work normally done by a public adjuster.
- Contract Review: We will review, from a risk management standpoint, construction documents, lease agreements and other contracts which you provide us and we will offer our recommendations. This review will concentrate on insurance requirements; however, all contracts should be reviewed by legal counsel.



- **Endorsements:** Policy changes are handled on a special endorsement request form which is sent to the company and copied to you. It lets you know what changes have been ordered and on what basis. Please review the form to make certain the information is correct. When the endorsement is received, it is checked for accuracy and the premium is checked for correctness.
- **Location Visits:** The staff at Fairview Insurance Agency Associates, Inc., in conjunction with the insurance company, will visit job sites on an “as needed” basis to evaluate unique loss exposures which may result from your operations.

Renewal Policies

Renewal Meeting: We will conduct a renewal meeting to determine your exposures for the coming policy year with approximately 120 days prior to expiration date. Some of the renewal topics discussed would include updating schedules such as vehicles, payrolls, inland marine equipment, list of certificate holders, classifications, lease review, property values, driver information and audit review. We will prepare an annual report on such items as:

- Summary of Agency service activities during the past year
- Brief review of major outstanding claims
- Summary of premiums and loss experience
- Our views of the marketplace and how it relates to you
- **Renewal Checklist:** We feel renewals are just as important as producing new business. Much time is spent reviewing renewal policies, reviewing all coverages, and making sure our insured receives the best coverages for what they are paying.
- **Renewal Policies:** We endeavor to have renewal policies to our clients prior to the renewal date. If this cannot be done for some reason, detailed binders of insurance are prepared confirming renewal coverage in effect. We do not take our clients for granted.
- **Renewal Marketing:** We will facilitate the remarketing of your insurance coverages to various markets available to guarantee that the most comprehensive and competitive program is in place.

Communication

We will communicate on a frequent basis to discuss any particular issue not previously addressed within the service agreement. We are also available on request to provide assistance and consultation on risk management issues which are of concern.

Transfer of Liability

Fairview Insurance understands the crucial element of transferring liabilities away from the



Township of Union Board of Education, specifically with contractors. We will recommend and apply the necessary Risk Management principles (referenced below) in order to secure proper levels of insurance, with the ultimate goal of transferring risk away from the District and onto the contractors' insurance policies.

Contractors must provide evidence of their own Workers' Compensation coverage, covering any injuries resulting from work done on behalf of the District. This will ensure that the District's Workers Compensation policy, and specifically its claims experience, is not negatively affected.

Contractors must also provide evidence of General Liability, Auto Liability and Umbrella coverage. Any injuries that arise in the area of Liability, Completed Operations and Property Damage, will be applied to the contractor's insurance carrier. Similar to the above mentioned Workers' Compensation requirement, this added precaution will ensure that the District's Liability claims history is not affected.

As an added layer of security, the District should be named as an additional insured on the contractor's insurance policy and a hold harmless agreement must also be secured.

In addition to the attached Risk Manager/Broker Services, Fairview Insurance provides oversight into the insurance related vendors. This added benefit will not only ensure that these insurance related vendors offer competitive pricing but make sure that the vendors in place are top professionals in their fields.

Evaluation Criteria

TPA (Third Party Administrator):

- Taking initial claim reports, validating and directing medical care to the proper network of physicians/hospitals
- Ratio of claim adjusters to cases
- Providing accurate claim information as well as reconciliation reports with the finance department for monthly claim payments
- Price per claim (medical only and indemnity)
- Cost for run-out claims (if not on a life of claim basis)
- Contract subject to a cap

MCO (Managed Care Organization):



- Effective use of medical network
- Medical re-pricing discounts
- Flat fee
- What is the percentage of savings that is retained by the managed care organization (MCO)
- Contract subject to a cap

Workers Compensation/Liability Law Firms:

- Fairview Insurance can assist in the RFQ process
- Cost per claim/hour
- Expertise in the industry

Review of Costs:

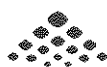
- Total Policy Cost Analysis
- Insurance premiums
- Self-Insured Retentions
- Deductibles
- Loss Fund & out of pocket claims costs

Customized Cost Solution

We understand that every risk is unique. We keep this in mind when re-marketing your insurance coverages to various markets. This guarantees that the most comprehensive and competitive programs are in place.

- Utilizing all available insurance options in the marketplace we compare and contrast to see which is the best fit and create a customized solution.
- Constant changing market trends and varying characteristics require an analysis that includes up to date information.
- This underwriting information is sent to specialty programs, Joint Insurance Programs, Self-Insurance Options and Private Insurance Companies.

Once all of the above are combined with different levels of deductibles and self-insured retentions, you have a completely customized solution.



Health and Wellness in Relation to Property & Casualty Insurance:

Health and Wellness as it Pertains to Property and Casualty Insurance

Workers Compensation is typically the largest expense in your Property and Casualty insurance program. The costs incurred in your Workers Compensation insurance do not end with the premium you pay for the policy. You also have to think about the underlying factors, which is where the bulk of your costs lie.

As an added value, Fairview Insurance Agency has the ability to offer a comprehensive wellness coaching program that has numerous benefits for all employees as well as your bottom line for both Health Insurance and Property and Casualty Insurance Programs.

There is an additional cost for this program, but we believe, and the research shows it, that the benefits of this program far out way the costs. In fact, implementing this program will prove to lower your insurance costs. Not only do your insurance costs decrease, but your workforce will be happier and healthier, which will provide a greater work environment.

It is important to note that this program is offered by a separate company exclusively through Fairview Insurance. Fairview Insurance does not add any charge to what the wellness coaches charge for their program. Fairview Insurance does not receive any compensation from the wellness coaches if you choose to use this program.

This program is completely voluntary and confidential for all employees. For the Township of Union Board of Education, this program will be non-disruptive, and it will begin to change the culture of all employees into a much healthier and happier work force. Not only will your employees begin to be healthier, but this program will lower your insurance costs as this health and wellness program is instituted.

Coaching and Building a Culture of Wellness

- This program provides each employee with the coaching support needed to avoid the natural migration to, or improve, unhealthy and risky lifestyle behaviors.
- This program helps each employee, according to their own needs; achieve the health and wellness goals that are important to them in their own lives.
- This program is designed to build employee trust and to become a part of their lives.
- It works on developing employee interest in maintaining or improving their health.
- It helps move employees to a state of “readiness” or “commitment” to improve their health.



- This program converts employee commitment into employee Action.
- This program provides the support employees need to accomplish, and then sustain their health and wellness goals.

Overview of the Process

- Mission – Achieve large scale improvement in employee population health risks.
- Strategy – Apply embedded onsite face-to-face coaching delivery methodology to “get entire employee populations” continuously “on the move” to sustained improvement in population health risks.
- Issues Addressed – All of the most common lifestyle issues like tobacco use, exercise, weight loss, nutrition, blood pressure and stress, and related chronic health conditions.

Health and Wellness in Relation to Workers Compensation Costs

It has been proven through example that improving your employees’ overall health and wellness can reduce your workers compensation costs. One example given uses a transportation company with 8,500 employees. The data gathered is from all facilities in which on-site coaching was in place for a 12 month period.

- Workers Compensation incurred costs per employee in 2008 averaged \$2,091.
- After a 12 month period with on-site wellness coaching implemented, in 2009, Workers Compensation incurred costs per employee decreased to an average of \$1,453.
- This is a 30% Reduction in Costs!
- For this company, this means Over \$5 Million in Annual Savings!
- This is a direct savings on Workers’ Compensation costs.
- These savings take into account only Workers’ Compensation costs; this does not take into account the huge savings potential on your healthcare costs.

Impressive Return On Investment

The health and wellness coaching strategy that can be implemented has the potential to show the District a great return on investment. A study that was completed on this wellness program showed enormous savings based on the health improvement of all employees.

- The study done shows results from a multi-employer group of 5,700 employees.
- The average reduction shown across all health risks was 20%.
- This study showed a Return on Investment of \$4 to \$1, or net annual savings of nearly \$700 per employee.

*Acrisure & Fairview Insurance Joint Response to Request for Proposal
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- This is nearly a \$4 million savings – annually!
- The Health Risks that were shown to improve were:
 - Poor Eating Habits
 - Poor Exercise Habits
 - Obesity
 - High Stress Levels
 - High Blood Pressure
 - Smoking Habits
 - Depression
 - Heavy Alcohol Use
- Residual Effect – Achieve savings on overall healthcare claims costs.



IV. References

Acrisure, LLC

Acrisure is proud of the brokerage services we provide to a myriad of public and private sector clients. We build our relationships one group at a time and our account management team is both technically proficient and highly visible to our groups. As the insurance marketplace continues to evolve and resources become increasingly scarce, a qualified insurance broker who can negotiate renewals, resolve issues and proactively develop ideas is extremely important. We have these capabilities. We strive to consistently deliver cost-saving initiatives and brokerage results which deliver savings to our clients far in excess of the compensation we receive on their behalf.

Acrisure serves as risk manager and/or employee benefits broker for many leading New Jersey public entities including school districts, municipalities, and authorities, as well as several private sector accounts including corporations and not-for-profits.

Following is a partial list of references with appropriate contact names, addresses, and phone numbers for several Acrisure clients. The Board may obtain references from any of the parties listed.

Mr. Gary Ottman, Business Administrator
Plainfield Board of Education
1200 Myrtle Avenue, Plainfield, New Jersey 07060
Phone: 908-732-4344

Mr. Nick Patel, Business Administrator
Carteret Board of Education
599 Roosevelt Avenue
Carteret, New Jersey 07008
Phone: 732-541-8960

Ms. Nancy Alberici, Insurance Director
Woodbridge Board of Education
428 School Street, Woodbridge, New Jersey 07095
Phone: 732-602-8536

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Mr. Peter Capodice, Superintendent
Union County Vocational-Technical Schools
1776 Raritan Road, Scotch Plains, New Jersey 07076
Phone: 908-889-8288

Ms. Diane Capizzi, Director of Human Resources
Union City Board of Education
3912 Bergen Turnpike, Union City, New Jersey 07087
Phone: 201-348-5850

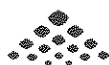
Mr. David Block, Business Administrator
Roselle Board of Education
710 Locust Street, Roselle, New Jersey 07203
Phone: 908-298-3353

Mr. Peter Frascella, Business Administrator
South Amboy Board of Education
240 John Street, South Amboy, New Jersey 08879
Phone: 732-525-2100

Ms. Claudia Martins, Deputy Director of Personnel and Labor Relations
County of Union
10 Elizabethtown Plaza, Elizabeth, New Jersey 07207
Phone: 908-527-4000

Mrs. Karen Dabney, Personnel Director
City of Plainfield
15 Watchung Avenue, Plainfield, New Jersey 07060
Phone: 908-753-3218

Mr. Dan Frankel, Business Administrator
Borough of Sayreville
167 Main Street, Sayreville, New Jersey 08872
Phone: 732-390-7071



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Ms. Lana Carden, Director of Human Resources
Plainfield Municipal Utilities Authority
127 Roosevelt Avenue, Plainfield, New Jersey 07060
Phone: 908-226-2518

Mr. Joseph D'Arco, Borough Administrator
Borough of Paramus
1 Jockish Square, Paramus, New Jersey 07652
Phone: 201-265-2100

Hon. Brian P. Stack, Mayor
City of Union City
3715 Palisade Avenue, Union City, New Jersey 07087
Phone: 201-348-5154

Ms. Camille Tooker, Business Administrator
City of South Amboy
140 North Broadway, South Amboy, New Jersey 08879
Phone: 732-525-5932

Mr. David Troast, City Manager
City of Hackensack
65 Central Avenue, Hackensack, New Jersey 07601
Phone: 201-646-3901

Mr. Michael Shabbab, Chief Financial Officer
North Hudson Community Action Corporation
5301 Broadway, West New York, New Jersey 07093
Phone: 201-210-0100

Acrisure, LLC has extensive experience providing similar services to those sought by this Request for Proposal. Following are several examples of our experience and expertise as risk managers for public entity clients.

Woodbridge Township School District
Middlesex County, New Jersey

Background: Acrisure was awarded the risk management consulting contract for Woodbridge Township School District in 2010 and has been renewed annually. The District has enrollment of approximately 13,500 students and consists of 16 Elementary, 5 Middle and 3 High Schools. Their 2014-2015 operating budget is \$201,624,675. They are a member of New Jersey Schools Insurance Group (NJSIG) with insurable assets in excess of \$424,000,000.

Acrisure is the exclusive consultant responsible for providing risk management and all aspects of coverage under this arrangement including:

- Property Insurance
- Crime
- Business Auto Insurance
- General Liability Insurance
- Workers Compensation
- Environmental Legal Liability Insurance
- Legal Liability Insurance
- Employment Practices liability Insurance
- Loss Fund Financial Analysis
- Student Accident Insurance

Accomplishments: We were successful in negotiating large renewal increase in student accident premium down to a flat renewal. We assist in budgeting process providing estimated premiums for the following year. We work diligently to reduce premiums and negotiate the best possible terms and cost savings for the district. We are active in claims handling and expedited processing of a large wind damage claim.

In addition to providing complete risk management services to Woodbridge Township School District, Acrisure attends the New Jersey Schools Insurance Group (NJSIG) meetings and monitors its policies, procedures and costs to the benefit and protection of Woodbridge Township School District.

Plainfield School District
Union County, New Jersey

Background: Acrisure is the Risk Management Consultant responsible for providing property casualty risk management for Plainfield Board of Education since awarded the contract in 2012. The District has a total operating budget of \$157,646,814. It consists of 15 schools and a student



enrollment of 7,665. They are a member of New Jersey Schools Insurance Group with insurable assets of approximately \$294,000,000.

Acrisure is responsible for providing all aspects of coverage for the District including:

- Property Insurance
- Crime
- Business Auto Insurance
- General Liability Insurance
- Excess Workers Compensation
- Legal Liability Insurance
- Environmental Legal Liability Insurance
- Employment Practices liability Insurance
- Risk Management and Loss Control
- Loss Fund Financial Analysis

Accomplishments: Acrisure works diligently with the district to reduce School Leaders Liability claims which will reduce premium. We actively review and analyze losses and work closely to point out where changes can be made and training to reduce future losses. Our firm maintains priority software which loads annual claim data from the district's claim processor and prepares a periodic comprehensive report analyzing claims by frequency, severity, loss type, and department. This reporting allows us to share strategies that will target problem claims areas and refine a process to reduce repetitive claims thereby lowering overall losses and reducing costs.

Acrisure implemented customized claims handling procedures for the district. All claims are submitted to us and in turn we notify and file the claims with the carriers. This uniformity allows us to follow up with the carriers to check status and make sure all claims are accounted for and monitored. Acrisure processes and reviews certificates of insurance for the district as well as actively markets the lines of property and casualty coverage to ensure the best possible coverages and rates.

Carteret School District

Middlesex County, New Jersey

Background: Acrisure is the Consultant responsible for providing property casualty risk management for Carteret School District since 2015. The District has 5 School, 3,725 enrolled students and an operating budget of \$53,215,165. They are a member New Jersey Schools



Insurance Group (NJSIG).

Acrisure is responsible for providing all aspects of coverage for the District including:

- Property Insurance
- Crime
- Business Auto Insurance
- General Liability Insurance
- Workers Compensation
- Environmental Legal Liability Insurance
- Legal Liability Insurance
- Employment Practices liability Insurance
- Student Accident

Accomplishments: Acrisure is newly appointed to this district but our firm has successfully urged the closing and payment of an outstanding water damage claim finalizing the \$93,000 payment due to the district. Acrisure has provided assistance to the Board with the budgeting plan for Insurance premiums as well as coordinated loss control inspections for newly installed playground, ensuring that all safety measures were taken to avoid injury.

Township of East Brunswick
Middlesex County, New Jersey

Background: Acrisure is the exclusive Consultant responsible for providing property casualty risk management for East Brunswick Township. East Brunswick is a member of the Mid Jersey Joint Insurance Fund (JIF) Program.

Acrisure is responsible for providing all aspects of coverage for the Township including:

- Property Insurance
- Crime
- Business Auto Insurance
- Liability Insurance
- Workers Compensation
- Underground Storage Tanks
- Public Officials and Employment
- Practices liability
- Risk Management & Loss Control
- Police Professional Liability



Accomplishments: As a member of the JIF, the Township's agreement is up for renewal every three years. Upon the Township's 2014 renewal, Acrisure marketed the Township's insurance program with other joint insurance funds as well as the commercial market to ensure they have the most appropriate protection of its assets at the lowest cost possible. As a result, the Township moved programs and realized a substantial premium savings.

Prior to that, Acrisure marketed the Township's program in 2011 and while the Township remained in the same program, they still realized a premium savings after being evaluated on a stand-alone basis as opposed to with all members of the JIF. The savings was a direct result of Acrisure's marketing strategies.

Acrisure also participates on the Township's safety committee to help reduce accidents and is actively involved with their special events throughout the year to make sure their interests are protected with various third parties.

Township of Marlboro

Monmouth County, New Jersey

Background: Acrisure is the exclusive Consultant responsible for providing property casualty risk management for Marlboro Township as well as benefits consulting. Marlboro is a member entity of the Monmouth County Joint Insurance Fund (JIF) Program.

Acrisure is responsible for providing all aspects of coverage for the Township including:

- Property Insurance
- Crime
- Business Auto Insurance
- Liability Insurance
- Workers Compensation
- Environmental Legal Liability
- Public Officials and Employment Practices Liability
- Risk Management & Loss Control
- Police Professional Liability
- Employee Benefits



Accomplishments: Upon renewal of the Township's triennial agreement with the JIF, Acrisure has consistently marketed the Township's insurance program with other joint insurance funds as well as the commercial market to ensure they have the most appropriate protection of its assets at the lowest cost possible. Acrisure's efforts over the years have directly resulted in substantial savings to the Township. Acrisure continues to negotiate annual rate renewals in the best interest of the Township.

Acrisure is also very active with troubleshooting complex claim and coverage issues on behalf of the Township

Township of Franklin

Somerset County, New Jersey

Background: Acrisure is the exclusive Consultant responsible for providing property casualty risk management for Franklin Township. Franklin is a member of a Joint Insurance Fund Program.

Acrisure is responsible for providing all aspects of coverage for the Township including:

- Property Insurance
- Crime
- Business Auto Insurance
- Liability Insurance
- Workers Compensation
- Special Improvement District
- Environmental Legal Liability
- Public Official and Employment
- Practices Liability
- Police Professional Liability

Accomplishments: Back in 2011 the Township was facing a substantial premium increase with the upcoming policy renewal. Acrisure was successful in negotiating a retrospective rating plan with the JIF. This program structure allows the Township to maintain a budgetable premium, encourage stronger focus on loss control and claims management and pay out any losses (if any) that exceed actuarial projections over an extended period of time. The Township's loss experience has dramatically improved over the last couple of years as a result.



Township of Woodbridge

Middlesex County, New Jersey

Background: Acrisure is the exclusive consultant responsible for providing Employee Benefits Consulting and Risk Management. Woodbridge Township is a municipality with a population of 110,000.

Acrisure is responsible for providing risk management on all aspects of coverage under this arrangement including:

- Property Insurance
- Crime
- Business Auto Insurance
- Liability Insurance
- Workers Compensation
- Special Improvement Districts
- Environmental Legal Liability
- Public Official and Employment Practices Liability
- Fire & Rescue Squads
- Police Professional Liability
- Loss Fund Financial Analysis

Acrisure is also responsible for providing Employee Benefits Consulting for the Township's Self Insured Medical, Prescription Drug, Dental, Vision and Disability Insurance.

Accomplishments: Woodbridge has experienced substantial savings under its agreement with Acrisure. Acrisure negotiates annual rate renewals with the Joint Insurance Fund and continues to monitor its price and coverages against other options in the marketplace.

The Township of Woodbridge is exceptionally active with Special Events. Acrisure has been helpful ensuring participating organizations are practicing sound risk management and assisting with obtaining proper insurance coverages while protecting the Township's interests.

Acrisure is heavily involved with claims troubleshooting particularly with workers compensation claims. Acrisure was instrumental with establishing protocol for functional capacity exams (FCE) to make sure injured employees are capable of returning to the same position with unlikelihood of being reinjured once they are released from medical care.



Fairview Insurance Agency Associates, Inc.

Fairview Insurance Agency Associates, Inc. brings a wealth of knowledge and over thirty five years of experience to the field of public sector Risk Management / Insurance Consulting and Insurance Broker Services. The following are examples of some of our success throughout the years.

April 2012 – Current: Jersey City Board of Education – Risk Manager/Insurance Broker
Jersey City Board of Education - TPA/Managed Care Network Monitoring and Consulting for Workers Compensation Program:

Through Fairview Insurance’s TPA/Managed Care Network Monitoring and Consulting services, we negotiated and recommended a TPA/Managed Care solution that was able to help save the District \$2,428,409 in a single year (2013-2014). We were able to achieve this in the following way:

- Conducted a full RFP for TPA and Managed Care Services
- Reviewed 7 responses to the RFP and set up a spreadsheet comparison based on each respondent’s answers to the definition of their fees for percentage of savings and flat fees
- Redefining definitions of how the companies could receive fees based on the percentage of savings
- Further Negotiations to lower the percentage of savings fees.

Risk Manager/Insurance Broker Services Provided to Jersey City Board of Education:

Fairview Insurance, upon being named broker of record for property and casualty insurance, immediately began to remarket all lines of insurance on behalf of the Board of Education. Fairview marketed the program to two different joint insurance funds and eighteen different private insurance carriers to explore all options available to the Board for the most cost effective and best coverage available. We were able to save the Board a significant amount of money using our extensive marketing efforts. Fairview was able to place multiple flood insurance policies for locations that would not have had coverage for flood damages.

Fairview was also able to save the Board of Education \$92,626 by reversing a denial on a flood claim based on an incorrect flood zone determination by the insurance carrier. Fairview was able to identify possible gaps in coverage by identifying numerous claims that were not reported to the excess insurance carriers by the previous broker. Fairview immediately reported these claims.

Fairview met with the Administration to review certificate of insurance procedures. We provided guidelines for certificates that the Board was not previously provided. These guidelines are now being used in every RFQ that the Jersey City Board of Education puts out. To date we have reviewed and approved 24 new certificates of insurance provided by vendors to the Board.

Fairview Insurance was able to replace all Bond needs of the Board of Education for half the price of previous years. We have also provided end of year and mid-year quotes for different lines of insurance to keep the Board aware of current market trends.

2014 – Present: Township of Union Board of Education – Risk Manager

The Township of Union Board of Education has a student enrollment of 7,500 students. Fairview Insurance Agency has been working with the District as Risk Manager since 2014. In our time as Risk Manager with the District, we have worked closely with the District administration on a number of items to help improve the overall insurance program. Fairview Insurance Agency set up a system where we report all claims other than workers compensation to the appropriate insurance carriers to facilitate a more streamlined process for the District. Now the District only has to notify our office of a claim or incident and we forward to the insurance carriers. This alleviates multiple steps for the District. Fairview Insurance Agency also set up standard insurance requirements for vendor contracts for ease of use for the purchasing department. We also review certificates of insurance to ensure they match the required specifications. Fairview Insurance also recommended changes to the Student Accident insurance carrier and the School Leaders Errors and Omissions insurance carrier. These changes saved the District a great deal of money in insurance premium while keeping a high level of coverage. We also market the entire insurance program on a regular basis to ensure the best possible pricing for the District's overall insurance program.

2008 – 2012: Bloomfield Board of Education - Risk Manager

Fairview Insurance established guidelines and helped implement a Safety Program to reduce claims which lead to premium reduction and stabilization. Fairview organized a continuous review of claims with administration to increase safety and reduce frequency of accidents. We made a special effort to transfer the administrative burden from the School District to Fairview Insurance. Additionally Fairview Insurance attends Joint Insurance Fund Meetings as the Board of Education's representative. Fairview Insurance then advises the Board of Education of any and all updates and changes in the insurance industry and how they relate to the entity.

1999 – 2009: Clark Board of Education – Risk Manager

As Risk Manager, Fairview reduced premiums overall by \$1 million. Fairview coordinated a



Safety Program with the School Safety Department and the Insurance Carrier. We also reviewed premium audits which saved an additional \$42,000. As a part of the new Safety Program, Fairview also helped set up playground inspections.

2007-2010: Roselle Board of Education – Risk Manager

As Risk Manager, Fairview Insurance reduced premiums for three consecutive years for a savings of \$122,000. This savings was able to be achieved while significantly increasing coverages. The coverage increases were as follows:

- The property values were increased from \$64 Million to \$81 Million.
- School Board Leaders Liability coverage increased from \$5 Million to \$16 Million.
- General Liability coverage was increased from \$1 Million to \$16 Million.
- Student Accident Liability coverage increased from \$1 Million to \$16 Million.

Additionally, Fairview Insurance reviewed premium audits for additional savings. Fairview also formalized safety programs in the district and set up playground safety inspections to meet state safety codes.

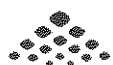
January 2012 – Present: Township of Old Bridge – Risk Manager

As Risk Manager for Old Bridge Township, Fairview Insurance Agency has offered a complex analysis of the Township's insurance program, along with daily insurance maintenance and answers to inquiries. The following are some of the services that we have provided to the Township throughout our tenure as Risk Management Consultant:

- During this past renewal, Fairview Insurance recommended the Township move to a new joint insurance fund at a yearly savings of over \$100,000. This move will also stabilize the insurance costs of the Township.
- Over the past year, Fairview Insurance Agency has been monitoring claims, specifically Workers Compensation claims, closely to identify any patterns or issues that should be addressed to minimize the Township's exposure to the new \$25K SIR for workers compensation.
- We have attended monthly Safety Committee meetings and reviewed claims each month and ways to prevent or reduce specific types of claims.
- During the 2016 renewal process, Fairview Insurance was able to obtain a competitive quote that could potentially save the Township over \$100,000 in fixed annual assessment costs.



- During our review of Workers Compensation Self-Insured Retention billing from the third party administrator, Fairview Insurance Agency noticed a duplicate billing and was able to save the Township \$15,000 by identifying the duplicate bill.
- During the renewal process for the 2015 term, Fairview Insurance completed an extensive analysis of Workers Compensation claims to determine if the Township would benefit from having a Self-Insured Retention versus a first dollar program.
- Based on our analysis, we determined that the Township could benefit from a \$25,000 Self-Insured Retention for Workers Compensation claims. Based on our analysis, the Township decided to move to this Retention.
- Fairview Insurance recommended for the 2015 term that the Township only renew with the Central Jersey JIF for one year, rather than a 3 year commitment. This will give the Township much more flexibility and choices in the year to come.
- Fairview identified a Gap in insurance and recommended Accident Insurance for Recreation Activities. A policy was placed with QBE Insurance Corporation for the volunteer participants in the Township's Litter Clean-Up Program.
- Fairview identified a Gap in Insurance that certain positions that are required to be bonded were not. As a result, Fairview Insurance facilitated a Bond for the Township's Finance Director/CFO.
- Fairview introduced CAIR (Customer Abstract Information Retrieval), a program offered by the Motor Vehicle Commission that provides driver history abstracts (MVR's), ownership history and registration/title inquiries. Fairview recommended the use of this tool to the Township. For a flat annual fee, up to 5,000 reports can be run.
- Fairview provided guidance and recommendation of FEMA assistance Vendor to have Old Bridge reimbursed for Hurricane Sandy.
- Fairview introduction and set-up the MEL's MSI Learning Management System. Fairview enrolled all Township employees into the MSI system. Fairview entered 600 employees into the database, organized by department, to track all classes going forward so that a quick report will enable the Township to see which employees are trained in which areas.
- In 2013, Fairview prepared a detailed explanation of various SIR levels for workers compensation. Options were laid out to the Township to increase the Self Insured retention for premium reduction. At the time of the presentation the Township wanted to stay as is.
- Fairview reviewed and made recommendations of coverage for vendor Certificates of Insurance.



- Fairview analyzed and reviewed with the Township the MEL's Public Officials and Employment Liability limit options.
- We recommended a review of the Property Schedule to confirm that all buildings were scheduled and that both Building Limits and Contents Limits were sufficient. We also recommended review of the current property schedule to add as many addresses to locations on the schedule as possible.
- Fairview Insurance advised the Township of the JIF's classification of Quasi Municipalities. It was confirmed that the Township does not currently have any quasi municipalities.
- Fairview reviewed the Tort Claims Reporting Procedure and recommended the use of a revised Notice of Tort Claim Form.
- Fairview did an overall review to ensure the Renewal Applications were completed thoroughly and appropriately based on the Township's exposures. The Vehicle Schedule was updated to include Cost Valuations, Vehicle Deletions, and the addition of 42 vehicles which were not included on the Township's schedule. The Equipment Schedule was also updated and several pieces of equipment were added in addition to over \$400,000 in police equipment; items that were not previously included.
- Fairview staff provides daily assistance with coverage inquiries, endorsements and certificate requests.

5/2013 – Present: City of Passaic – Risk Manager/Insurance Broker

The City of Passaic has approximately 70,000 residents. At renewal this past year, Fairview Insurance was able to save the City over \$315,000 annually in insurance premium by recommending moving the City's insurance into a Joint Insurance Fund. The added benefit of this move aside from the large premium savings is the significant addition of many more trainings and services that are offered by the Joint Insurance Fund. The City of Passaic has been able to take advantage of these safety trainings at no additional cost on a monthly basis. Even with this reduction in premium there was an increase in limits of liability insurance from \$11,000,000 to \$15,000,000 which further protects the City.

From a day to day standpoint, Fairview Insurance has processed numerous certificates of insurance and recommended changes and additions on some contracts to better protect the City. We have also processed numerous vehicle changes and property changes. Fairview Insurance also reviewed the insurance carried by the City of Passaic Public Library and we determined based on the Library's relationship with the City that the Library needed to purchase its own Workers Compensation policy. This limited any exposure that the City may have had in the event of any injury. Fairview Insurance is currently working with the City to schedule the City's



traffic lights and parking meters with the JIF as well.

The following are just some of the services provided to the City by Fairview Insurance:

- Deductible analysis with recommendations based on losses
- The City has also been able to keep up to date with PEOSHA standards in the workplace
- Facility walkthroughs with JIF representatives and the Fairview Insurance team
- Reduction of Liability away from the City through Contract Liability Transfer
- Review of Certificates of Insurance received by the City by outside vendors
- Review of all City owned property for flood zone indications
- Review of all insurance policies for any gaps in coverage
- Placed Cyber Liability coverage for the City
- Received multiple competitive quotes for the City's insurance renewal
- Clarified all named insured's to be added to the City's insurance policies
- Placed general liability insurance for Passaic Alliance in the JIF while keeping the professional liability policy separate which saved the City premium

8/2011 – Present: Township of Parsippany-Troy Hills – Risk Manager

The Township of Parsippany has 51,000 residents. Fairview Insurance assisted the Township in collecting and formulating information for a RFP to obtain competitive insurance bids. Through our competitive business model, Fairview Insurance secured several competitive quotes and was able to achieve an annual savings of \$412,000 for the Township of Parsippany – Troy Hills.

Additionally, Fairview Insurance performed a comprehensive review of all policies currently in place. Upon review, Fairview found multiple discrepancies within the policies. One major discrepancy was \$1.4 million worth of mobile equipment being listed as automobiles on the policy. Fairview also reviewed all township buildings for flood zone status (Buildings wholly or partially in flood zones “A through E” require specific coverages from the National Flood Insurance Program).

As a part of Fairview's services to the Township, we reviewed their loss experience and recommended the implementation of certain safety measures to reduce claim frequency and severity. This has led to significant reductions in the loss experience which will ultimately reduce the Township's premiums for years to come.

Fairview's implementation of aggressive risk management safety and employee wellness



programs have resulted in additional workers compensation variable cost savings in excess of \$950,000.

2004 – Present: Livingston Township - Risk Management Consultant

The Township of Livingston has 30,000 residents. As Risk Manager, Fairview Insurance established a Risk Management Safety Program with special emphasis on Automobile Liability. We coordinated a computer sign-up which allows the Township to check Motor Vehicle Reports free of charge with the State of New Jersey. Additionally, we enabled the Township to leverage the Joint Insurance Fund's outside Loss Control Division to inspect all premises for auto fleet maintenance, proper valuation, and loss prevention. Fairview also provided an outline for the Township Safety Committee to conduct bi-monthly safety meetings.

Fairview Insurance also established a workers compensation claim reporting procedure to handle first reports for the Township. This procedure helps to mitigate fees and provide a prompt return to work program. We also reviewed and updated Township entities, recommended loss control techniques, and analyzed exposures such as FEMA flood coverages. This enabled the Township to properly cover properties that are in high hazard flood zones. Fairview Insurance also provides the Township with alternative insurance market quotations in order to ensure the most cost effective insurance program.

2007 – 2010: Borough of Roselle – Risk Manager

The Borough of Roselle has 21,000 residents. As Risk Manager for the Borough of Roselle, Fairview Insurance was able to achieve significant financial reductions for the Workers' Compensation line of insurance. Fairview Insurance did an overall analysis of areas relating to workers compensation including the legitimacy of workers compensation claims, employee workplace safety awareness, physician networks, accident investigations, along with other areas. Fairview Insurance recommended a Workers' Compensation Project Plan that was approved and implemented. The results of this plan were dramatic. Annual savings of Workers' Compensation premiums of over \$75,000 were achieved. Over \$30,000 of past billing mistakes were uncovered and safety was at its highest level in years.

Additionally, Fairview Insurance identified four Public Official claims that were originally denied due to late reporting. Through negotiation and leverage of experience, we were able to have the insurance company rescind the declination of the claims. This resulted in a saving of legal fees and settlement costs of over \$150,000.

January 2014 – Current: City of Millville – Risk Manager/Insurance Broker



As the current Insurance Broker of Record, Fairview Insurance Agency would like to review some of the accomplishments of the last year:

- Fairview Insurance helped to negotiate a Savings of \$97,428 for the renewal year of 2016 compared to the 2015 Fund year. This was the first reduction of the City's Atlantic County Municipal Joint Insurance Fund assessment since 2009.
- Fairview Insurance attended all scheduled Atlantic County Municipal Joint Insurance Fund meetings.
- Fairview Insurance attended monthly Safety Committee meetings at the City of Millville.
- Fairview Insurance reviews daily all outside vendors certificates of insurance to verify that they comply with insurance requirements specified in the City contracts to transfer the risk of loss.
- Fairview Insurance assisted in gathering all renewal application information (verifying and entering all data into the Atlantic County Municipal Joint Insurance Fund online system).

2010: City of Atlantic City – Consulting Services

As consultant, Fairview Insurance provided insurance consulting services in efforts to streamline administrative procedures and reduce premiums. A RFQ was conducted with a total evaluation of all insurance policies, insurance related vendors and services. Evaluation was based on the following criteria:

- **Risk Management and Loss Control Services:** This analysis was used to eliminate/reduce claims by classifying exposures and designing training, such as the Return to Work Program. City Safety Committees implemented the trainings.
- **Negotiation of Third Party Administration/Managed Care Services:**
 - We implemented an effective use of medical network.
 - Fairview Insurance negotiated Medical Re-Pricing Discounts.
 - We also provided accurate claim information as well as reconciliation reports with the City finance department for monthly claim payments.
- **Reduction of Fixed Administrative Costs:** As a Consultant, Fairview was able to reduce fixed administrative costs upfront by \$247,000 with the possibility of up to an additional \$1,000,000 of savings based on Risk Management Recommendations.

1994 – 2008: Cherry Hill Township – Risk Manager

The Township of Cherry Hill has 71,000 residents. Fairview Insurance reduced premiums overall by \$2.8 million. Fairview established a safety and risk management committee that led



to favorable loss experience and increased employee safety which helped the Township finish 2nd among 42 municipalities for overall safety awards for 2006 & 2007.

2008 - Present: Borough of Caldwell – Risk Manager

Fairview Insurance conducted our standard competitive business model for the Borough. The goal was to reduce overall costs and increase services through competition. We went out to bid utilizing multiple insurance vehicles and obtained multiple quotes. This resulted in an annual savings of over \$50,000 and significantly increased the safety services and controls for all departments and department heads. Previously, the annual assessments were increasing an average of 8% per year. After the change in Joint Insurance Funds, the average increase was reduced to 3%. After selecting Fairview Insurance, the Borough of Caldwell was paying less in 2010 than they were paying in 2006.

Fairview also recommended that the Borough police force become certified with an accredited Police Program to review, update, and implement policies and procedures within the police force. This program will allow the police force to be able to accomplish more with less and reduce both Workers' Compensation and General Liability claims, which leads to a decrease in premiums.

2002 – Present: Township of Bloomfield - Risk Management Consultant

Fairview Insurance has had the pleasure of working with the Township for a number of years now. In 2012, we were able to move the Township into the Garden State Municipal Joint Insurance Fund for a savings while providing better coverage. The GSMJIF Assessment for 2012 was \$623,817 versus that of the Suburban Essex JIF renewal price of a minimum of \$651,790 and a max of \$728,000. This move also benefited the Township by lowering deductibles and self-insured retentions. The General Liability self-insured retention was lowered from \$150,000 to \$100,000 per claim. The Property insurance deductible was lowered from \$2,500 to \$1,000 per occurrence. The Auto Physical Damage, Comprehensive and Collision deductibles were all lowered from \$2,500 to \$1,000.

In 2013, Fairview Insurance assisted the Township in replacing their Third Party Administrator and Managed Care Organization for Workers Compensation claims effective 1/1/2013. The result of this change for 2013 was a savings of \$1,048,036 on claims paid by the Township's funds. The results for 2014 are trending at an additional savings of over \$1,000,000 compared to the 2012 year. These are highly significant savings that have been generated by the recommendations of Fairview Insurance.



Additionally, Fairview Insurance established a Risk Management Safety Program with special emphasis on Workers' Compensation Safety. Patterns of claims were identified and trainings were recommended and implemented within the Township. Working closely with the department heads, Fairview and the Township of Bloomfield were able to reduce the Township's Workers' Compensation claims which resulted in premium reductions.

Fairview Insurance coordinates with the Township to take advantage of all of the safety and training programs that are available through the JIF/Insurance Carrier. An example is how the Township was able to receive a special Employee Liability training session arranged specifically for the Township at the expense of the JIF.

Many other safety programs were provided at the Township's locations for safety training of various departments. These safety training sessions saved employee travel time, prevented injuries, and ultimately reduced the Township's claim payments.

1998 – Present: Township of West Orange – Risk Management Consultant

As Risk Management Consultant, Fairview Insurance examined policies from a coverage and pricing standpoint. Gaps in coverage were identified and placement into a different Joint Insurance Fund was recommended. Negotiations on behalf of the Township were completed which resulted in an increase in coverage and a reduction in premiums. Quarterly safety committee meetings are now done on an ongoing basis to maintain a heightened level of workplace safety awareness.

2001 – 2012: North Jersey District Water Supply Commission – Risk Manager

Fairview Insurance Agency Associates, Inc. was pleased to be the Insurance Broker/Risk Manager for the North Jersey District Water Supply Commission from 2001 to 2012. During that time, Fairview worked closely with the insurance carriers, including Travelers and other carriers you still utilize today, and North Jersey District Water Supply Commission to develop balanced insurance solutions and create effective plans tailored to your unique insurance needs. Fairview Insurance consistently analyzed the Commission's insurance policies to enhance their coverage and reduce cost.

During our tenure as Insurance Broker/Risk Manager, Fairview Insurance performed numerous contract reviews, organized multiple meetings with the insurance carriers to review exposures, developed a service plan to assist with reducing accidents and injuries, and provided risk control management services. Fairview Insurance also made sure the Commission was up to date and aware of all new insurance vehicles and coverage enhancements during our tenure. Fairview



Insurance Agency made the Commission aware of Cyber Liability Coverage, which was a brand new type of coverage in the industry. We pointed out how important this type of coverage is for an operation such as the Commission.

The North Jersey District Water Supply Commission has unique exposures such as dams, and while Fairview Insurance was the Insurance Broker, we reviewed the Army Corps of Engineers reports on the condition of the dams in order to help place the appropriate insurance for the dams as well as the excess insurance. This included coverage for the Monksville dam among others. Terrorism coverage is also important due to these unique exposures.

While Fairview Insurance Agency was the Insurance Broker for the Commission, we also set up the appropriate coverage for the Wanaque South Joint Venture. This required coverage in addition to the coverage for North Jersey District Water Supply Commission. Fairview Insurance also made sure that the appropriate and necessary additional named insureds were on each insurance policy.

2007 – Present: Western Monmouth Utilities Authority – Risk Manager

As Risk Manager, Fairview Insurance attends JIF meetings as representative. We established guidelines for a Safety Program. Fairview also reviews claims with administration to prevent reoccurrence. Coverages have been increased while costs have been stabilized.

2006 – 2009: Township of Pemberton – Risk Manager

As Risk Manager, Fairview Insurance attended Safety and JIF Meetings. We reviewed coverages and exposures and established formalized procedures for a Safety Committee.

2006 – 2011: Borough of Highland Park – Risk Manager

As Risk Manager, Fairview Insurance negotiated compliance of Loss Control recommendations, attended JIF meetings, and set up a Safety Program to comply with JIF regulations.

1997 – 2015: Borough of New Providence – Insurance Broker

As the Insurance Broker/Risk Manager, Fairview Insurance Agency would like to review some of our accomplishments from 2015 with the Borough:

- Stabilization of the Borough's insurance costs. The Borough's renewal pricing for 2016 is \$527,428 compared to \$516,687 in 2015. This total premium for 2016 includes coverage for the NPSM Consolidated Communications which will pay \$34,996 of the overall assessment. This means that the assessment just for the Borough of New Providence in 2016 is \$492,432 which represents a savings over the previous year.



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- Increased on-site safety training has resulted in achieving a more favorable claims experience for the Borough.
- Fairview Insurance completed an extensive claim analysis to ensure that the Borough was receiving the most competitive pricing for the level of coverage and services that you are receiving.

Fairview Insurance Agency Associates, Inc. was the Insurance Broker for the Borough of New Providence for fifteen years. We have consistently focused on safety claims management and reducing or keeping premium increases to a minimum, and we have been very successful over the years. In the 2009-10 renewal process, we were able to achieve an overall premium reduction. In the 2010-11 renewal process there were a number of workers compensation claims that would have led to almost doubling the premium, however thanks to Fairview remarketing the workers compensation to multiple markets; we were able to obtain no increase in premium on the workers compensation. We were also able to attain a premium reduction on the rest of the package. In the 2011-12 renewal process Fairview was again able to achieve an overall account savings. Fairview has worked hard to keep account renewals as competitive as possible. We continuously remarket the account to ensure that the Borough has the most comprehensive program for the most advantageous cost.

References – Partial Listing

Client/Address	Lines of Coverage	Contact	Contact Phone Number
Jersey City Board of Education 346 Claremont Ave, Jersey City, NJ	Property & Casualty	Luigi C. Campana Business Administrator	201-915-6279
Township of Union Public Schools 2369 Morris Avenue, Union, NJ	Property & Casualty	Manuel E. Vieira Business Administrator	908-851-6419
Woodland Park Board of Education 853 McBride Avenue, Woodland Park, NJ	Property & Casualty	Thomas DiFluri Business Administrator	973-317-7720
Township of Old Bridge One Old Bridge Plaza, Old Bridge, NJ	Property & Casualty	Christopher Marion Business Administrator	732-721-5600

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Township of Parsippany - Troy Hills 1001 Parsippany Blvd, Parsippany, NJ	Property & Casualty	Ellen Sandman Business Administrator	973-263-4391
City of Passaic 330 Passaic Street, Passaic, NJ	Property & Casualty	Rick Fernandez Business Administrator	973-365-6330
Township of West Orange 66 Main Street, West Orange, NJ	Property & Casualty	Jack Sayers Business Administrator	973-325-4050
City of Millville 12 S. High St, Millville, NJ	Property & Casualty	Susan Robostello, RMC City Clerk/Administrator	856-825-7000
Township of Livingston 357 S. Livingston Ave, Livingston, NJ	Property & Casualty	Michele Meade Business Administrator	973-535-7973
Borough of Caldwell One Provost Square, Caldwell, NJ	Property & Casualty	Paul Carelli Business Administrator	973-466-4634
City of East Orange 44 City Hall Plaza, East Orange, NJ	Property & Casualty	William Senande Business Administrator	973-266-5310
Brick Municipal Utilities Authority 1551 Highway 88 West, Brick, NJ	Property & Casualty	Gary Vaccaro Director – Compliance, Safety & GIS	732-701-4256
Township of Bloomfield 1 Municipal Plaza, Bloomfield, NJ	Property & Casualty	Michael Venezia Mayor	973-680-4004
Western Monmouth Utilities Authority 103 Pension Rd, Manalapan, NJ	Property & Casualty	Katherine Leatherman General Manager	732-446-9300
Housing Authority of the City of Passaic 52 Aspen Place, Passaic, NJ	Property & Casualty	Victor Cirilo Executive Director	973-365-6330



V. Key Personnel

Acrisure, LLC

The Township of Union Board of Education would receive account service and management by a dedicated team of professionals from Acrisure who are focused on providing professional services to and advising public entities. The risk management team would be led by Robin Racioppi, Regional Vice President. Direct support would be provided by Amy Pieroni, Patti Fahy and Jay McManus who would handle all the day to day service issues.

Additional staff can be assigned as necessary. Our firm also maintains bi-lingual staff, dedicated claims advocacy team, and in-house legal counsel, who work directly with the administration and employees of our clients.

The following contains the resume information for the Account Management Team. Copies of appropriate licenses can be found in the attachments portion of this response.

ACCOUNT MANAGEMENT TEAM PERSONNEL BACKGROUND

Robin Racioppi is Regional Vice President and specializes in Insurance and Risk Management for governmental entities in Joint Insurance Funds. She is responsible for public entity account management in New Jersey and dedicated to delivering quality customer care.

Ms. Racioppi's duties include reporting on insurance program activities, assisting with loss exposure identification and analysis; advising on program coverage, operations, policies and procedures; attendance at regular meetings; participating on local safety committees and identifying loss control needs; review and processing of certificates of insurance on behalf of the client and reviewing certificates and third party contracts to assure the clients' interests are properly protected. She was with several leading New Jersey Joint Insurance Funds.

Ms. Racioppi has in excess of fifteen years of experience in the public entity insurance industry and is a Vice President for Acrisure. Prior to working at Acrisure, she served as Vice President for the Public Entity Division at Commerce Insurance Services. She was directly responsible for risk management and administrative functions associated with the operation of a public entity joint insurance fund. This unique position allowed her to gain extensive knowledge on all



aspects of the pool's operation with monitoring activities of all participants and service organizations and ensuring the pool operated within the laws established by the State of New Jersey under Title 18. Earlier she acted as Assistant Director of Risk Management Services for MEL/JIF Member Towns throughout New Jersey.

Ms. Racioppi has a Bachelor of Arts degree from Georgian Court University in Lakewood, New Jersey. She is also a Licensed Agent for Property, Casualty & Health in New Jersey and Pennsylvania. Additionally she is an Associate in Risk Management for Private & Public Entities (ARM-P).

Amy Pieroni serves as Account Executive and specializes in Insurance and Risk Management for governmental entities and Joint Insurance Funds. In her capacity she is directly responsible for the management of several mid to large size public entity accounts as well as marketing for the Joint Insurance Funds.

Ms. Pieroni's duties include reporting on insurance program activities, attendance at regular meetings, assisting with loss exposure identification and reviewing claim activity, attendance at local and regional safety committee meetings and identifying loss control needs, advising on program coverages that may directly impact clients and review of certificate of insurance requests and third party contracts to assure the client's interest are protected.

Ms. Pieroni began her career more than twenty years ago in the public entity arena as the Director of Public Entity Accounts with RLM, Incorporated. She was an Executive Director for joint insurance funds in New Jersey where she grew extensive knowledge in the New Jersey statutes and administrative codes that govern the operations and regulations of joint insurance funds.

Prior to her career with Acrisure, she served as the Public Entity Manager at the Danskin Agency where she was directly responsible for providing risk management functions associated with the operation of a large joint insurance fund as well as the underwriting management responsibilities for a large environmental joint insurance fund providing clients with solutions to environmental issues. In addition to those duties noted above, she handled all aspects of the property and casualty concerns of her clients as well as working hand in hand with various regulatory agencies to provide assistance in all aspects of training from the EEOC to the NJDEP. Ms. Pieroni, who resides in Wall Township with her family, is currently a licensed property and casualty producer.



Patti Fahy serves as a Senior Account Service Representative. She is responsible for day-to-day support and client communications. Ms. Fahy has been with Acrisure since 1998.

In her role as Senior Account Service Representative, Ms. Fahy has provided customer service to governmental entity clients for over fifteen years. Those services include processing and delivery of certificates of insurance, claims submission and follow up, coverage assistance, renewal preparation, client safety meeting attendance and daily customer contact.

Prior to joining Acrisure, Ms. Fahy was employed with AON Corporation as a customer service representative. She is also a licensed agent for Property and Casualty.

Jay McManus serves as Vice President to Acrisure with extensive background and experience in employee benefits and insurance programs. Mr. McManus' primary area of expertise is in the design, funding, and administration of large group, public entity employee benefits and insurance programs.

Mr. McManus previously served as President of North America Insurance Management Corporation, which he founded fifteen years ago. This company provided brokerage and consulting services to business and government entities in which specific and complex coverages were negotiated.

Mr. McManus is knowledgeable on issues ranging from environmental liability to E&O/D&O coverages, with expertise particularly in areas of client risk tolerance and risk determinations. He provides his services to many leading corporations and public entities throughout the Northeast corridor.

Mr. McManus began his career with AIG more than twenty years ago. He helped form National Benefits Corporation, a benefits consulting firm with national corporate account exposure that was later acquired by AON Corporation.

Mr. McManus is licensed in matters of property and casualty, life and health.

Fairview Insurance Agency Associates, Inc.

Our service model is to provide exceptional service both quickly and accurately, and our service is unparalleled in the industry. Fairview Insurance prides ourselves in managing all aspects of the Property & Casualty Insurance. This includes all coverages that are within a Joint Insurance Fund or a private insurance carrier. Additionally, we are the primary point of contact for insurance inquiries, claims reviews, and safety trainings to reduce the frequency of workplace accidents and claims related to the District. While other agencies direct clients and members to contact the carrier first, we advise all to contact us first so that we may effectively resolve any issue before it becomes escalated to minimize the impact to the District. We provide a myriad of services to all of our clients, and are as involved as our clients prefer.

We structure our department, and agency as a whole, in a way that allows us to provide complete service and management for our clients' Property and Casualty programs. We provide a team of knowledgeable and capable staff, each with specific expertise.

Lawrence Graham, CIC, Vice President
Email: lgraham@fairviewinsurance.com

Larry is responsible for risk management services for numerous public sector accounts. He also oversees Fairview's risk management operations for public sector accounts on a daily basis. Larry coordinates each team that will be servicing Fairview's public sector clientele. Larry will serve as the senior management team's point of contact for the District and will assist with account renewal, risk management analysis, loss control coordination, and insurance carrier relations. Larry will also be the lead on any contract review desired by the District, especially the TPA/Managed Care review that has successfully saved money for our clients. Larry has over thirty five years of experience in the industry.

Zach Edelman, Director of Business Development
Email: zedelman@fairviewinsurance.com

Zach works with Larry on numerous public sector accounts. He is responsible for visits with the clients, loss control and claim management assistance to assure client profitability and appropriate insurance analysis. Zach will assist Larry as an additional risk manager coordinating efforts for the Township of Union Board of Education. He will help coordinate the various servicing needs of the District, as well as be the day to day contact for the Fairview team.

Tom FitzPatrick, Executive Sales

Email: tfitzpatrick@fairviewinsurance.com

Tom works with Larry and Zach on a number of public sector accounts. Tom is responsible for visits with clients, loss control and claims management assistance to assure client profitability and appropriate insurance analysis. Tom also specializes in workplace safety, claims management, and premium stabilization. Tom will assist Zach with management of the District's insurance program to ensure that it is running smoothly. Tom will also be responsible for handling any claim questions or issues that may arise.

Danielle Voda, CIC, CPIA, Account Executive

Email: dvoda@fairviewinsurance.com

Danielle is responsible for handling day-to-day account responsibilities for the District such as coverage questions, endorsement processing, policy review, certificate analysis and general account management tasks. Danielle's hands-on approach to account management ensures that all clients receive the highest caliber of client service. Danielle serves as the main Customer Service Representative handling the Township of Union Board of Education.

Teresa Sulsona, CISR, Property & Casualty Lines Manager

Email: tsulsona@fairviewinsurance.com

Teresa is responsible for underwriting of new and renewal Public Sector business. Teresa is responsible for the oversight of all public sector accounts. She will make sure all needs are met by the CSR staff. Teresa will handle client's inquiries regarding insurance coverage and will manage Fairview's staff on a daily basis to assure that the customers' needs are met. Teresa has over twenty years of experience in the industry.

Anne Campagna, Account Manager

Email: acampagna@fairviewinsurance.com

Anne is responsible for providing high quality client service which includes marketing, assistance with routine coverage questions, endorsement processing, certificate of insurance coordination, problem solving, billing and policy review. Anne will serve as a backup to Danielle in order to service client needs as quickly and efficiently as possible. Anne has over 20 years of experience in the insurance industry.



VI. Cost Proposal

Insurance carriers recognize the most effective way for their products to enter into the marketplace is through the insurance broker/consultant community. Therefore, insurance carriers have commissions automatically imputed within their rates. Joint Insurance Funds pay “Risk Management Fees” based upon premium assessment. Acrisure, LLC and Fairview Insurance Agency Associates, Inc. would be paid directly by the private insurance carrier or the Joint Insurance Fund.

Additionally, Acrisure, LLC and Fairview Insurance do not impose any additional consulting fees or charges and accept standard commissions paid by either the Joint Insurance Fund or private insurance company as payment in full. We do not bill based on individual hourly rates and no retainer is required.

Acrisure, LLC and Fairview Insurance agree to be compensated at the standard commissions existing in the Board’s current policies. These commissions exist as follows:

Coverage	Carrier	Commission Level
Property / Casualty	Zurich	10%
Workers Compensation	NJSIG	6%
Student Accident	Monumental Life	10%
Bonds	Travelers	30%
School Legal Liability	Western World	10%
Underground Storage Tank	ACE	10%

In the event that a carrier change occurs, Acrisure, LLC and Fairview Insurance will accept the standard commission offered by the new carrier. Standard NJSBIAG compensation is 6% workers compensation, 10% legal liability, and 15% other coverages. Other carriers may offer 10 – 15% as their standard broker commission.

Acrisure, LLC and Fairview Insurance will accept all standard commission as payment in full.



VII. Game Plan Approach

Acrisure has created a playbook checklist for our Risk Management Services. Our approach is designed to drive our client's strategies, set multiyear goals for cost control, employ innovative strategies and tactics, match our client's culture and business strategy, and can easily adapt for transitional planning and changes.

- Policy and Coverage Review
 - Examine and inventory all policies
 - Review all coverages (included and excluded)
 - Review expiration dates and carriers
 - Examine funding, payment, and retention issues

- Long Term Financial Modeling
 - Analyze current costs and projected annual increases for years ahead
 - Compare with annual business growth, profits, and increases
 - Explore possible exposures, coverage expansion / reduction
 - Examine options to impact costs in outlying years

- Carrier Negotiation, Marketing, and Renewal
 - Negotiation and Marketing
 - Review marketplace and examine carrier assignments
 - Develop parameters for financing, terms, risk retentions
 - Compare to similar loss exposures
 - Leverage carrier relationships for client interest
 - Renewal
 - Prior to renewal, re-examine funding and payment issues
 - Confirm coverages and items insured (included / excluded)
 - Review support for carrier and interaction with client
 - Transitioning and policy implementations

- Claims Management Procedures
 - When is a claim a claim determination, carrier notifications
 - Internal notifications and broker / client interaction
 - Reporting, record keeping

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- Risk Tolerance
 - How much risk to accept and insure
 - Fully insure vs. self-funded options
 - Coverage to include and deductibles to accept
 - Determine past performance vs. future potential claims
 - What are true costs of each loss?

- Technology Solutions
 - System reporting
 - Streamlining of claim reporting and management of potential losses
 - Simplified reporting forms and processes

- Managing / Preventing Losses
 - Review reporting procedures
 - Safety seminars, signage, and incentives
 - Educate staff
 - Educate workforce



VIII. Attachments

Per the Request for Proposal issued by the Township of Union Board of Education, the following items are included in this response.

- a) New Jersey Business Registration Certificate
- b) Certificate of Employee Information Report
- c) Certificate of Insurance
- d) Letters of Recommendation
- e) State of New Jersey Department of Insurance Licenses

