



**FAIRVIEW**  
INSURANCE AGENCY  
ASSOCIATES, INC.

June 5, 2014

James J. Damato  
Board Secretary/General Counsel  
Union Board of Education  
2369 Morris Avenue  
Union, New Jersey 07083

**Re: Request For Proposal for Professional Risk Manager**

Mr. Damato:

Thank you for the opportunity to bid on the above referenced RFP. One (1) original proposal and (1) copy are enclosed for your review and consideration.

The completed Qualification Submission is located under the tab marked "Proposal". All other required and illustrative information is located under the following tabs:

- Tab #1: Letters of Recommendation
- Tab #2: Firm License, Staff Licenses and Resumes
- Tab #3: Examples of Risk Transfer & NJ State Comptroller Report
- Tab #4: Required Paperwork
  - Non-Collusion Affidavit
  - Owner Disclosure Certification
  - Affidavit of No Conflict of Interest
  - Stockholder Disclosure Certification
  - Mandatory Equal Employment Opportunity Language
  - Certificate of Employee Information Report
  - Americans with Disabilities Act of 1990
  - New Jersey Business Registration Certificate
  - Evidence of Professional Errors and Omissions Insurance

If you have any questions regarding this proposal, please do not hesitate to contact me. I can be reached at 973-857-0870, extension 127, or via email at [zedelman@fairviewinsurance.com](mailto:zedelman@fairviewinsurance.com).

Sincerely,

Zach Edelman  
Director of Business Development  
Property & Casualty Division



25 Fairview Avenue • Verona, New Jersey 07044  
Tel: 973.857.0870 • Toll Free: 800.372.2558 • Fax: 973.857.9131  
1930 L. Marlton Pike, Suite C-16 • Cherry Hill, New Jersey 08003  
Tel: 856.424.8515 • Toll Free: 800.452.5376 • Fax: 856.424.7933  
[www.fairviewinsurance.com](http://www.fairviewinsurance.com)





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**Nature/Scope of Services:**

Fairview Insurance Agency Associates, Inc. confirms that our services will include, but not be limited to, the following services:

- a. Assistance with the development of long-range insurance strategies;
- b. Management of aspects of Township of Union Board of Education Board's insurance program for which the consultant is retained;
- c. Review of insurance policies and contracts to ensure adequate coverage for which the consultant is retained;
- d. Recommendations and assistance in the procurement of insurance coverage, including preparation of any required RFP's;
- e. 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;
- f. Identification and analysis of risks arising out of current and future operations;
- g. Preparation of specifications for quotations every three (3) years or sooner, as required by the Board;
- h. Loss Control and Safety Review Services as applicable;
- i. Coordination of appraisals of physical assets to determine proper insurable values, limits required and special terms required by the Board as required;
- j. Continuous review and analysis of loss information from current and prior insurance companies and presentation of findings to the Board;
- k. Review of contracts for insurance compliance;
- l. Acting as liaison between the Board and insurance carriers, brokers, providers, or claimants;
- m. Monitoring, review and presentation of data to help manage claims on all current and future policies;
- n. Review and analysis of rating classifications on various insurance contracts to determine the most beneficial ones to utilize;
- o. Continuous review and analysis of insurance coverage and policies to keep up with industry changes, continuing operations and growth;
- p. Research and analysis of alternatives to current risk funding mechanisms to meet the changing needs of the Board;
- q. Preparation of all certificates of insurance, automobile identification cards and other required documents within 24 hours of the Board's request;



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- r. Notification of Board staff as to local, state and federal regulations and recommendations for compliance as required;
- s. Participation in on-going meetings with Board staff to review losses, safety recommendations, government regulations, insurance requirements, etc.;
- t. Review of audits of current and previous policies for accuracy and potential premium savings;
- u. Performance of self-insurance feasibility studies where applicable and recommendations to Board staff;
- v. Identification of areas of risk and the associated strengths and weaknesses of the Board to manage those risks;
- w. Assistance in the development of alternative strategies to reduce risk to assets and resources;
- x. Consultation as to the probable impact of strategies elected by the Board;
- y. 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.

**Standard Requirements of Technical Qualifications: Property & Casualty Insurance**

- a. The name of the Respondent, the principal place of business and, if different, the place where the services will be provided.

Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, NJ 07044

Contact Person: Lawrence K. Graham, CIC, Vice President  
Phone: 973.857.0870  
Toll Free: 800.372.2558  
Fax: 973.857.9131  
Email: [lgraham@fairviewinsurance.com](mailto:lgraham@fairviewinsurance.com)



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- b. Respondent must have a minimum of ten (10) years of experience as an insurance broker and a minimum of five (5) years of experience servicing Boards of Education or other governmental agencies.

Fairview Insurance Agency Associates, Inc. brings a wealth of knowledge and over thirty years of experience to the field of public sector Risk Management Consulting and Insurance Brokerage Services. The following are examples of some of our success and experience 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 \$1,067,000 annually. 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.

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 over \$92,000 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.



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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.

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

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.

### **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



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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:

- 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.



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- 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.
- 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.
- Introduction and set-up of 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.
- 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.
- Reviewed and made recommendations of coverage for vendor Certificates of Insurance.
- 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. This review is currently in process.
- 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,



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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.

### **2007 – 2010: Borough of Roselle – Risk Manager**

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.

### **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.





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- 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**

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 2<sup>nd</sup> 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.

### **2004 – Present: Livingston Township - Risk Management Consultant**

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



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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.

**2002 – Present: Township of Bloomfield - Risk Management Consultant**

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.

**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 Water District – Risk Manager**

As Risk Manager, Fairview Insurance was able to reduce premiums by \$1,620,000. Fairview also coordinated Safety Programs with Insurance Carriers and reviewed contracts for outsourcing of services.



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**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 – Present: Borough of New Providence – Insurance Broker**

Fairview Insurance Agency Associates, Inc. has been 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.

**Please refer to Tab #1 for Client Letters of Recommendation**



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- c. **The education, qualifications, experience, and training of all persons who would be assigned to provide services along with their names and titles.**

Our service model is to provide exceptional service both quickly and accurately and our service is unparalleled in the industry. Fairview Insurance prides ourselves on managing all aspects of the Property & Casualty Insurance Program. 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 Board. 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 Board. 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](mailto: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 primary point of contact for the Board 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 Board, especially the TPA/Managed Care review that has successfully saved money for our clients. Larry has over thirty years of experience in the industry.

**Glenn Jacobs, CIC, Vice President**

**Email: [gjacobs@fairviewinsurance.com](mailto:gjacobs@fairviewinsurance.com)**

Glenn is responsible for risk management services for a number of public sector clients. Glenn is also responsible for oversight of public sector client risk management services on a daily basis with Larry. Glenn is responsible for meeting regularly with all of Fairview's insurance carriers as well as attending joint insurance fund and insurance carrier meetings. Glenn will serve as a backup to Larry. He will assist with account



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renewal, risk management analysis, and loss control coordination. Glenn has over thirty years of experience in the insurance industry.

**Zach Edelman, Director of Business Development**

**Email: [zedelman@fairviewinsurance.com](mailto:zedelman@fairviewinsurance.com)**

Zach works with Larry and Glenn 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 and Glenn. He will help coordinate the various servicing needs of the Board. Zach will also assist Larry in contract review, specifically the TPA/Managed Care review that we can perform if desired by the Board.

**Tom FitzPatrick, Executive Sales**

**Email: [tfitzpatrick@fairviewinsurance.com](mailto:tfitzpatrick@fairviewinsurance.com)**

Tom works with Larry, Glenn, 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 Larry, and Glenn as necessary to ensure the Board's insurance program is running smoothly. Tom will be responsible to coordinate and set up safety committee meetings for the Board and to attend the meetings. Tom will also be responsible for monitoring claims on a monthly basis to identify any trends and recommend training in these areas.

**Teresa Sulsona, CISR, CPSR, CPIA, Property & Casualty Lines Manager**

**Email: [tsulsona@fairviewinsurance.com](mailto: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](mailto: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



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the main customer service representative for the Board. Anne has over 20 years of experience in the insurance industry and will assist the Board on a daily basis.

**Danielle Voda, CPIA, Account Manager**

**Email: [dvoda@fairviewinsurance.com](mailto:dvoda@fairviewinsurance.com)**

Danielle is responsible for handling day-to-day account responsibilities 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 an additional point of contact with Teresa and Anne.

**Please refer to Tab #2 for staff licenses and resumes.**

- 1. The Respondent must have an agency license as well as individual licenses for all people assigned to the Board from the New Jersey Department of Banking and Insurance.**

Fairview Insurance Agency Associates, Inc. and all individuals that will be assigned to the Board have the appropriate licenses from the New Jersey Department of Banking and Insurance. Please refer to Tab #2 for agency and staff licenses.

- d. A listing of all other engagements where services of the types being proposed were provided in the past five (5) years. This should include other boards of education and other levels of government. Contact information for the recipients of the similar services must be provided. The Board may obtain references from any of the parties listed.**

Please see references on the following page.



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**References – Partial Listing**

<b>Client</b>	<b>Lines of Coverage</b>	<b>Contact</b>	<b>Contact #</b>	<b>Email/physical address</b>
Jersey City Board of Education	Property & Casualty	Luigi Campana Business Administrator	201-915-6274	<a href="mailto:lcampana@icboe.org">lcampana@icboe.org</a> 346 Claremont Ave Jersey City, NJ 07305
Township of Bloomfield	Property & Casualty	Ted Ehrenburg Business Administrator	973-680-8501	<a href="mailto:tehrenburg@bloomfieldtwpnj.com">tehrenburg@bloomfieldtwpnj.com</a> 1 Municipal Plaza Bloomfield, NJ 07003
Township of West Orange	Property & Casualty	Jack Sayers Business Administrator	973-325-4050	<a href="mailto:admin@westorange.org">admin@westorange.org</a> 66 Main Street West Orange, NJ 07052
Township of Livingston	Property & Casualty	Michele Meade Business Administrator	973-535-7973	<a href="mailto:mmeade@livingstonnj.org">mmeade@livingstonnj.org</a> 357 South Livingston Ave. Livingston, NJ 07039
Borough of Caldwell	Property & Casualty	Paul Carelli Business Administrator	973-466-4634	<a href="mailto:pcarelli@caldwell-nj.com">pcarelli@caldwell-nj.com</a> 1 Provost Square, Caldwell, NJ 07006
Township of Parsippany - Troy Hills	Property & Casualty	Jasmine Lim Business Administrator	973-263-4391	<a href="mailto:limj@parsippany.net">limj@parsippany.net</a> 1001 Parsippany Blvd Parsippany, NJ 07054
Borough of New Providence	Property & Casualty	Douglas Marvin Business Administrator	908-665-1400	<a href="mailto:douglas.marvin@newprov.org">douglas.marvin@newprov.org</a> 360 Elkwood Avenue New Providence, NJ 07974
Western Monmouth Utilities Authority	Property & Casualty	Kathleen Leatherman Executive Director	732-446-9300	<a href="mailto:kleatherman@wmua.manalapan.nj.us">kleatherman@wmua.manalapan.nj.us</a> 103 Pension Rd, Manalapan Township, NJ 07726
Township of Old Bridge	Property & Casualty	Christopher Marion Business Administrator	732-721-5600	<a href="mailto:cmarion@oldbridge.com">cmarion@oldbridge.com</a> 1 Old Bridge Plaza Old Bridge Township, NJ
Housing Authority of the City of Passaic	Property & Casualty	Victor Cirilo Executive Director	973-365-6330	<a href="mailto:vcirilo@passiachousing.org">vcirilo@passiachousing.org</a> 33 Aspen Pl, Passaic, NJ 07055



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Please refer to Tab #1 for client letters of recommendation.

1. A description of all other areas of insurance Brokerage services of the Respondent, with emphasis on a description of those services of interest to boards of education or municipal government clients.

**FAIRVIEW INSURANCE SERVICE OVERVIEW**

At Fairview Insurance, we pride ourselves on our Risk Management 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 Insurance can provide, however, Fairview Insurance will provide whatever level of service the Board 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





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- 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 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



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Insurance Broker Services: Property & Casualty**

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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



## Board of Education of the Township of Union Request For Qualifications For: Insurance Broker Services: Property & Casualty

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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 90 days prior to expiration date. Some of the renewal topics discussed would include updating 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.



## Board of Education of the Township of Union Request For Qualifications For: Insurance Broker Services: Property & Casualty

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- **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 Board of Education of the Township of Union, 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 Board of Education of the Township of Union 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 Board. This will ensure that the Board'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 Board's Liability claims history is not affected.

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

**Please refer to Tab #3 for examples of Risk Transfer.**



**Board of Education of the Township of Union  
Request For Qualifications For:  
Insurance Broker Services: Property & Casualty**

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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



Board of Education of the Township of Union  
Request For Qualifications For:  
Insurance Broker Services: Property & Casualty

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- 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 coverage 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.

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

Neither Fairview Insurance Agency Associates, Inc. nor any individuals assigned to this engagement are suspended, or otherwise prohibited from professional practice by any federal, state, or local agency.

- f. **An Affirmative Action Statement.**

Please refer to Tab #4 for Affirmative Action Statement.

- g. **A completed Non-Collusion Affidavit.**

Please refer to Tab #4 for a completed Non-Collusion Affidavit.



Board of Education of the Township of Union  
Request For Qualifications For:  
Insurance Broker Services: Property & Casualty

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- h. **A statement that the Respondent will comply with the General Terms and Conditions required by the Board and enter into the Board's standard Professional Services Contract.**

Fairview Insurance Agency Associates, Inc. will comply with the General Terms and Conditions required by the Board and will enter into the Board's standard Professional Services Contract.

- i. **A copy of the Respondent's Business Registration Certificate.**

Please refer to Tab #4 for a copy of Fairview Insurance Agency Associates, Inc.'s Business Registration Certificate.

**Cost Analysis:**

**Respondents should submit a cost analysis which would include any proposed retainer, the services to be provided for the retainer, if services will be provided at a flat rate, if all or any services will be billed through hourly rates and what are the established rates. The Board does not provide payment for or reimbursement for travel expenses.**

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 into the rates. Joint Insurance Funds pay "Risk Management Fees" based upon premium assessment. Fairview Insurance Agency Associates, Inc. would be paid by the private insurance carrier or the Joint Insurance Fund, not directly by the Board of Education of the Township of Union.

Additionally, Fairview Insurance does not impose any additional consulting fees or charges and accepts the 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.

**If the Township of Union Board of Education is contracted with New Jersey Schools Insurance Group or School Alliance Insurance Fund for your insurance, those joint insurance funds do not**



Board of Education of the Township of Union  
Request For Qualifications For:  
Insurance Broker Services: Property & Casualty

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allow for net of commission insurance quotes and they do not allow commissions to be reduced per their bylaws. They pay 15% commission on Property and Casualty lines of coverage and 6% commission on Workers Compensation. Similarly, standard insurance carriers pay 10% commission on Property and Casualty lines of coverage and 6% on Workers Compensation. Fairview Insurance will accept the standard commission as payment in full.

Please see email confirmation on the following two pages regarding commission with New Jersey Schools Insurance Group and School Alliance Insurance Fund.



**Zach Edelman**

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**From:** Zach Edelman  
**Sent:** Wednesday, June 04, 2014 10:51 AM  
**To:** Zach Edelman  
**Subject:** FW: Question on XXX XXXX of Education

**From:** Lisa White [mailto:[L.White@njsba10.org](mailto:L.White@njsba10.org)]  
**Sent:** Monday, June 10, 2013 2:22 PM  
**To:** Zach Edelman  
**Cc:** Larry Graham  
**Subject:** RE: Question on XXX XXXX Board of Education

That is correct.

**From:** Zach Edelman [mailto:[zedelman@fairviewinsurance.com](mailto:zedelman@fairviewinsurance.com)]  
**Sent:** Monday, June 10, 2013 2:10 PM  
**To:** Lisa White  
**Cc:** Larry Graham  
**Subject:** Question on XXX XXXX Board of Education

Hi Lisa -- Hope all is well with you.

Last year you confirmed for the XXX XXXX Board of Education that NJSBAIG's current commission policy does not allow for quotes to be released NET commission. Please confirm that this is still the current policy.

Thanks

Zach

Zach Edelman  
Fairview Insurance Agency Associates  
Director of Business Development  
(973) 857 - 0870 (ph)  
(267) 295 - 6159 (fax)  
[zedelman@fairviewinsurance.com](mailto:zedelman@fairviewinsurance.com)  
website address [www.fairviewinsurance.com](http://www.fairviewinsurance.com)

This email and any files transmitted with it may be confidential and contain privileged information. If you are not the intended recipient you must not copy, distribute or use this email or the information contained in it for any purpose other than to notify NJSBAIG. If you have received this message in error, please notify the sender immediately, and delete this email from your system. Any views expressed in this message are those of the individual sender, except where the sender specifically states them to be the views of NJSBAIG. If the disclaimer can't be applied, take no action.

**Zach Edelman**

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**From:** Zach Edelman  
**Sent:** Wednesday, June 04, 2014 10:30 AM  
**To:** Zach Edelman  
**Subject:** FW: SAIF Commission Email

**From:** Craig Klein [<mailto:CKlein@riminc.org>]  
**Sent:** Monday, February 13, 2012 8:30 AM  
**To:** Zach Edelman  
**Subject:** RE: SAIF 2012/2013 New Business

You are right on!

Let us know if have any other questions or need anything additional.

Thanks!

**From:** Zach Edelman [<mailto:zedelman@fairviewinsurance.com>]  
**Sent:** Friday, February 10, 2012 5:12 PM  
**To:** Craig Klein  
**Subject:** RE: SAIF 2012/2013 New Business

Thanks Craig. To be clear. Every district must have a risk manager and every risk manager receives commissions as per the by-laws for those lines of insurance. Also there are no net of commission or flat fees that can be implemented in lieu of commissions outlined in schedule B. Is that correct?

Zach Edelman  
Fairview Insurance Agency Associates  
Director of Business Development  
(973) 857 - 0870 (ph)  
(267) 295 - 6159 (fax)  
[zedelman@fairviewinsurance.com](mailto:zedelman@fairviewinsurance.com)  
website address [www.fairviewinsurance.com](http://www.fairviewinsurance.com)

**From:** Craig Klein [<mailto:CKlein@riminc.org>]  
**Sent:** Friday, February 10, 2012 5:06 PM  
**To:** Zach Edelman  
**Subject:** RE: SAIF 2012/2013 New Business

**3. FEES**

In consideration of the Risk Management Consultant rendering the services provided for in this Agreement, the Fund shall pay the Risk Management Consultant an amount as set forth in the chart attached hereto as Schedule "B". The Risk Management Consultant shall receive no other compensation or commission for servicing any member for coverages provided through the Fund.

Contained in the RMC contract-



**THE JERSEY CITY PUBLIC SCHOOLS**  
346 CLAREMONT AVENUE  
JERSEY CITY, NEW JERSEY 07305  
(201) 915-8274  
(201) 938-1142 FAX



**LUIGGI C. CAMPANA**  
Business Administrator / Board Secretary

EMAIL: [lcampans@jcboe.org](mailto:lcampans@jcboe.org)

October 21, 2013

Mr. John Graham  
CEO  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, New Jersey 07044

Dear Mr. Graham,

I wanted to take the time to acknowledge the professional work of your staff on the Jersey City Board of Education's Property & Casualty Insurance program. Your firm marketed all lines of insurance to ensure that our program was as competitive as possible in both coverage and premium. Additionally, your staff is very responsive to our day to day inquiries and requests.

We especially want to point out that through Fairview Insurance's auditing and consulting services this year you analyzed, negotiated and recommended a TPA solution that was able to help save the District an estimated \$1,067,000 annually on Third Party Administrative costs and Managed Care Services. There was no disruption in service and the process was completely seamless. We appreciate the detailed analysis that your firm provided and look forward to working with Fairview Insurance in the years to come.

Sincerely,

A handwritten signature in black ink, appearing to read "Luigi C. Campana", with a long horizontal line extending to the right.

**Luigi C. Campana**  
Business Administrator / Board Secretary

HIMANSHU R. SHAH  
DIRECTOR OF FINANCE



MIDDLESEX COUNTY, N.J.

TOWNSHIP OF OLD BRIDGE

April 2nd, 2012

Mr. John Graham  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, NJ 07044

Dear Mr. Graham,

On behalf of the Township of Old Bridge, I would like to thank you and your staff for the exceptional Risk Management services that Fairview Insurance has provided. Specifically we appreciate the efforts of Zach Edelman, Tom FitzPatrick and Danielle Voda. It is evident that Fairview Insurance has a full team of professionals available to address all the Township's needs.

As our Risk Manager, your in-depth analysis and review of our insurances have made us confident that our liabilities are overseen properly. Through your hands-on approach, you have offered our internal staff much guidance regarding the Township's insurance matters. We especially appreciate your attention to our finances and consideration of our bottom line.

We are pleased with your services and look forward to working with you and Fairview Insurance in the future.

Sincerely,

Himanshu R. Shah  
Finance Director/CFO



# HOUSING AUTHORITY OF THE CITY OF HOBOKEN

400 HARRISON STREET, HOBOKEN, N. J. 07030  
(201) 798-0370

FAX (201) 798-0164



March 25, 2012

Mr. Zach Edelman  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, NJ 07044

Dear Mr. Edelman,

I wanted to thank you and the Fairview Insurance staff for the wonderful claims handling services that were provided in the aftermath of Hurricane Irene. Your services lifted the heavy burden of claims coordination between various carriers and FEMA from our staff to your team. Ultimately, following up until the final FEMA checks were received by the Housing Authority nearly \$400,000, an amount that was most needed during this difficult time.

We are confident in the services that Fairview Insurance Agency provides and we look forward to working with you in the future.

Sincerely,

Carmelo G. Garcia, MSIS, IM, SPHM, SHRM  
Executive Director

# HOUSING AUTHORITY of the CITY of PASSAIC

52 ASPEN PLACE  
PASSAIC, NEW JERSEY 07055

MAIN OFFICE  
(973) 365-6330  
FAX (973) 365-0017

HCV (SECTION 8)  
(973) 365-6335  
FAX (973) 676-4122

ALFRED SPEER VILLAGE  
(973) 365-6763

CHESTNUT GARDENS &  
VRELAND VILLAGE  
(973) 365-6778

SENIOR SITES  
(973) 365-6772

February 23, 2012


Mr. Zach Edelman  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, NJ 07044

Dear Mr. Edelman,

On behalf of the Passaic Housing Authority, I wanted to take this opportunity to thank you and the Fairview Associates staff for the proficient assistance that you provided with the Hurricane Irene claims process. Your seamless approach for coordinating the claims with the JIF and FEMA resulted in a return of hundreds of thousands of dollars. You and your staff attended every meeting from this initial kick off meeting all the way up until the State of New Jersey issued released the FEMA checks.

We are extremely thankful for all of the risk management services that were provided.

Sincerely,

  
Victor Cirilo  
Executive Director



One Provost Square • Caldwell, NJ 07006 • 973-226-6100 • Fax 973-403-1355

May 23, 2011

Mr. Zach Edelman  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, NJ 07044

SUBJECT: Borough of Caldwell – Risk Management Services

Dear Mr. Edelman:

I am writing to acknowledge the professional risk management services that Fairview Insurance has provided the Borough of Caldwell these past 4 years. By assisting with our monthly department head meetings and introducing additional safety trainings, safety is at an all time high, claims are down, and the Borough is a safer place for our employees.

Additionally, we appreciate Fairview's competitive business model. At our most recent renewal period, Fairview Insurance solicited every insurance vehicle in the public sector marketplace on our behalf. As a result, we significantly reduced our premiums as compared to our last two renewal periods. We would like to thank your agency for exhausting every avenue to ensure the Borough has the most competitively priced and broadest coverage available in the marketplace today.

Thank you again for your Risk Management Services and we look forward to working with you in the years to come.

Sincerely,

Paul M. Carelli  
Borough Administrator  
Caldwell Borough  
1 Provost Square  
Caldwell, N.J. 07006  
(973) 403-4634

TOWNSHIP OF

# Parsippany-Troy Hills



Department of Administration

Jasmine L. Lim  
Business Administrator

1001 Parsippany Boulevard  
Parsippany, New Jersey 07054 • 973-263-4391

June 4, 2010

To Whom It May Concern:

I am herein providing a reference for the Fairview Insurance Agency. Fairview has served as co-broker for the Township of Parsippany - Troy Hills' employee health benefits for almost four (4) years. During that time Fairview has negotiated renewals for the Township, provided assistance to employees to resolve health insurance issues and provided valuable advice and guidance regarding negotiations with collective bargaining units.

During the first year that Fairview worked on the medical renewal, the Township was able to realize a \$600,000 savings by contracting directly with Horizon rather than staying in the State Health Benefits Plan. For the 2010 calendar year, Fairview negotiated a contract with CIGNA that provided a \$668,000 savings over the renewal quote provided by Horizon.

Fairview's large portfolio of, and years of experience with, public sector clients has provided Fairview staff with a wealth of experience and knowledge on public sector employee benefits trends and contract negotiations. Over the years, several cost savings changes in medical, prescription and dental benefits were effectuated.

I have found Fairview to be very responsive to the Township and pro-active in sharing information with the Township on the Health Care Reform Act, Medicare and other human resources / employee benefit issues. Fairview seems to enjoy a good relationship with most of the insurance carriers and the Township has benefited from these good relations.

If you have any questions, please feel free to contact me at the above number or email address.

Sincerely,

Jasmine L. Lim  
Business Administrator



Bloomfield Board of Education  
Office of the Business Administrator/Board Secretary  
155 Broad Street  
Bloomfield, NJ 07003

June 2, 2010

Ryan Graham  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, NJ 07044

Dear Mr. Graham:

The Bloomfield Board of Education is a school district with 6,000 students and an operating budget of \$85M. It is with great pleasure to identify the efforts of your company.

The staff handles all insurance declaration page requests in an expeditious manner. As for your ability to handle Health benefits, your firm is second to none. I always have my issues pertaining to budget, coverage's, or general health concerns, answered immediately. Within the first 30 days with the district, you were able to reduce our premiums by approximately \$100,000 by renegotiating our existing contracts.

If I could be of any assistance, please feel free to call me at 973 680 8515

Sincerely,

Michael Dorderian  
Business Administrator

COMMISSIONERS  
 CARMEN A. CRECHIO  
 CHAIRMAN  
 NUTLEY, NJ  
 LOUIS A. FUCIGNELLO  
 VICE CHAIRMAN  
 WALLINGTON, NJ  
 CHARLES P. BROTHMEYER  
 FRANK, N. LAKES, NJ  
 RICHARD C. SKIRNIAK  
 NUTLEY, NJ  
 MICHAEL J. CREGG  
 WOODBURN, NJ  
 JOSEPH TARRANTA, JR.  
 WEST CAPELLE, NJ  
 ALBERT MANZO  
 PATERSON, NJ



ONE P.A. CRECHIO DRIVE  
 WOODBURN, NJ 07094  
 732-34-2800 FAX 732-34-2101

MICHAEL J. DESTEFANO  
 EXECUTIVE DIRECTOR  
 COLLEEN DESTEFANO  
 DEPUTY EXECUTIVE DIRECTOR  
 ANGELO M. SALAMY  
 COMM. SECRETARY

June 4, 2010

Mr. Ryan Graham  
 Fairview Associates  
 25 Fairview Avenue  
 Verona, NJ 07044

Dear Mr. Graham:

I wanted to take this opportunity to thank you for all the help and excellent service Fairview has provided in assisting the Commission with its employees insurance needs, including most recently assisting us in reducing our claims experience and thus saving the Commission considerable money in its premiums.

I also wanted to thank you for your help in educating and convincing our employees to voluntarily move to the less expensive Direct Access option of our hospitalization and major medical insurance as well as working with our prescription provider to offer an incentive to our employees to choose less expensive generics. Both of these measures saved the Commission considerable expense without forcing a reduction in benefits.

Finally, I will thank you for providing special service for some of the unique circumstances our employees encountered in dealing with some of their illnesses. We very much appreciate the assistance you provided and the fact that you went the extra mile for the Commission and its employees. I would recommend Fairview to anyone.

Sincerely,

Colleen DeStefano  
 Deputy Executive Director

RAYMOND J. McCARTHY  
MAYOR

E-mail:  
mccarthy@bloomfieldtwpnj.com



Telephone  
973 • 680 • 4080

Fax  
973 • 680 • 4040

TOWNSHIP OF BLOOMFIELD  
NEW JERSEY 07003-3487

June 2, 2010

Mr. Ryan Graham  
Fairview Insurance Agency Associates, Inc.  
25 Fairview Avenue  
Verona, NJ 07044

Dear Mr. Graham:

On behalf of the Township of Bloomfield, we greatly appreciate the work accomplished by your agency. In 2006, your agency was responsible for saving our Township over \$600,000 in medical and prescription premiums. In addition, your assistance in our collective bargaining negotiations has enabled us to achieve an additional significant savings. On top of the savings, the administrative staff, employees and dependents have received superb service that has exceeded our expectations.

We are pleased with your performance and look forward to the continued high level of service.

Very sincerely,

A handwritten signature in black ink that reads "Raymond J. McCarthy".

Raymond J. McCarthy



# State of New Jersey

Department of Banking and Insurance  
20 West State Street  
Trenton, NJ 08625-0327

LICENSE NUMBER  
**8038220**

THIS CERTIFIES THAT **FAIRVIEW INSURANCE AGENCY  
ASSOCIATES INC**


AT BUSINESS ADDRESS 25 FAIRVIEW AVE  
VERONA, NJ 07044

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 17:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 17:17-2.5, including continuing education requirements for resident individuals are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 20 days prior to the license expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	LIFE INSURANCE; ACCIDENT, HEALTH OR SICKNESS; PERSONAL LINES; PROPERTY; CASUALTY; SURPLUS LINES INSURANCE	06/01/2014	05/31/2016

printed: 04/29/2014

  
Commissioner of Banking and Insurance

The Department maintains an informative website at [www.dobi.nj.gov](http://www.dobi.nj.gov). Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

### Department Contact Information

web site: [www.dobi.nj.gov](http://www.dobi.nj.gov)  
phone: (609) 292-4337  
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance  
20 West State Street  
P.O. Box 327  
Trenton, NJ. 08625-0327



State of New Jersey  
 Department of Banking and Insurance  
 20 West State Street  
 Trenton, NJ 08625-0327

LICENSE NUMBER  
**6017861**

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 17:27-2.12 is paid and renewal requirements set forth in N.J.A.C. 17:27-5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

THIS CERTIFIES THAT **LAWRENCE K. GRAHAM**

AT BUSINESS ADDRESS 25 FAIRVIEW AVE  
 VERONA, NJ 07044

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	LIFE INSURANCE; ACCIDENT, HEALTH OR SICKNESS; PERSONAL LINES; PROPERTY; CASUALTY	11/01/2012	10/31/2014

printed: 11/05/2012

*L. K. Graham*  
 Acting Commissioner of Banking and Insurance

The Department maintains an informative website at [www.njdobi.org](http://www.njdobi.org). Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

**Department Contact Information**  
 web site: [www.njdobi.org](http://www.njdobi.org)  
 phone: (609) 292-4337  
 fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance  
 20 West State Street  
 P.O. Box 327  
 Trenton, NJ 08625-0327

# Lawrence K. Graham, CIC

25 Fairview Avenue  
Verona, NJ 07044

**Experience**            1976 – Present    Fairview Insurance Agency Associates, Inc.    Verona, NJ 07044

**Vice President**  
Responsibilities include Risk Management for Municipalities, School Districts, Utility Authorities, Equipment Dealerships, Automobile Dealerships, Manufacturing, Construction Dealerships and general commercial accounts. Account renewal review including monthly/quarterly visits with clients, loss control and claim management assistance to assure profitability and appropriate exposures. Risk Management services for Public Sector accounts include attendance at JIF meetings, recommendation compliance and contract reviews.

**Work**                    1973 – 1975    Prudential Insurance Company Insurance Agent

**Experience:**            1975 – 1976    Mathematics Teacher  
                                  Charles E. Ellis School

1976 to                  Vice President  
Present                  Fairview Insurance Agency Associates, Inc.  
                                  Verona and Cherry Hill, New Jersey

**Education**            1972                  Temple University, Philadelphia, PA  
                                  BS in Education

1978 to                  Certified Insurance Counselor  
Present

**Professional Services**

1994-2008    Cherry Hill Township-Risk Manager  
Reduced premiums overall by \$2.8 million. Established a safety and risk management committee that led to favorable loss experience and increased employee safety which helped the Township finish 2<sup>nd</sup> among 42 municipalities for overall safety awards for 2006 & 2007.

1999-Present    Clark Board of Education-Risk Manager  
Reduced premiums overall by \$1 million. Coordinated a Safety Program with the School Safety Department and the Insurance Carrier. Reviewed premium audits which saved an additional \$42,000. Set up playground inspections.

2006-Present    Roselle Board of Education- Risk Manager  
Reduced premiums for 3 consecutive years for a savings of \$ 122,000. Reviewed premium

audits for additional savings. Formalized Safety program in the district and setup playground safety inspections to meet state safety codes.

2001-Present North Jersey Water District- Risk Manager

Reduced premiums by \$1,620,000. Coordinated Safety Program with Insurance Carriers. Reviewed contracts for outsourcing of services.

2006-Present West Orange- Risk Manager

Premium savings overall of \$250,000. Reviewed contracts for compliance. Attendance at JIF and safety meetings. Reviewed loss control recommendations.

2006-Present Township of Bloomfield- Risk Manager

Premium savings averaged over \$300,000 per year. Set up first Safety Committee in Township.

2007-Present Western Monmouth Utilities Authority- Risk Manager

Attended JIF meetings as representative. Established guidelines for Safety Program. Reviewed claims with administration to prevent reoccurrence. Increased coverages while stabilizing insurance cost.

2006-Present Township of Pemberton- Risk Manager

Attended Safety and JIF meetings. Reviewed coverages and exposures. Established formalized procedures for Safety Committee.

2006-Present Borough of Highland Park- Risk Manager

Negotiated overall savings of \$100,000. Reviewed contracts for Insurance coverage and Risk Transfer. Coordinated Safety Committee with the JIF Safety program.

2007 Township of Riverside- Risk Manager

Negotiated compliance of Loss Control recommendations. Attended JIF meetings. Set up Safety Program to comply with JIF regulations.

#### **Affiliations**

- Professional Insurance Agents Association, 1976 to Present
- Independent Insurance Agents Association, 1996 to Present
- Certified Insurance Counselor, 1978 to Present
- Harleysville Insurance Agents Council, 1978 -1983
- Crum & Forster Insurance Agents Council, 1984 - 1986
- Transamerica Agency Council, 1987 - 1990
- American Rental Association Preferred Agent, 2003 to Present
- MHEDA Preferred Agent, 2000 to Present

- AmeriHealth Casualty Specialty Agent 2004 - Present

**Community  
Activities**

South Jersey Panthers AAU Basketball Coach, 1997 – 2003  
Cherry Hill Recreational Basketball Coach, 1993 – 1999  
St. Pius X Basketball League Coach, 1991 – 1993  
Cherry Hill Recreational Softball Coach, 1991 – 1996  
Charles E. Eelis Memorial Foundation Board Member, 2004 to Present





# State of New Jersey

Department of Banking and Insurance  
20 West State Street  
Trenton, NJ 08625-0327

LICENSE NUMBER  
**8038219**

THIS CERTIFIES THAT **GLENN R. JACOBS**

AT BUSINESS ADDRESS 25 FAIRVIEW AVE  
VERONA, NJ 07044

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewals requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	LIFE INSURANCE; ACCIDENT, HEALTH OR SICKNESS; PERSONAL LINES; PROPERTY; CASUALTY; SURPLUS LINES INSURANCE	12/01/2013	11/30/2015

printed: 12/12/2013

*K. S. K...*  
Commissioner of Banking and Insurance

The Department maintains an informative website at [www.dobi.nj.gov](http://www.dobi.nj.gov). Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

### Department Contact Information

web site: [www.dobi.nj.gov](http://www.dobi.nj.gov)  
phone: (609) 292-4337  
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance  
20 West State Street  
P.O. Box 327  
Trenton, NJ. 08625-0327

# Glenn R. Jacobs, CIC

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**Experience:** 1979 to Present

**FAIRVIEW INSURANCE AGENCY ASSOCIATES, INC., Verona, NJ**

**Position: Executive Vice President**

- Responsible for sales of commercial and personal lines business as well as administrative functions including employee training and human resources.
- Expertise in the development of sales of niche programs including construction and equipment dealerships, rental stores, municipalities and public entities.
- **FAIRLEIGH DICKINSON UNIVERSITY, ADJUNCT PROFESSOR** – 2000 to present. Petrocelli College, Undergraduate and Graduate: Insurance Studies
- **AMERICAN SCHOOL OF BUSINESS, Fairfield, NJ** – 2000 to present. Teaching insurance licensing class and continuing education seminars

**Education:**

- Graduated RIDER UNIVERSITY with BS in Management, 1978
- Obtained Property/Casualty/Life/Health License in State of NJ
- Obtained Excess/Surplus Lines License in various states
- Aetna Life & Casualty Home Office Sales School, Hartford, CT, 1980
- Professional Independent Agent Sales School, Oberlin College, OH 1981
- CERTIFIED INSURANCE COUNSELOR Designation, NJ and National Membership 1980 to Present
- Certified Licensed Multi-State Professional Insurance Agent

**Professional Services:**

- Livingston Township Risk Manager, 2004 to Present. Garden State Municipal Joint Insurance Fund Committee member. Advisor for new coverages available to Townships. Assists with Loss Control, premium analysis, contract reviews and maximized premium savings. GSMJIF Employment Related Practice Insurance committee member.
- American Rental Association-Preferred Insurance Agent: New Jersey/ New York
- Past Board Member of Essex County Independent Agent Association

**Community  
Activities:**

- Past Board Member of Young Professional Insurance Agent Association
- Head Coach of East Hanover Township PAL Football
- Head Coach of East Hanover Little League
- Head Coach of East Hanover Travel Team Soccer
- Head Coach of East Hanover Basketball
- East Hanover Board of Adjustments 1996-2004
- Athletic Director for St. Rose of Lima Academy, 2006 to 2008
- Inducted into Livingston High School Athletic Hall of Fame 2004



**State of New Jersey**  
 Department of Banking and Insurance  
 20 West State Street  
 Trenton, NJ 08625-0327

LICENSE NUMBER  
**1037065**

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 17:27-2.12 is paid and renewal requirements set forth in N.J.A.C. 17:27-2.9 including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 20 days prior to the license expiration date.

THIS CERTIFIES THAT **ZACH W. EDELMAN**

AT BUSINESS ADDRESS C/O FAIRVIEW INSURANCE AGENCY  
 25 FAIRVIEW AVE  
 P O BOX 324  
 VERONA, NJ 07044

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	PROPERTY; CASUALTY	02/01/2013	01/31/2015

printed: 01/15/2013

*K. S. Kuhst*  
 Commissioner of Banking and Insurance

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 phone: (609) 292-4337  
 fax: (609) 984-5263

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 20 West State Street  
 P.O. Box 327  
 Trenton, NJ. 08625-0327

# Zachary William Edelman

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**Experience** 2005 to Present Fairview Insurance Agency Assoc, Inc. Verona, NJ

## Director of Business Development

- Client responsibilities include best practices of procurement, placement, and account management of public entity and private sector programs.
- Special focus on reduction in workplace injuries
- Ensure current premiums are competitive and coverage comprehensive by bidding out insurance policies when necessary.
- Make necessary recommendations to ensure coverages are current and in-line within municipality infrastructure and budgets.
- Facilitate PEOSHA and OSHA training to ensure regulatory compliance.
- Attend Joint Insurance Fund meetings to keep municipalities compliant within JIF guidelines.

## **Professional Services**

- Borough of Caldwell- Risk Manager 2007 – Present  
Annual Reduction of insurance costs of approximately \$50,000. Significant increase in PEOSH Safety Services and trainings.
- Borough of Roselle- Risk Manager 2007 - 2009  
Reduced annual workers compensation costs by over \$40,000 through audits and in-depth policy and claim review. Facilitation of interdepartmental quarterly claims review meetings to promote safety.
- Bloomfield Board of Education-Risk Manager 2007 – Present  
Through competitive business model reduced premiums by approximately \$45,000.

2003 to 2005 EPIX

## **Account Executive**

- Responsible for consulting Human Resource Solutions unique to each company
- Consultative Selling approach
- Worked in team environment for setting up and running payroll, insurance benefits, 401K accounts and other
- benefit services
- Responsible for accurately forecasting renewal rates and new business forecasts

2000 – 2003

Thomson NewsEdge

**Global Account Manager**

- 2001 Circle of Excellence for Outstanding Account Management Achievement
- Managed news solutions onto Corporate Intranets and Portals
- Responsible for a renewal base of 3.1 million dollars annually
- Managed relationships with executive administrative

**Education**

- University of Pittsburgh, graduated with BA in Business Communications, minor in Philosophy, May 1997
- Semester at Sea: A shipboard education in international marketing and business
- Associates in Arts Degree from Ocean County College – 1971
- NJ State Property & Casualty License- 2005



State of New Jersey  
 Department of Banking and Insurance  
 20 West State Street  
 Trenton, NJ 08625-0327

LICENSE NUMBER  
**1223086**

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

THIS CERTIFIES THAT **THOMAS J. FITZPATRICK**

AT BUSINESS ADDRESS 25 FAIRVIEW AVE  
 VERONA, NJ 07044

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	LIFE INSURANCE; ACCIDENT, HEALTH OR SICKNESS; PROPERTY; CASUALTY	01/01/2013	12/31/2014

*K. S. K...*

Acting Commissioner of Banking and Insurance

printed: 12/12/2012

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**Department Contact Information**  
 web site: [www.njdobi.org](http://www.njdobi.org)  
 phone: (609) 292-4337  
 fax: (609) 984-5263

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Mailing Address: Department of Banking and Insurance  
 20 West State Street  
 P.O. Box 327  
 Trenton, NJ, 08625-0327

# Thomas J. FitzPatrick

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## Experience

2009 to Present    Fairview Insurance Agency Assoc., Inc.    Verona, NJ

### **Executive Sales**

- Responsible for all aspects of placement and account management of public entity and private sector insurance programs.
- Underwriting, rating, marketing, and binding of commercial and personal lines of insurance with numerous insurance companies.
- Design and implement target market campaigns for insurance prospects.
- Aiding clients with claims management.
- Completed Ultimate Producer Sales and Coverage School
- Account review with clients on a pre-set schedule based on client preferences.
- Renewal review of accounts with clients including remarketing and pricing review when necessary.
- Recommendations on loss control procedures to reduce claims occurrences.

2006 to 2009    Enterprise Rent-A-Car    Philadelphia, PA

### **Management Assistant**

- Promoted to Management Assistant after qualifying for and passing management qualification test.
- Required to set my own marketing goals and meet them each month.
- Responsible for training new employees.
- Responsible for managing and maintaining a fleet of over 175 vehicles.
- Managed daily customer service calls.
- Managed accounts receivables.

### **Management Trainee**

- Part of Enterprise Best Person Program at Philadelphia Airport after being with company for only two months.
- Responsible to maintain a high level of personal sales to stay in program.
- Required to reach a marketing goal each month.
- Learned to run an office and its daily operations.

## Education

2002 to 2006    Albright College    Reading, PA

- B.S. in Business Administration with a concentration in Management, May 2006
- Licensed Producer in NJ for Property & Casualty, Life Insurance; Accident, Health or Sickness.
- Currently pursuing Certified Insurance Counselor designation.





**State of New Jersey**  
 Department of Banking and Insurance  
 20 West State Street  
 Trenton, NJ 08625-0327

**LICENSE NUMBER**  
**8623909**

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

THIS CERTIFIES THAT **TERESA M. SULSONA**

AT BUSINESS ADDRESS **FARIVIEW INSURANCE AGENCY, ASSOCIATES INC**  
**25 FAIRVIEW AVE**  
**P O BOX 324**  
**VERONA, NJ 07044**

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	ACCIDENT, HEALTH OR SICKNESS; PERSONAL LINES; PROPERTY; CASUALTY	05/01/2013	04/30/2015

printed: 04/25/2013

*R. S. K...*

Commissioner of Banking and Insurance

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 fax: (609) 984-5263

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 20 West State Street  
 P.O. Box 327  
 Trenton, NJ. 08625-0327

# **Teresa M. Sulsona, CISR, CPSR**

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## **Experience**

1981 – Present Fairview Ins. Agency Assoc., Inc. Verona, NJ

### **General Manager, Personal & Commercial Divisions**

- Manages custom program business
- Services book of approximately \$4 million in premium
- Handles various risks including National Equipment Dealer Program, Wholesale & Retail Manufacturers and Municipalities.
- All aspects of customer service and client management
- Underwriting, rating, marketing and binding of commercial book of business
- Input/Update of client information on Agency Automation System (TAM)
- Assists Commercial Lines Manager in overseeing the daily operations of the Commercial Lines Department and its staff.
- Assists Personal Lines/Small Business Manager in overseeing the daily operations of the Personal/Small Commercial Lines Dept and its' staff.
- Monitors the processing of new business submissions
- Monitors the client base loss experience for the agency; interceding when necessary.
- Acts as liaison between staff and upper management.
- Maintains operation of Agency computer network, including updates
- Trains and assists new and current staff with all computer related operations
- Licensed NJ Producer for Property & Casualty, Life & Health
- Prior position in Fairview: Assistant Commercial Lines Manager
- Maintains two designations: CISR (Certified Insurance Service Representative) and CPSR (Certified Professional Service Representative)

## **Education**

1980 – 1981 Katharine Gibbs University Montclair, NJ

- Graduated Advanced One-Year Course with Honors

1982 Insurance Program Licensing Course



State of New Jersey  
 Department of Banking and Insurance  
 20 West State Street  
 Trenton, NJ 08625-0327

LICENSE NUMBER  
**8623902**

THIS CERTIFIES THAT **ANNE CAMPAGNA**

AT BUSINESS ADDRESS FAIRVIEW INSURANCE AGENCY ASSOCIATES INC.  
 25 FAIRVIEW AVE  
 VERONA, NJ 07044-1341

This insurance license is valid and shall remain in effect, unless revoked or suspended under the law set forth in N.J.A.C. 17:27.12 & paid no renewal requirements set forth in N.J.A.C. 17:27.5, including continuing education requirements for resident individuals, set forth by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 60 days prior to the license expiration date.

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	ACCIDENT, HEALTH OR SICKNESS; PERSONAL LINES; PROPERTY; CASUALTY	05/01/2014	04/30/2016

printed: 04/23/2014

*K. S. K...*  
 Commissioner of Banking and Insurance

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 20 West State Street  
 P.O. Box 327  
 Trenton, NJ. 08625-0327

# Anne Campagna

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## Experience

2008 to Present Fairview Ins. Agency Assoc., Inc. Verona, NJ

### **Commercial Lines Account Executive**

- Manages custom program business
- Services a book of approximately \$4.4 million in premiums
- Handles broad spectrum of risks including Municipalities, Construction & Forklift Equipment Dealers, Wholesale & Retail, Manufacturing & Contractors
- All facets of customer service/client management
- Underwriting rating, marketing, binding & billing of commercial book

2006 – 2008 Bollinger Insurance Agency, Short Hills, NJ

### **Commercial Lines Account Executive**

- Managed custom program business in Medical Malpractice
- Serviced a book of approximately \$5-7million in premium
- Handled broad spectrum of risks including Wholesale & Retail Distributors Manufacturing, Contractors, Medical Facilities, Large Property Management Companies and Large Hotel Chains
- All facets of customer service/client management
- Underwriting, rating, marketing, binding & billing of commercial book

1982 -2006 Fairview Ins. Agency Assoc., Inc. Verona, NJ

### **Select Account/Personal Lines Manager**

- Managed sales and service of small commercial and personal lines accounts.
- Handled All facets of customer service/client management
- Quoting and placing of small commercial lines and personal lines coverages
- Updated carrier rating and underwriting procedures for small commercial and personal lines accounts
- Cross-training customer service representatives and sales producers in underwriting and rating procedures.

## Education

2005 **Graduate Program in Paralegal Studies** – ABA Approved  
Program, Montclair State University

2001 **Bachelor of Science: Social/Behavioral Science,**  
**Minor: Psychology,** Seton Hall University

1982 **Insurance Program Licensing Course** Licensed NJ  
Producer in Property & Casualty, Life and Health. Maintains  
through regular annual updates

## Interests

Interior Design, Sewing



# State of New Jersey

Department of Banking and Insurance

20 West State Street  
Trenton, NJ 08625-0327

LICENSE NUMBER  
**1301146**

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:27-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for renewer; Individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

THIS CERTIFIES THAT **DANIELLE M. VODA**

AT BUSINESS ADDRESS FAIRVIEW INSURANCE AGENCY  
25 FAIRVIEW AVE  
VERONA, NJ 07044

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	LIFE INSURANCE; ACCIDENT, HEALTH OR SICKNESS; PROPERTY; CASUALTY	09/01/2013	08/31/2015

printed: 09/11/2013

*K. S. Kohler*  
Commissioner of Banking and Insurance

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20 West State Street  
P.O. Box 327  
Trenton, NJ. 08625-0327

# Danielle M. Voda

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## Experience

2011 to Present Fairview Insurance Agency Assoc., Inc. Verona, NJ

### **Account Executive**

- Responsible for daily account management tasks for both the Commercial Lines and Personal Lines divisions.
- Markets and facilitates new business and renewal policies.
- Expedites account management tasks such as endorsements, billing inquiries, certificate requests and coverage questions.
- Prepares marketing campaigns and presentations for prospective and current clients.
- Licensed Producer in NJ for Property & Casualty; Life Insurance; Accident, Health or Sickness.
- Currently pursuing Certified Professional Insurance Agent designation.

2010 to 2011 Burson-Marsteller New York, NY

### **Public Relations Intern - Corporate Affairs Division**

- Participated in the Harold Burson Internship Program.
- Planned events for key clients.
- Created presentations for new business pitches and presentations.
- Aided in the creation and implementation of strategic development plans for clients.

2005 to 2010 Fairview Insurance Agency Assoc., Inc. Verona, NJ

### **Assistant**

- Assisted Account Managers in both the Property & Casualty and Benefits division.
- Responsible for clerical tasks.
- Processed endorsement and certificate requests.

## Education

2007 to 2010 Montclair State University Montclair, NJ

- B.S. in Business Administration with a concentration in International Business, Cum Laude, December 2010.



# State of New Jersey

Department of Banking and Insurance

28 West State Street

Trenton, NJ 08625-0327

LICENSE NUMBER

8216240

THIS CERTIFIES THAT **ARMENIO A. MONTEIRO**

AT BUSINESS ADDRESS **DYNAMIC INSURANCE CENTER INC  
100 NORTH AVE  
ELIZABETH, NJ 07208**

The insurance license is valid only when holder is in full compliance with all requirements of the Insurance Code, N.J.A.C. 17:27, and all other applicable laws and regulations. The license holder must maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.25. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.26. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.27. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.28. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.29. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.30. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.31. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.32. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.33. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.34. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.35. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.36. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.37. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.38. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.39. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.40. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.41. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.42. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.43. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.44. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.45. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.46. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.47. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.48. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.49. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.50. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.51. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.52. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.53. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.54. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.55. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.56. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.57. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.58. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.59. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.60. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.61. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.62. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.63. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.64. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.65. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.66. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.67. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.68. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.69. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.70. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.71. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.72. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.73. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.74. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.75. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.76. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.77. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.78. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.79. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.80. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.81. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.82. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.83. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.84. The license holder must also maintain the minimum net worth requirements set forth in N.J.A.C. 17:27.85. 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IS FULLY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

LICENSE TYPE	AREA OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	LIFE, ACCIDENT & HEALTH, MARINE, FIRE, BURGLARY, THEFT, PROPERTY DAMAGE, CASUALTY	01/01/2014	12/31/2015

00000100000

*[Signature]*  
Comptroller of Banking and Insurance

The Department maintains an interactive website at [www.dbi.nj.gov](http://www.dbi.nj.gov). Please visit this web page for available information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information  
Web: [www.dbi.nj.gov](http://www.dbi.nj.gov)  
Phone: (609) 292-4333  
Fax: (609) 292-5263

The request for any change of license information must be sent to the Department within 30 days of the change. Make any checks and/or money orders payable to: STATE OF NEW JERSEY, GENERAL TREASURY

Mailing Address: Department of Banking and Insurance  
28 West State Street  
P.O. Box 327  
Trenton, NJ 08625-0327

Revised on 06/03/2014

## State of New Jersey

Department of Banking and Insurance

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Department of Banking and Insurance

P. O. Box 325

Trenton, NJ 08625-0325

Division of Insurance

20 West State Street

P.O. Box 325

Trenton, NJ 08625-0325

## Certification of Licensure

This form is a reflection of the  
information contained on our licensing  
records as of 06/03/2014

Name: MONTEIRO,ARMENIO A

National Producer #: 5710524

Kenneth E.  
License Information Kobyłowski  
*Commissioner*  
**PRODUCER**

NJ Reference #: 8216240

Expiration Date: 12/31/2015

Authority	Qualified By	Status	Status Effective
LIFE INSURANCE	EDUCATION BY EXAMINATION	ACTIVE	05/16/1985
ACCIDENT, HEALTH OR SICKNESS	EDUCATION BY EXAMINATION	ACTIVE	05/16/1985
PERSONAL LINES	EDUCATION BY EXAMINATION	ACTIVE	05/16/1985
PROPERTY	EDUCATION BY EXAMINATION	ACTIVE	05/16/1985
CASUALTY	EDUCATION BY EXAMINATION	ACTIVE	05/16/1985
VARIABLE	WAIVER OF EDUCATION	ACTIVE	11/03/2003

*Active status for resident producers currently licensed confirms compliance with New Jersey continuing education requirements for producers.  
New Jersey continuing education compliance regulations are not applicable to nonresident producers.*

**NOTE:** UNDER NEW JERSEY LAW, CLU, CHFC, AND CPCU DESIGNATIONS ARE RECOGNIZED AS THE EQUIVALENT OF QUALIFICATION BY EXAMINATION. NEW JERSEY LAW PERMITS THE LICENSING OF NON-RESIDENTS WHO HOLD A RESIDENT LICENSE IN ANOTHER STATE WITH COMPARABLE AUTHORITY.  
LICENSEE DATABASE INFORMATION IS NOT AVAILABLE PRIOR TO 1981.

Print Page



**A. Tony Monteiro**  
**1044 Fanny Street**  
**Elizabeth NJ 07201**  
**(908) 451 6966**  
[Tmonteiro1@aol.com](mailto:Tmonteiro1@aol.com)

### **Summary**

- 22 years experience in the private sector
- Responsible for establishing four new and active businesses
- Committed to producing results above and beyond what is expected
- Ability to prioritize, delegate, motivate and complete goals
- Strong communication and interpersonal skills
- Significant community involvement through political leadership
- Fluency in Portuguese and Spanish

### **Professional Experience**

#### ***Chief Executive Officer***

##### **Dynamic Insurance Center, Inc., -May 1987 through present**

- Professional service oriented insurance agency
- Direct management control of agency through its products and services
- Responsible for monitoring and studying market trends and client development
- Significant background and expertise in development of marketing plan directed toward ethnic local markets. ie. Portuguese and Hispanic clientele.
- Consistently met and frequently exceeded the financial objectives of represented clients. Assessed risk tolerance and investment/risk-management goals to recommend solutions optimally suited to client needs.
- Provided sound financial, insurance and wealth-management services to protect client assets and grow the net worth of their respective portfolios.

#### ***Co-Owner***

##### **Broadway Grill, Inc., -May 1991 through present**

- Founding partner
- Developed customer service procedures and training program for managers and staff
- Originated and implemented marketing strategies to bolster sales at unprofitable store locations
- Enacted personnel guidelines, resolution of staff conflicts, and responsible for negotiation of wages through organization.

#### ***Owner***

##### **Cookies No Crumbs, Inc., T/A Mrs. Field's Cookie-October 1999 through present**

- Establishment of locally operated franchise.

***Transition Team Member***

***New Jersey Governor Elect Chris Christie – 2009***

- New Jersey Department of Environmental Protection

***Board of Education Member***

***City Of Elizabeth – 2006 through 2008***

- Chairman of the Community Relations Committee

***Councilman 5<sup>th</sup> Ward***

***City of Elizabeth-1994 through 2002***

- First Portuguese-American elected to public office in Elizabeth
- Served as Council President Pro-Tem
- Instrumental in formulating and supporting legislation which led to the opening of Jersey Gardens Mall
- Active in supporting large scale development projects that have brought thousands of new jobs and millions in ratables to the City of Elizabeth
- Sponsored a volunteer program as well as undertaking numerous beautification projects, helping to enliven the ward's common areas, such as the parks and other public spaces

**Education**

- Rutgers, the State University, NJ  
Bachelor of Science, Accounting (May, 1987)
- Union County College, Cranford, NJ  
Phi Theta Kappa-National Honor Society Fraternity
- Saint Patrick's High School, Elizabeth, NJ

**Certifications**

- Property, Casualty NJ Licensed & Health Insurance Agent

**Leadership**

- Rutgers University Foundation President's Council
- Delegate to the 1996 Democratic Nominating Convention
- New Jersey Portuguese American Trade, Executive Director, 1995-1997
- Lions Club, Past President, member 1987-present
- Portuguese American Citizens Club, past president
- Egenolf Day Care Center, former Board of Director
- Union County Citizen Insurance Review Committee Member
- Portuguese American Leadership Council of the United States (PALCUS)
- North Elizabeth Youth Baseball League, former Board of Director and coach

### **Awards**

- Lions International-Melvin Jones Fellowship Award
- Myles "Buddy" Riley Memorial, awarded for contribution to the City's Little league

### **References**

Provided upon request.



SAMPLE

CERTIFICATE OF LIABILITY INSURANCE

OP ID: AC

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER: NAME AND ADDRESS OF PRODUCER; CONTACT NAME; PHONE; FAX; E-MAIL; ADDRESS; PRODUCER CUSTOMER ID: TESTJQ!; INSURED: Sample Vendor; INSURER(S) AFFORDING COVERAGE: INSURER A: Name of Insurance Carrier, INSURER B, INSURER C, INSURER D, INSURER E, INSURER F.

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL SUBR INSR, POLICY NO, POLICY EFF, POLICY EXP, LIMITS. Rows include General Liability, Automobile Liability, Umbrella Liability, and Workers Compensation.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required) (NAME OF ENTITY), their officers, officials, agents, employees and consultants are named as an Additional Insured as their interests may appear with respects to work performed by the named insured as per written contract.

CERTIFICATE HOLDER: Name of Entity, Address of Entity; CANCELLATION: SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE.

## ***Sample Hold Harmless Agreement***

Additional Requirements as follows:

1. Certified copies of all insurance policies provided above or certificates thereof satisfactory to the Union Township Board of Education shall be furnished forthwith. Each such policy or certificate shall contain a provision that it is not subject to change, cancellation or non-renewal unless 30 days prior written notice via certified mail/return receipt shall have been given to the Union Township Board of Education by the Contractor's Insurer. These must be received 30 days prior to commencement of work.
2. The Contractor agrees that it will defend, indemnify and save harmless the Union Township Board of Education, its officers, agents and employees from all liability, suits, actions, and demands and all damages, costs or fees on account of injuries to persons or property, including accidental death, arising out of or in connection with the work, or by reason of the operations under this agreement.
3. All insurance purchased and maintained by the Contractor shall designate the Union Township Board of Education, their officers, officials, agents, employees, consultants as additional insureds.

# **SAMPLE CONTRACT**

**CONTRACT #981**

## **GENERAL CONDITIONS**

### **Article VII – CONTRACTOR’S INSURANCE REQUIREMENTS:**

- A. General Insurance Requirements:** The Contractor shall not commence work under this contract until he has obtained all insurance coverages as required herein. Such insurance must be provided by a company or insurance business in the State of New Jersey and approved by the Union Board of Education.

The Contractor shall not allow any Subcontractor to commence work until all similar insurance requirements of the Subcontractor have been obtained and approved.

The Contractor, prior to commencement of any work, shall furnish the Union Board of Education with current certificates of insurance for all coverages required and such certificates shall contain a provision stating that no policy will be canceled or modified for any reason except after thirty (30) days written notice to the Union Board of Education, 2369 Morris Avenue, Union, New Jersey 07083.

The Contractor, prior to making any deliveries, shall furnish the Union Board of Education with current certificates of insurance for all coverages required and such certificates shall contain the following provision:

**“Should any of the above described policies be canceled before the expiration date thereof, the issuing company will mail 30 days prior written notice to the Certificate Holder named.”**

- B. Indemnification:** The Contractor shall indemnify and hold harmless the Union Board of Education, its officers, directors, agents and servants from and against any and all claims, demands, suits, damages, recoveries, settlements, actions, costs, counsel fees, expenses, judgments or decrees arising from or caused by, in whole or part, directly or indirectly, the Contractor, his agents, servants, independent contractors or subcontractors, in any manner, whether by negligence, willful misconduct or otherwise, or any failure to adhere to the specifications contained herein and/or any applicable building codes with respect to the matters contained herein.
- C. Worker’s Compensation Insurance:** The Contractor shall secure and maintain during the life of this contract Worker’s Compensation Insurance for all of its employees and, in case any work is sublet, the Contractor shall require the Subcontractor similarly to provide Worker’s Compensation Insurance for all of the latter’s employees. Said policy or policies shall include Employer’s Liability Protection with a limit of not less than \$1,000,000.

**CONTRACT #981**

**GENERAL CONDITIONS**

- D. Public Liability and Property Damage Insurance:** The Contractor shall secure and maintain during the life of the Contract Comprehensive General Liability Insurance as will protect him, the Union Board of Education and his agents from claims for damages of bodily injury, including accidental death, as well as for claims of property damage which may arise from any act, omission or operations under this Contract, whether by the Contractor, or his Subcontractors.

The limits of liability shall not be less than one million (\$1,000,000) dollars per occurrence for bodily injury liability and one million (\$1,000,000) dollars per occurrence for property damage liability.

- E. Comprehensive Automobile Liability:** This insurance shall be written in a comprehensive form and shall comply with- N.J.S.A. 39:6B-1 et seq. and all local regulations and case law with regard to the scope and effect of the New Jersey Compulsory Motor Vehicle Insurance Statute; and shall provide coverage for protection against all claims for injury to any and all persons and damage to property arising from the maintenance, use or operation of any owned or non-owned vehicle used in, or in connection with, the performance of this contract.

The limits of liability shall not be less than one million dollars (\$1,000,000) for bodily injury and five hundred thousand dollars (\$500,000) for property damage.

- F.** The following risks are considered "exceptions" to the above requirements and where applicable the following coverages must be included in the policy:

1. **Special Hazards:**

- a. Blasting and explosions

\*Applicable to contract: \_\_\_ YES  NO

- b. Collapse of, or structural injury to, any structure, due to excavation or pumping, shoring or demolition of any structure, or the removal or rebuilding of any structural support thereof.

\*Applicable to contract:  YES \_\_\_ NO

- c. Damage to underground structures or conduits.

\*Applicable to contract:  YES \_\_\_ NO

- d. The term "Caused by Accident" in the standard policy shall be broadened by the inclusion of the term "Occurrence".

\*Applicable to contract:  YES \_\_\_ NO

The limits of liability shall not be less than one million dollars (\$1,000,000) per occurrence for bodily injury and one million dollars (\$1,000,000) per occurrence for property damage liability.

CONTRACT #981

GENERAL CONDITIONS

2. **Product Liability:** Where applicable the Contractor should provide Product Liability coverage or a certificate of Product Liability Insurance from the Contractor.  
\*Applicable to contract:  YES  NO
3. **Builders Risk Insurance:** The Contractor shall secure and maintain during the life of this contract Builder's Risk Insurance written in the completed value form and shall protect the Contractor and Owner against all risk of damage to the buildings, structures, materials and equipment not otherwise covered under an Installation Floater. The amount of insurance shall be not less than one hundred percent (100%) of the insurable value of the work at completion of this contract. The policy shall provide for losses to be payable to the Contractor and Owner as their interests may appear.  
\*Applicable to contract:  YES  NO
4. **Installation Floater:** The Contractor shall secure and maintain during the life of this contract an Installation Floater to protect the Contractor and Owner for loss or damage to materials and equipment not otherwise covered under Builder's Risk Insurance, while in warehouses or storage areas, during installation, during the testing, and until the work is completed and accepted by the Union Board of Education. It shall be of the "all risks" type, with coverages designed for the circumstances which may occur in the particular work included in this contract and shall be for the full value of the contract. The policy shall also cover any Owner-furnished equipment and materials or Subcontractor-furnished equipment and materials which are to be erected or installed under this contract. The insurance shall be in an amount sufficient to cover the value of all equipment and materials for which the Contractor is responsible.

Installation Floater Insurance shall provide for losses to be payable to the Contractor and the Owner as their interests may appear.

Certificate of Insurance covering Installation Floater Insurance shall quote the insuring agreement and all exclusions as they appear in the policy, or in lieu of certificates, copies of the complete policy may be submitted.

\*Applicable to contract:  YES  NO

5. **Umbrella Policy:** The Contractor (or Supplier) shall secure and maintain during the life of this contract Umbrella Liability Insurance as will protect him, the Union Board of Education, and his agents from claims for damages of bodily injury, including accidental death, as well as for claims of property damage which may arise from any act, omission or operations under this Contract, whether by the Contractor, or his Subcontractors.



The limits of liability shall not be less than five million (\$5,000,000) dollars per occurrence for bodily injury liability and five million (\$5,000,000) dollars per occurrence for property damage liability in excess of the limits of the other liability policies

\*Applicable to contract:  YES  NO

**Article VIII – LAWS, REGULATIONS AND PERMITS:**

- A. The Contractor shall keep itself fully informed of all laws, ordinances and regulations or decrees which in any manner would affect persons or materials in any way used, engaged or employed in the work or which affect the conduct of the work.

If any discrepancy or inconsistency should be discovered in this contract, or in the drawings or specifications herein referred to, in relation to any such law, ordinance, regulation, order of decree, the Contractor shall forthwith report the same in writing to the Union Board of Education.

- B. The Contractor shall at all times observe and comply with and shall cause all its agents and employees to observe orders and decrees, and shall protect, indemnify and save harmless the Union Board of Education and its officers and agents against any claim or liability arising from or based on the violation of any such law, ordinance, regulation, order or decree, whether by the Contractor, its employees or agents.
- C. Permits and/or licenses of a temporary nature which are necessary for the prosecution of the work shall be secured and paid for by the Contractor prior to the commencement of such work as would require permits and/or licenses.

**Article IX – Assignment:**

- A. The Contractor shall not assign, transfer, convey, sublet or otherwise dispose of this Contract, as a whole; or his right, title or interest in or to the same or any part thereof, without the previous consent in writing of the Union Board of Education endorsed herein or hereto attached; and it shall not assign, by power of attorney or otherwise, any of the monies to become due and payable under his Contract, unless by and with the like consent signified in like manner.
- B. If the Contractor shall, without such previous written consent, assign, transfer, convey, sublet, or otherwise dispose of this Contract, or of its right, title or interest therein, or any of the monies to become due hereunder, this Contract may, at the option of the Union Board of Education, be revoked and annulled, and the Union Board of Education shall thereupon be relieved and discharged from any and all liability and obligations growing out of the same to the Contractor and to its assignee or transferee; and the Union Board of Education shall be in no way deprived of or restricted in its right to sue for and recover damages for any breach of this Contract.

## HIDDEN COSTS IN USING THIRD PARTY ADMINISTRATORS TO ADMINISTER WORKERS' COMPENSATION PROGRAMS

The Office of the State Comptroller ("OSC") has found that workers' compensation third party administrators ("TPAs") may be utilizing undisclosed side agreements with third party vendors which require payments back to the TPA, resulting in hidden (and potentially increased) costs to public entities.

### *The Initial Complaint that OSC Received*

Workers' compensation TPAs oversee the workers' compensation claims administration process, which includes contracting with third party vendors for specific health care services. Such third party vendors include, for example, managed care and bill repricing companies. Managed care companies use the services of a medical professional such as a nurse to ensure that appropriate and consistent medical care and treatment are being provided. A bill repricer adjusts payments to health care providers based upon usual, customary and reasonable rates or agreed upon network rates.

A government entity informed OSC that it had discovered that its workers' compensation TPA was receiving money back from the managed care and bill repricing vendors to which the TPA had referred claims, pursuant to undisclosed side agreements (referred to as "revenue share agreements"). The government entity informed OSC that it settled this and other potential legal claims against the TPA in return for a substantial payment, after informing the TPA that it was

planning to commence legal action against it based in part upon the existence of this undisclosed, shared revenue. (The TPA noted to us that it disputed the claims and that the settlement of the matter was without any admission of liability or wrongdoing.)

### *OSC's Review*

Upon reviewing this TPA's contracts with other public entities, OSC found other examples of these undisclosed revenue share agreements. In fact, industry experts claim that this practice is pervasive among TPAs, indicating that numerous other public entities in New Jersey may have incurred these hidden costs.

Our review found that the public entities we examined did not obtain information during the TPA procurement process as to whether prospective TPAs were a party to any revenue share agreements with third party vendors. Without such information, public entities are not in a position to accurately determine whether they are obtaining the most cost effective workers' compensation services, or whether another arrangement (such as

"unbundling," as discussed below) would be more cost effective.

Specifically, OSC reviewed contracts between the TPA in question and three public entities (one municipality, one county and one school district). These contracts provide for a fixed fee to be paid to the TPA and for the public entities to pay additional "allocated expenses." These allocated expenses, according to the contracts, include the cost of paying third party vendors. None of the reviewed contracts disclosed that the TPA was receiving funds back from some of these vendors and none of the three government entities had been made aware that their TPA had in fact been receiving such compensation.

The TPA subsequently amended its standard contract language after being contacted by OSC regarding this matter and after receiving notice of the dispute with the complaining government entity as discussed previously. The new language sets forth that the TPA "may have business agreements with vendor service providers" which "may" include "financial considerations" such as "cost sharing." The TPA subsequently added to those disclosures, adding a section titled "disclosure of business arrangements" to its contracts that stated that the amounts involved in its agreements with the vendors "may be material." While this language begins to address the revenue sharing issue, it is somewhat opaque. Other TPAs' public contracts may suffer from the same lack of clarity.

### Criticism by Industry Experts

These revenue sharing arrangements have been criticized by industry experts who have stated that they are potentially wasteful of public funds and compromise the ability of public entities to determine if their workers' compensation program is being administered in a cost effective manner. As these experts have pointed out, such arrangements create perverse incentives in that TPAs are in the precarious position of deciding whether to refer a case to a vendor with which the TPA has a revenue share agreement or to another vendor that has not entered into any such agreement but may be better suited to perform the service in question. As a result, there arises a potential conflict between minimizing client costs and maximizing the TPA's revenue.

Some industry experts have called for separately contracting for TPA and other third party services, which is known as "unbundling." One New Jersey county, for example, reportedly experienced a savings of approximately \$15,000 per year after it "unbundled" its TPA and managed care services.

### Recommendations

- A. In procuring workers' compensation TPA services, public entities should require disclosure of any financial arrangements a TPA has made with third party vendors, such as managed care and bill repricing vendors. Specifications should be written to require full disclosure of such agreements and compensation. Moreover, the contracts should have a continuous disclosure requirement under

which the TPA is obligated to inform the public entity if it enters into such agreements during the course of its contract with the public entity. This transparency will enable public entities to better determine whether they are using the most cost effective workers' compensation program.

- B. Public entities should periodically review whether they are in fact obtaining the most cost effective TPA services. Among other alternatives, public entities should consider soliciting separate proposals for TPA services, managed care services and bill repricing services. Such "unbundling" may be less costly than retaining one company to coordinate all of those services.

**NON-COLLUSION AFFIDAVIT**

(To be submitted with proposal)

STATE OF NEW JERSEY

COUNTY OF ESSEX

ss:


I AM CEO

OF THE FIRM FAIRVIEW INSURANCE AGENCY ASSOCIATES INC.

UPON MY OATH, I DEPOSE AND SAY:

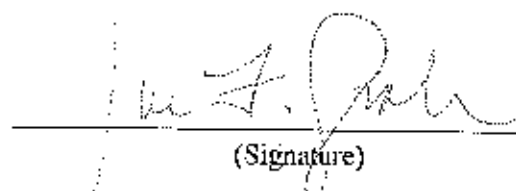
1. That I executed the said proposal with full authority to do so;
2. That this proposer has not, directly or indirectly entered into any agreement, participated in any collusion, or otherwise taken any action in restraint of fair and open competition in connection with this engagement;
3. That all statements contained in said proposal and in this affidavit are true and correct, and made with full knowledge the Township of Union Board of Education relies upon the truth of the statements contained in said proposal and in the statements contained in this affidavit in awarding the contract for the said engagement; and
4. That no person or selling agency has been employed to solicit or secure this engagement agreement or understanding for a commission, percentage, brokerage or contingent fee, except bona fide employees or bona fide established commercial selling agencies of the proposer (N.J.S.A.52: 34-25)

SUBSCRIBED AND SWORN TO  
BEFORE ME THIS 2nd DAY  
OF June 20 14.

  
\_\_\_\_\_  
Patricia A. Holmes

NOTARY PUBLIC OF  
**PATRICIA A HOLMES**  
NOTARY PUBLIC OF NEW JERSEY  
MY COMMISSION EXPIRES Dec. 1, 2017, 20

John F. Graham, CEO  
\_\_\_\_\_  
(Print Name)

  
\_\_\_\_\_  
(Signature)

**OWNER DISCLOSURE INFORMATION**

(To be submitted with proposal)

Set forth below are the names and addresses of all owners of 10% or more of the proposing business entity.

Name: John F. Graham

Name: Janet L. Graham

Address: 6 Stratford Drive  
Livingston, NJ

Address: 6 Stratford Drive  
Livingston, NJ

Name: Lawrence K. Graham

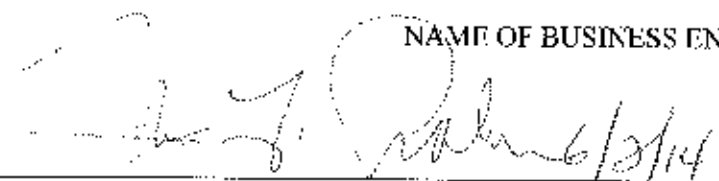
Name: Glenn R. Jacobs

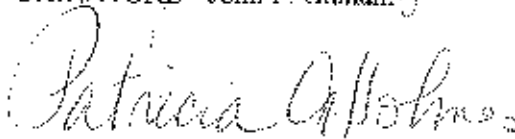
Address: 1219 W. Kay Drive  
Cherry Hill, NJ

Address: 16 Lucianna Lane  
East Hanover, NJ

Fairview Insurance Agency Associates Inc.

NAME OF BUSINESS ENTITY

 6/2/14  
SIGNATURE    John F. Graham    Date    CEO    TITLE

  
Patricia A. Holmes  
Notary Public of

**PATRICIA A HOLMES**  
My Commission Expires Dec. 1, 2017  
**NOTARY PUBLIC OF NEW JERSEY**

**AFFIDAVIT OF  
NO CONFLICT OF INTEREST**

State of New Jersey :  
: SS:  
County of Essex :

I, John F. Graham, the undersigned and CEO

(Name of Office) of FAIRVIEW INSURANCE AGENCY ASSOCIATES, INC.  
the following company/firm/agency named in the within proposal, do hereby swear to the following:

- (1) I have full authority to make the representations set forth in this Affidavit; and
- (2) I am unaware of any conflict of interest that could disqualify myself or my company/firm/agency should said company/firm/agency be selected among the list of approved vendors for the services and work by the Township of Van Buren BOC and shall immediately notify said entity should one arise during the term of my contract.

SUBSCRIBED AND SWORN TO  
BEFORE ME THIS 2nd DAY  
OF June, 2014.

John F. Graham

(Print Name)

Patricia A. Holmes

Patricia A. Holmes

NOTARY PUBLIC OF

**PATRICIA A HOLMES**

**NOTARY PUBLIC OF NEW JERSEY**

**My Commission Expires Dec. 1, 2017**

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

(Signature)

**STOCKHOLDER DISCLOSURE CERTIFICATION**

Name of Business: FAIRVIEW INSURANCE AGENCY ASSOCIATES, INC.

I certify that the list below contains the names and home addresses of all stockholders holding 10% or more of the issued and outstanding stock of the undersigned

OR

I certify that no one stockholder owns 10% or more of the issued and outstanding stock of the undersigned.

Check the box that represents the type of business organization:

- Partnership                       Corporation                       Sole Proprietorship  
 Limited Partnership               Limited Liability Corporation       Limited Liability Partnership  
 Subchapter S Corporation

Sign and notarize the form below, and, if necessary, complete the stockholder list below.

Stockholders:

Name: <i>John F. Graham</i>	Name: <i>Janet L. Graham</i>
Home Address: <i>6 Stratford Dr. Livingston, NJ</i>	Home Address: <i>6 Stratford Dr. Livingston, NJ</i>
Name: <i>Lawrence K. Graham</i>	Name: <i>Glenn R. Jacobs</i>
Home Address: <i>1219 W. Kay Drive Cherry Hill, NJ</i>	Home Address: <i>16 Lucianna Ln. East Hanover, NJ</i>

Subscribed and sworn before me this 21 day of Jun, 2014.

(Notary Public) *Patricia A. Holmes*

My Commission Expires: **PATRICIA A HOLMES**  
**NOTARY PUBLIC OF NEW JERSEY**  
**My Commission Expires Dec. 1, 2017**

*[Signature]*  
(Affiant)  
*John F. Graham*  
(Print name & title of affiant)  
(Corporate Seal)



## MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE

N.J.S.A. 10:5-31 et seq., N.J.A.C. 17:27

### GOODS, PROFESSIONAL SERVICES AND GENERAL SERVICE CONTRACTS

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

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

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

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

The contractor or subcontractor where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq. as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to afford equal employment opportunities to minority and women workers consistent with Good faith efforts to meet targeted county employment goals established in accordance with N.J.A.C. 17:27-5.2, or Good faith efforts to meet targeted county employment goals determined by the Division, pursuant to N.J.A.C. 17:27-5.2.

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

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

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

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

Letter of Federal Affirmative Action Plan Approval

Certificate of Employee Information Report

Employee Information Report Form AA302

The contractor and its subcontractor shall furnish such reports or other documents to the Division of Public

Contracts Equal Employment Opportunity Compliance as may be requested by the Division from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division of Public Contracts Equal Employment Opportunity Compliance for conducting a compliance investigation pursuant to Subchapter 10 of the Administrative Code at N.J.A.C.17:27.

Subscribed and sworn to before me this 2nd

day of June, 2014

Patricia A. Holmes

Notary Signature & Seal

**PATRICIA A HOLMES**  
**NOTARY PUBLIC OF NEW JERSEY**  
**My Commission Expires Dec. 1, 2017**

John F. Goshorn  
Authorized Signature

John F. Goshorn CEO

Name & Title



## AMERICANS WITH DISABILITIES ACT OF 1990

### Equal Opportunity for Individuals with Disability

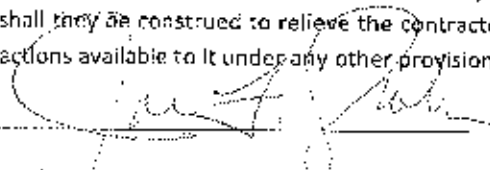
The contractor and the \_\_\_\_\_ (hereafter "owner") do hereby agree that the provisions of Title 11 of the Americans With Disabilities Act of 1990 (the "Act") (42 U.S.C. §12101 et seq.), which prohibits discrimination on the basis of disability by public entities in all services, programs, and activities provided or made available by public entities, and the rules and regulations promulgated pursuant there unto, are made a part of this contract. In providing any aid, benefit, or service on behalf of the owner pursuant to this contract, the contractor agrees that the performance shall be in strict compliance with the Act. In the event that the contractor, its agents, servants, employees, or subcontractors violate or are alleged to have violated the Act during the performance of this contract, the contractor shall defend the owner in any action or administrative proceeding commenced pursuant to this Act. The contractor shall indemnify, protect, and save harmless the owner, its agents, servants, and employees from and against any and all suits, claims, losses, demands, or damages, of whatever kind or nature arising out of or claimed to arise out of the alleged violation. The contractor shall, at its own expense, appear, defend, and pay any and all charges for legal services and any and all costs and other expenses arising from such action or administrative proceeding or incurred in connection therewith. In any and all complaints brought pursuant to the owner's grievance procedure, the contractor agrees to abide by any decision of the owner which is rendered pursuant to said grievance procedure. If any action or administrative proceeding results in an award of damages against the owner, or if the owner incurs any expense to cure a violation of the ADA which has been brought pursuant to its grievance procedure, the contractor shall satisfy and discharge the same at its own expense.

The owner shall, as soon as practicable after a claim has been made against it, give written notice thereof to the contractor along with full and complete particulars of the claim, if any action or administrative proceeding is brought against the owner or any of its agents, servants, and employees, the owner shall expeditiously forward or have forwarded to the contractor every demand, complaint, notice, summons, pleading, or other process received by the owner or its representatives.

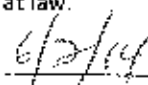
It is expressly agreed and understood that any approval by the owner of the services provided by the contractor pursuant to this contract will not relieve the contractor of the obligation to comply with the Act and to defend, indemnify, protect, and save harmless the owner pursuant to this paragraph.

It is further agreed and understood that the owner assumes no obligation to indemnify or save harmless the contractor, its agents, servants, employees and subcontractors for any claim which may arise out of their performance of this Agreement. Furthermore, the contractor expressly understands and agrees that the provisions of this Indemnification clause shall in no way limit the contractor's obligations assumed in this Agreement, nor shall they be construed to relieve the contractor from any liability, nor preclude the owner from taking any other actions available to it under any other provisions of the Agreement or otherwise at law.

Authorized Signature

  
\_\_\_\_\_  
John F. Gohman CO

Date

  
\_\_\_\_\_

Name & Title

STATE OF NEW JERSEY  
BUSINESS REGISTRATION CERTIFICATE

DEPARTMENT OF TREASURY/  
DIVISION OF REVENUE  
P.O. BOX 352  
TRENTON, N.J. 08646-0252

TAXPAYER NAME:  
FAIRVIEW INSURANCE AGENCY ASSOCIATES, IN

TRADE NAME:  
FAIRVIEW ASSOCIATES

ADDRESS:  
25 FAIRVIEW AVENUE  
VERONA NJ 07044-1341

SEQUENCE NUMBER:  
1113731

EFFECTIVE DATE:  
07/22/70

ISSUANCE DATE:  
12/22/04

*J.P. & Tully*

FORM-BRC(05-01)

This Certificate is NOT assignable or transferable. It must be conspicuously displayed at above address.

**WESTPORT INSURANCE CORPORATION**

Policy Number: WED4NJ005012008  
Renewal of Policy: WED4NJ005012007

**INSURANCE INDUSTRY PROFESSIONAL LIABILITY COVERAGE FOR INSURANCE AGENCIES  
DECLARATIONS**

**THIS IS A CLAIMS MADE POLICY. PLEASE READ CAREFULLY.**

A. **NAMED INSURED:**  
**FAIRVIEW INSURANCE AGENCY ASSOCIATES, INC.**

**Address:**  
**25 FAIRVIEW AVENUE**  
**VERONA, NJ 07044**

B. **POLICY PERIOD:** From 12:01 A.M. September 26, 2013 To 12:01 A.M. September 26, 2014  
Local time at the address stated herein

C. **Limits of Liability:** \$ 2,000,000 Per CLAIM  
\$ 4,000,000 Aggregate for the POLICY PERIOD  
**Sublimit of Liability for**  
**BREACH OF PERSONAL DATA:** \$1,000,000 Per CLAIM  
\$1,000,000 Aggregate for the POLICY PERIOD

D. **DEDUCTIBLE:** \$ 15,000 Per CLAIM  
\$ 45,000 Aggregate for the POLICY PERIOD

E. **Premium:** \$  
\*Experience Credit Applied  
\*Loss Control Credit Applied

F. **RETROACTIVE DATE:** Full Prior Acts

**Total Premium:** \$

\$ **NIPLIGA ASSESSMENT** 0.5%

\$ **Total Premium Inc. Tax/Surcharges**

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