

June 5, 2014

Mr. James J. Damato
Union Township BOE
2369 Morris Ave
Union, NJ 07083

Dear Jim:

Enclosed please find one original and two copies of our Request for Proposal to continue to provide insurance broker services for the Union Township Board of Education.

Once you have reviewed the attached documents, please feel free to contact me with any questions.

We look forward to continuing to provide insurance broker services to the Union Township Board of Education.

Sincerely,



Steve Edwards

**Response to Request for Proposal for Insurance
Brokerage Services**

Prepared exclusively for:

Union Township Board of Education

**Presented by
NIP Group Companies
BGIA and Marquis Agency,**

June 5, 2014

**UNION BOARD OF EDUCATION
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EXECUTIVE SUMMARY



Union Board of Education Request for Proposal Insurance Broker Services – Employee Benefits

New Jersey's leading public entity insurance agency

Executive Summary

Business & Governmental Insurance Agency, or BGIA, is a leading provider of Employee Benefit and Property & Casualty Programs to the New Jersey Public Entity sector.

Formed in 1993, BGIA has grown steadily, so that it is now one of the largest providers for public entity insurance business in New Jersey, with more than \$150 million in premium for the year 2013. BGIA will assist the Union Board of Education (BOE) with all facets of their insurance needs for their active employees and eligible retirees.

We are headquartered at 900 Route 9 N. Ste. 503, Woodbridge, NJ 07095.

BGIA responds to the special needs of public entities with customized insurance brokerage services, loss control and safety strategies.

As an experienced provider of insurance and risk management services to the New Jersey public sector, BGIA has assembled a team of insurance professionals with a strong background in the internal workings of governmental entities, both from an academic and practical level. Each member of our service team is well versed in the various disciplines of governmental finance, law, risk management, human resources and insurance.

BGIA operates as an extension of your organization, providing clients with technical and administrative services in the assessment of risk and design of safety and other loss control strategies.

We provide a team of tough negotiators with industry clout, who work year round to minimize your risks and improve your coverage with genuine bottom line savings.

BGIA delivers direct and personalized service to each client. Through effective communications, BGIA provides precise evaluation, design and implementation of programs that are appropriate for your Public Entity.

We work diligently to build trust, with honesty and integrity as the cornerstone of our business philosophy for long-term relationships with our clients.

Each member of the team is highly qualified to perform the scope of services required of the RFQ. The assigned team is dedicated to the New Jersey Public Entity arena, and most members of the team have one or more professional designations. The credentials of the team members presented in this proposal are consistent with the requirements of the RFQ.

PART I

EMPLOYEE BENEFITS

BROKER SERVICES



Union Board of Education Request for Proposal Insurance Broker Services – Employee Benefits

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Broker Services

Set Goals and Objectives:

The process starts with a complete look at where your insurance program has been, where it is today and where you want it to go tomorrow. BGIA will conduct a strategy meeting with you to gain understanding of your needs and objectives. This process will entail discussing the following:

- An understanding of your satisfaction level of the current health care plans and your satisfaction with the current carriers, and where you believe change needs to take place
- Your budget constraints, specifically around the cost of health care
- An understanding of union relationships
- An Understanding of the employee involvement in the decision making process (i.e., Ch. 78)
- Funding mechanisms available to pay for healthcare (Fully Insured, Self Insured, Minimum Premium Arrangement)

Review Current and Historical Plan data:

BGIA will analyze data from your existing carriers to create a strategy for renewal and marketplace negotiations. Our review will include the following:

- Review current benefits to ensure plan designs are meeting your employee needs
- Review current carrier contracts
- Analyze claim history
- Analyze utilization patterns (cost drivers)
- Review renewal increase history

Prepare a Request for Proposal:

BGIA will assemble a detailed Request for Proposal for all health and welfare plans to all available carriers in the marketplace. Our goal is to make certain plan options and pricing currently being provided are best suited for you and your employees. Below is a list of what is included in the RFP preparation:

- Request the most recent census data from the current carrier
- Request or create a 24 month claim experience history
- Prepare year over year claim experience comparison for 24 months
- Request High Level claim data from current carrier
- Prepare a renewal increase history report
- Request most recent plan design summaries

Marketplace Assessment:

After taking a hard look at your past performance, present situation and future objectives, we will create a forward-looking strategic benefit plan by canvassing the marketplace to assess



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current plan offerings with competing carriers. The process of putting together the strategic benefit plan includes the following:

- Utilizing the data from the “Request For Proposal” section, we will prepare a comprehensive electronic RFP package for delivery to all fully insured carriers, self insured carriers, and reinsurance vendors (where appropriate)
- Continual communication with prospective vendors is key to ensuring their full understanding of your needs, and timely delivery of proposals
- Conference calls are scheduled with each vendor to discuss the important reasons they should provide a competitive quote. We will also review the proposal they are offering, making certain it is as competitive as possible
- Complete a Marketplace Analysis to determine which carriers are the most financially competitive
- Complete a provider network analysis from competitive carriers for minimal provider disruption. This will analyze and compare the incumbent carrier network of providers to the proposed insurance companies network of providers
- Complete an administrative services analysis from competitive carriers to be sure they are capable of providing the necessary services
- Review benefit summaries to compare ‘Equal To Or Better Than’ benefits to make sure all Union contract obligations are met
- Begin discussions with each competitive carrier to negotiate further price reductions based on marketplace competition
- Present Finalist Carrier proposals to you for consideration of vendor change.

Renewal Negotiation:

Simultaneous to our Marketplace Assessment, BGIA will work closely with your current carriers to negotiate the most favorable renewals with respect to rates, performance guarantees, administrative services, and/or service enhancements. This process involves the following:

- Complete a detailed analysis of the carrier’s renewal package by dissecting each financial line item to unbundle costs to ensure each component is priced as competitively as possible
- Facilitate renewal negotiation meetings with carrier underwriters and share marketplace competition to negotiate cost reductions
- Negotiate additional services, such as Wellness Funds, NurseLine Services, Increased Rx pass through cost rebates, etc.
- Negotiate renewal savings and/or implement cost effective plans, while maintaining or exceeding benefit levels.

Employee Communication and Open Enrollment:

Communicating new and/or updated plan information to employees is an integral part of effectively administering employee benefit plans. It is important that employees and staff are knowledgeable about their benefits and any changes taking place. BGIA will manage communications for your employees at open enrollment and during a carrier change. The steps



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to effective communications are as follows:

Open Enrollment Period with Current Carriers:

- Discuss with you what type of communications best suit your employee needs (in-person formal presentations, in-person open enrollment desk, employee memos, etc.)
- Facilitate open enrollment meetings, and coordinate carrier staffing for meetings
- Secure all materials from carrier for open enrollment (i.e., enrollment kits)
- Draft employee communication memos discussing open enrollment procedures

Open Enrollment with Carrier Change:

- Coordinate implementation of new benefit programs, providing timelines of events to take place, and responsibility tracking lists
- Coordinate, facilitate, and participate in enrollment meetings
- Oversee prompt delivery of materials and the return of enrollment applications
- (Paper enrollment) Review enrollment forms for accuracy and to ensure all employees return an application
- (Electronic enrollment) Audit existing enrollment files for accuracy to ensure all currently enrolled members are transitioned to the new plan
- Follow up with new carrier for any outstanding deliverables
- Review final benefit summaries
- Ensure all signature documents are executed
- Follow up for timely delivery of ID cards
- Review 1st carrier bill for accuracy

Claim Adjudication Support and Customer Service:

BGIA will provide liaison services for employees to cut through the red tape of insurance carrier customer service. It's like having a personal insurance representative to answer your questions and facilitate effective resolutions.

- We will provide member customer service for any questions, issues or concerns that the member may have. We will provide an 800 number for the member to call our team. There are no prompts to select, or ID Numbers to enter. Employees are calling a direct person. Voice Mail messages are returned within 24 hours
- Upon request, BGIA will meet with employees to resolve any misunderstandings and answer questions to facilitate the most effective use of the health care plan
- We will provide claim adjudication assistance to members to help get difficult claim issues resolved and paid for by the insurance carrier
- We will verify dependent eligibility due to age restrictions or qualifying event status if member has been erroneously terminated from plan(s)
- We will assist with balance billing issues from providers

Account Management Services:

BGIA is a partner with your Employee Benefit/HR staff for maintaining efficient plan administration. Our Account Managers cultivate strong working relationships with carrier contacts in order to effectively assist clients with all facets of their day-to-day health plan



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administration needs. Services provided include, but are not limited to the following:

- Participate in planning meetings for Union negotiations
- Participate in Finance and Insurance committee meetings
- Provide claim and funding reports at regular intervals to keep you informed of claim trends and high level claims
- Provide guidance and expertise regarding negotiations specific to health care
- Assist with enrollment additions/terminations/changes
- Provide Benefit Comparisons for multiple plan offerings
- Communicate developments and trends in the employee benefit market
- Provide updates on compliance with legislative requirements and provide guidance with implementation of regulatory changes
- Provide assistance with employee and retiree communication materials
- Assist with COBRA questions
- Provide plan document review
- Review billing discrepancies

WELLNESS SERVICES



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Wellness Coach Services

As part of a wellness strategy, BGIA will provide a professional wellness coach directly to your workplace(s) to personally and interactively engage employees in a continuous process of improvement in lifestyle behaviors and health risks.

The core component, the “heart” of the process is personal, face-to-face, one-on-one wellness coaching, the single most powerful behavior change support resource available in the wellness marketplace. In addition, the coach will make available a comprehensive array of supplemental wellness resources, including the delivery (directly in the workplace) of educational content (discussed by the coach individually with employees) and health testing (HRA's and biometric), and the promotion and implementation of structured health promotion programs (i.e., weight loss contests, walking programs, health fairs, etc.).

The goal of a workplace wellness program is to improve the health of the employee population. This is accomplished through large-scale improvement of population health-risk factors. The program combines two critical requirements for workplace wellness success – high levels of employee engagement, and excellent wellness coaching.

Reaching out to All Employees:

Services are delivered to employees by a staff of wellness coaches, all embedded directly and permanently in client locations to work with and among employees – reaching out to, interacting with, engaging and coaching them all (low, moderate, and high risk, as well as those with chronic conditions). To engage services to remote employees, spouses, and dependents, coaches are also available telephonically, via email and text, ensuring clients have multiple coaching alternatives, provided by a single dedicated wellness coach.

Achieving Higher Levels of Engagement:

As a result of the comprehensive process that has been developed to capitalize upon permanent workplace presence and convenient access to employees, the wellness coach will stimulate the highest possible levels of employee engagement.

High Quality Onsite Coaching:

In addition to stimulating higher levels of engagement, the wellness coach will provide the employees they engage with an onsite, face-to-face wellness coaching model designed exclusively to accommodate the reality of onsite, face-to-face delivery.



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Large-Scale Improvement in Employee Population Health Risks:

Powerful onsite engagement building and state-of-the-art onsite coaching methodologies achieve large-scale improvement in employee population health risk factors – significantly higher levels achieved than with the prevailing technology-based programming.

Integration:

The onsite coaches serve as the “health management resource center”, at the employee level for the promotion, coordination, and access guide for all employer health management programs and resources. Since the wellness coach is always coaching employees on a broad range of health risk factors, coaches are able to drive utilization of these tools and resources to further support and accommodate the unique health status, interests and goals of each person coached.

Injury Prevention:

Onsite coaching methodology provides powerful behavior-based support for customers' safety, work readiness and injury prevention needs. This capability is especially valuable for clients with more arduous workplaces, or more significant Workers' Compensation issues, who are realizing a diminishing return from their more traditional safety approaches. The coach is able to do so, first, because efforts to improve employee health is itself a fundamental injury prevention strategy. In addition, coaches' provide a comprehensive range of injury prevention and safety focused coaching interventions, including preventing existing aches and pains from becoming recordable incidents and injuries.

Impressive Return on Investment:

It has been established by years of independent, peer reviewed research that improvements in health risk factors produce substantial savings in costs. As a result, we know that the large-scale improvement in employee population health risk factors that a coach will consistently achieve produces large and sustained savings in health care and associated productivity related costs. Recently, Thomson Healthcare used their proprietary ROI Calculation Tool to further confirm the financial value of the industry-leading level of health risk factor improvements the coach will achieve. They projected, for a large and diverse sample of customers, the health care and productivity cost savings associated with the total employee population health risk factors improved by the application of the onsite coaching model.

Specific Results for Current Union BOE Wellness Program:

For the three months ending March 31, 2014:

- Wellness Coaching services reached **292** employees.
- There were **900** personal, one-on-one and face-to-face interactions with employees (includes Health Coaching, MSD Coaching, and Educational Coaching).



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- There were Health or MSD Coaching Interactions with **191** employees.
- **185** employees participated in Blood Pressure or Body Composition testing (BC testing includes weight, body fat%, and BMI measurements).

The following are health improvement statistics as of March 31, 2014 that were either self-reported by the employee to the Wellness Coach, or actually measured by the Coach during their biometric screenings.

- **27** employees have self-reported quitting tobacco use. In addition, **7** employees have reduced their tobacco use.
- **48** employees have self-reported increasing their weekly exercise. Of that, **36** employees have increased from 0 – 1 to 2 or more days/week.
- **78** employees **lost over 580** pounds.
- **216** employees improved their blood pressure measurements. Of that, **90** employees have lowered their measurements below 140/90.

Based on a value metrics obtained from studies available in the public domain and incorporating the specific results for Union BOE, the projected health care cost savings through March 31, 2014 is \$249,544.

Based on a Thompson Reuters return on investment tool that measures health and productivity management the health and productivity cost savings through March 31, 2014 is \$378,648.

Therefore, the total projected health care and productivity cost savings is approximately \$628,192.

Examples of Union BOE Wellness Success Stories

1. An employee asked their Wellness Coach for help with better eating habits at home and at work. The employee had trouble planning ahead and would often order greasy takeout food for lunch. The employee and their Coach discussed planning ahead, cooking healthier meals, and packing lunches for the week. The employee is now eating healthier, self-prepared meals at lunchtime. As a result of the dietary changes, the employee has lost weight and has seen an increase in energy.
2. An employee is working with their Wellness Coach on weight loss and blood pressure reduction. Over the last few months they have lost over 20 pounds and have been able to maintain normal blood pressure readings. Due to the reduction in blood pressure, the employee was able to come off of a diuretic that they had been taking. The employee was elated and decided to start running again, telling the Wellness Coach that running was something they had not been able to do in years.



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3. An obese employee came to their Wellness Coach and inquired about how to lose weight. The Coach and employee sat down and discussed healthier meal options as well as metabolism. Together they discovered that the employee had not been eating the right foods for weight loss and had also been only eating a few times per day. The Wellness Coach and the employee would meet during each visit and go over a list of foods and track the employee's progress. Several months later when the Coach walked in one day, the employee had a big grin on their face and explained that their weight loss had reached 40 pounds.

4. An employee who was suffering from high blood pressure requested that their Wellness Coach check their blood pressure at each visit, as they were worried about their condition. As the Coach was checking the employee's blood pressure, they began discussing the employee's diet. Together they discovered that the employee was often eating foods high in sodium and dietary fat. The employee asked the Coach for help coming up with healthy recipes to cook for their family that didn't require a great amount of time. The Wellness Coach would sit down with the employee at each visit and discuss healthy recipes while also getting feedback from the employee about the meals. After a couple of months of eating the healthier recipes, the employee's blood pressure was reduced to a normal level and the employee also disclosed to their Wellness Coach that their spouse had lost weight as well.

DEPENDENT ELIGIBILITY AUDIT



Union Board of Education Request for Proposal Insurance Broker Services – Employee Benefits

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Dependent Eligibility Audit

BGIA offers Dependent Eligibility Audit (DEA) services. The DEA will potentially identify and remove dependents that are not eligible for healthcare benefits. A typical DEA consists primarily of three phases: the planning phase, the amnesty phase and the verification phase. Each phase plays an integral part in making sure the audit process is completed in the most efficient, most cost-effective way possible.

During the planning phase, a customized audit plan is developed to reflect your style and culture. The goal of the planning phase is to address, discuss and make detailed decisions on exactly how the audit is to be conducted.

The next step in the audit is the amnesty phase which is done to create a “no-fault event” where any employees with enrolled dependents will be informed of the guidelines for dependent eligibility. Employees at this stage can reconsider their dependents and officially declare their decision in a simple affidavit to the employer. This offers employees the opportunity to voluntarily remove ineligible dependents from their benefit programs without sanctions.

The Verification Phase uses the information confirmed by the employees during the amnesty phase in order to request supporting eligibility documentation. This documentation will provide the information necessary to verify a dependent's eligibility. By removing ineligible dependents, you will reduce your health insurance premium.

MEET THE TEAM



Union Board of Education Request for Proposal Insurance Broker Services – Employee Benefits

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Meet the Team

BGIA has assembled a team of highly-experienced professionals, all widely respected in the public sector marketplace due to their extensive experience in the areas of government, finance, risk management and insurance law. Complete bios are provided below:

Richard Augustyn, Chief Executive Officer

Mr. Augustyn is Founder and Chief Executive Officer of the NIP Group, Inc., the parent company of Marquis Agency. Mr. Augustyn has been a successful entrepreneur and business leader for more than 20 years. In addition to founding and leading NIP Group, Mr. Augustyn has founded and directs a portfolio of successful financial services businesses. Mr. Augustyn also serves as Chairman of Extensis Holdings, LLC, one of his portfolio companies.

Steven A. Edwards, President

Steve Edwards co-founded Business & Governmental Insurance Agency (BGIA) in 1993. He also held senior positions in the governmental sector, serving on various government boards and Townships. He was finance chairman of the Union Board of Education, Vice Chairman of the Union County Planning Board; Governor's Liaison and a Board of Trustee to the Public Employees Retirement System, and a member of the Union County Improvement Authority.

Stuart Migdon, Managing Director, Employee Benefits Practice

Stuart Migdon will oversee the account. Stuart specializes in the field of health insurance-related matters affecting both employers and employees. He will review all of the Account Manager's work, thoroughly reviewing plan documents, benefit summaries and claim details to ensure that the benefit program is not only offering benefits at least equal to the prior plan (where applicable), but also to ensure all benefit programs being offered are the most suitable to the specific needs of your employees. Stuart is available to attend union meetings when requested, and provide advice during contract negotiations with respect to employee benefits. He also negotiates renewals with current carriers and canvasses the marketplace to ensure the most competitive premiums are obtained. Stuart is also available to the administrator and their staff when necessary to review claim reports, renewals, recommendations etc. He would also be responsible for any special projects that are requested. Quarterly, BGIA would prepare detailed reports for each plan offered; these reflect claim experience and high-level claims.

Denise Gigantino, Account Manager, Employee Benefits Practice

Denise Gigantino has more than 18 years' experience in the insurance industry, specializing in group health plans. Denise currently services 14 public sector accounts. She has held her NJ Insurance Producers License – Life & Health since 2002.

- Obtains renewals from insurance carriers and prepare the renewal in spreadsheet format for presentation
- Assists in canvassing the marketplace to assure the most competitive renewal
- Assists in preparing detailed benefit comparisons to illustrate differences, enhancements



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- Organizes open-enrollment meetings for employees, works with insurance carrier to order enrollment materials, reviews benefit summaries for accuracy
- Attends open-enrollment meetings to ensure questions are answered completely
- Assists with any billing discrepancies, adding over-age dependents eligible for the plan, and reviewing any special situations regarding enrollment, terminations, and COBRA
- Oversees day-to-day issues such as claims resolutions, eligibility and benefit questions.
- Denise's contact information is as follows: Phone: (732) 602-3791; Fax: (732) 791-1634; email: dgigantino@bgiains.com

Andrew Dascoli, Account Manager, Employee Benefits Practice

Andrew has more than 20 years' experience in the insurance industry, specializing in group health plans. He currently services 7 public sector accounts. He holds his NJ Insurance Producers License – Life & Health.

- Obtains renewals from insurance carriers and prepare the renewal in spreadsheet format for presentation
- Assists in canvassing the marketplace to assure the most competitive renewal
- Assists in preparing detailed benefit comparisons to illustrate differences, enhancements
- Organizes open-enrollment meetings for employees, works with insurance carrier to order enrollment materials, reviews benefit summaries for accuracy
- Attends open-enrollment meetings to ensure that information is communicated clearly and concisely, employee questions are answered completely
- Assists with any billing discrepancies, adding over-age dependents eligible for the plan, and reviewing any special situations regarding enrollment, terminations, and COBRA
- Oversees day-to-day issues such as claims resolutions, eligibility and benefit questions.
- Andrew's contact information is as follows: Phone: (732) 602-3790; Fax: (732) 791-1635; email: adascoli@bgiains.com

CLIENT ENGAGEMENT LISTING



Union Board of Education Request for Proposal Insurance Broker Services – Employee Benefits

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Client Engagement Listing

Borough of Belmar
Borough of High Bridge
Borough of Hillsdale
Borough of North Plainfield
Borough of Kenilworth
City of Hoboken Board of Education
City of New Brunswick
City of Rahway
County of Essex
Cranbury Board of Education
Fort Monmouth Economic
Garden State Municipal JIF
Hoboken Strategy Group
Joint Meeting of Essex & Union Counties
Linden Airport
Linden Board of Education
Mercer County Improvement Authority
Middlesex County Joint Health Insurance Fund
Passaic Valley Sewerage Commission
Rahway River Condominium Association
Rahway Valley Sewerage Authority
Toms River Board of Education
Township of Franklin
Township of Union
Township of Union Board of Education
Township of Union Veteran's Alliance

COST PROPOSAL



**Union Board of Education
Request for Proposal
Insurance Broker Services – Employee Benefits**

New Jersey's leading public entity insurance agency

Cost Proposal

BGIA will provide Broker Services at the following cost:

BGIA will receive commissions directly from Horizon BCBSNJ for the medical plans at a rate of 1.25% and prescription drug plans at the rate of 0.78% of annual premium

BGIA will receive commissions directly from Delta Dental for the dental plan using Delta's standard commission schedule.

PART II

PROPERTY & CASUALTY



Public Entity Practice Group

**Insurance Brokerage Services
Request for Proposal-(2014)
Marquis Original**

Prepared expressly for:

Union Township Board of Education



Prepared by:

**Brian Erlandsen, CIC
Vice President, Public Entity Practice
June 4, 2014**

Executive Summary

Executive Summary

This proposal is in response to the Request for Proposal (RFP) for providing Insurance Brokerage Services to the Board of Education of the Township of Union.

The Marquis Agency is an independent Woodbridge, NJ based insurance brokerage & risk management firm with an expertise in New Jersey public entities and our service team has experience working with every level of the New Jersey government: State, County, Municipal, School Board and Special District. Our breadth of experience reaches across the spectrum of New Jersey governmental entities, giving us exposure to one of the most diverse portfolios of public entity clients in New Jersey; including being the insurance broker of record for the Union Township Board of Education since 1994. We have knowledge and expertise in all areas of Property and Casualty insurance including:

- *Package (includes general liability, commercial auto, property, and inland marine)*
- *Workers Compensation*
- *Professional Liability*
- *Bonds (includes Crime and Public Officials)*
- *Pollution Liability*
- *Student/Athlete Accident*
- *Environmental, including Underground Storage Tank Liability*

In this RFP response we communicate how the Marquis Agency personnel will utilize its knowledge of the Union Township Board of Education combined experience, market position and local presence to provide the best option for innovative insurance and risk management solutions.

Our proposal is divided into the following sections:

- Marquis Agency (Public Entity Practice) Corporate Overview
- Marquis Agency (Public Entity Practice) General Qualifications
- Service Team
- Experience/ Broker Services
- Title 59 Considerations
- Additional Service Offerings
- Marquis Agency Suggested Approach for Union BOE
- Broker Compensation
- Disclosures, Forms & Licenses
- State of New Jersey Division of Contract Compliance & Equal Opportunity

Corporate Overview

Marquis Agency (Public Entity Practice) Corporate Overview

Marquis Agency's Public Entity Practice personnel are leading providers of Property & Casualty Insurance and Risk Management Services to the New Jersey Public Entity sector. We respond to the special needs of public entities with customized insurance brokerage services, loss control and safety strategies.

Tracing its roots back to 1929, Marquis Agency has assembled a team of well-renowned professionals who gained wide acceptance in the public sector marketplace due to their broad experience in the areas of government, finance, risk management and insurance law. The Marquis Agency operates as an extension of your organization, providing clients with technical and administrative services in the assessment of risk and design of safety and other loss control strategies. Our clients have access to a team of strong insurance negotiators with industry clout who work year round to minimize your risks, improve your coverages and obtain the lowest cost for your insurance.

This Agency is comprised of four divisions: Property & Casualty Brokerage, Professional Services, Risk Management Services and Joint Insurance Fund Services. The divisions function as a collaborative team effort under the direction of a dedicated Team Manager located in our Woodbridge, New Jersey office.

Property & Casualty Brokerage

The Property & Casualty division provides comprehensive insurance to transfer the risk inherent in the operations of a Public Entity to a third party such as the insurance companies. As a professional Public Entity Broker, the Marquis Agency personnel specialize in your market. We understand the unique exposures faced by Public Entity Clients and customized design protection to guard against losses. We have access to the leading public entity insurance markets and work with top-rated carriers to ensure the most comprehensive coverage which includes:

- General Liability, Auto and Property Coverage
- Workers' Compensation
- Volunteer Accident (such as Homeland Security and Emergency Management volunteers)
- Environmental Liability
- And More...

Professional Services

The Professional Services Division provides industry leading analysis of your professional exposures. We employ former underwriters who know how insurance carriers rate coverage for your type of firm, and we

know how to speak the underwriter's language. Few other brokers can replicate this degree of representation on your behalf. Some of the types of policies handled through this division are:

- Employment Practices Liability
- Professional Liability for Educators, Public Officials, Police/Law Enforcement, Firefighters, EMT/Paramedics and Educators
- Crime & Fiduciary
- Data Theft & Electronic Liability
- Media Liability

Risk Management Services

The Risk Management division identifies the potential for risk, analyzes the probability of occurrence, offers expert advice on how to control, avoid or reduce exposure to risks and provides monitoring tools to analyze your unique exposures. Our services include:

- Exposure identification
- Coverage review
- Loss control & safety services
- Risk financing alternatives
- Contracts & certificate review

A well-planned and implemented risk management strategy is paramount to reduce exposure and contain cost. Drawing on its considerable expertise, the Marquis Agency personnel provides a full spectrum of risk management services, ranging from thorough analysis of exposure, thorough design and implementation of a complete risk management program tailored to our clients' safety, cost concerns and desired levels of acceptable risk. Our analysis helps our clients make more informed decisions about both their coverage and their loss control program needs. Our design and implementation services help them realize their goals in a timely and cost-efficient manner.

Joint Insurance Fund Services

In addition to offering P&C Brokerage and Risk Management Services, the Marquis Agency personnel responded and its affiliated companies developed and continue to manage the GSMJIF, which is one of the largest Joint Insurance Funds in New Jersey by population. The experiences gained in the development and continual management of the GSMJIF provides the Marquis Agency with an in-depth understanding of the advantages and challenges of transferring risk through traditional commercial insurance coverage or alternative arrangements such as JIF's and limited Self Insurance Programs.

Marquis Agency General Qualifications

1. Knowledge of Governmental Operations and Finances.

As one of the leading providers of insurance and risk management services to the New Jersey public sector, the Marquis Agency has assembled a team of insurance professionals with a strong background in the internal workings of governmental entities, both from an academic and practical level. Each member of the Marquis Agency Team is well versed in the various disciplines of governmental finance, law, risk management, human resources and insurance. Several members of the Marquis Agency team have studied Political Science and several have served in various capacities of government. Marquis Agency is an active member of the Public Risk Insurance Management Association (PRIMA). Several members of the team have one or more of the following Professional Designations:

- CIC (Certified Insurance Counselor)
- CPCU,(Chartered Property & Casualty Underwriter)
- CRM (Certified Risk Manager)

2. Experienced Personnel

The resumes of the Marquis Agency Service Team are presented under the staffing plan section of this proposal. Each member of the team is highly qualified to perform the scope of services required of the RFP. The assigned Marquis Agency team has many years of professional experience in handling Public Entity Accounts and most members of the team have one or more professional designation. The credentials of the team members presented in this proposal are consistent with the requirements of the RFP.

3. Knowledge of Public Entity Risks Exposures and Coverages

The Marquis Agency Service Team is comprised of highly trained coverage and exposure specialists for Public Entity Risks. The Marquis Agency team has many years of practical experience in risk identification, risk transfer design and implementation of risk management/insurance programs for our public entity clients. The Marquis Agency technical team includes coverage specialists that have a solid understanding of all coverage lines available for Public Entity Risks. This includes the standard coverage lines of: Property, General Liability, Automobile, Boiler & Machinery, Inland Marine, Crime, Public Official Bonds, Law Enforcement Liability, Workers' Compensation and Public Officials and Employment Practices Liability. In addition, Marquis Agency has experience in marketing and developing programs for recreation and volunteer accident, aviation, weather related risks, special events and environmental risks among others.

4. Ability to handle a Risk Management Program of this scope and nature.

Marquis Agency has a wealth of experience in managing accounts of the size, scope and complexity of the Union Township Board of Education. The Marquis Agency has served with distinction as Broker/Risk Manager to the Union Township Board of Education for many years. The Marquis Agency has had the opportunity to perform all the services as described in this RFP in a professional manner. During this tenure, Marquis Agency has consistently been able to deliver the most cost effective Insurance Program to the benefit of the Union Township Board of Education. The Marquis Agency currently serves in a similar capacity for a number of clients of a similar nature as listed on the reference schedule which has been included in this report.

Service Team

Service Team

The Executive Staff

Richard Augustyn *Chief Executive Officer*

Richard Augustyn is president of the Marquis Agency and has been a successful insurance entrepreneur & visionary for more than 20 years. He conceived, founded and continues to manage several highly successful ventures. His business success led to being named in 2003 NJ Biz's *NJ's Forty Under Forty*, which recognizes young men and women who have made outstanding contributions to their fields. In 2002, Mr. Augustyn responded to a market need by developing creative solutions for challenges facing the municipal insurance markets in the State of New Jersey. He designed, financed and launched the Garden State Municipal Joint Insurance Fund, which quickly became one of New Jersey's largest joint insurance funds, insuring municipalities comprising over 940,000 residents. Mr. Augustyn is a nationally recognized expert on alternative risk matters who has interviewed on CNN/FN, WABC, and public television's PBS and NJN. He is quoted in publications such as the *New York Times*, the *Newark Star-Ledger* and the American Medical Association's national weekly *American Medical News*, and speaks regularly on insurance-related topics throughout the country.

Steven A. Edwards *President, BGIA*

Steve Edwards co-founded Business & Governmental Insurance Agency (BGIA) in 1993. He also held senior positions in the governmental sector, serving on various government boards and commissions. He was finance chairman of the Union Township Board of Education, Vice Chairman of the Union County Planning Board; Governor's Liaison and a Board of Trustee to the Public Employees Retirement System, and a member of the Union County Improvement Authority. He is active in various civic and charitable causes.

Stuart Migdon, CPA, CLU *Managing Director – Employee Benefits Practice*

Stuart Migdon began his career in public accounting. He obtained a Certified Public Accountant designation and entered the financial services industry in 1984, advising clients on insurance and financial matters. For the last ten years, Mr. Migdon has specialized in health insurance and other related areas affecting both employers and employees. He joined BGIA in 1993 as the Director of Employee Benefits. Mr. Migdon graduated from Dowling College with a BA in Accounting.

Greg DerAsadourian
Executive V.P., BGIA & Marquis

Greg DerAsadourian has worked as an Account Executive with major global and regional insurance brokerage firms since his career began in 1988. Mr. DerAsadourian joined BGIA/ Marquis in 2012. His Account Management experience has included insurance and risk management services for both large corporate and public sector clients. Mr. DerAsadourian graduated from the St. John's University Tobin School of Business with a Bachelors degree in Business Administration and Risk Management. He is a licensed Property & Casualty Broker in the states of New Jersey, New York & Pennsylvania.

Francis J. Kelly, CPCU, RPLU, ARe, Senior Vice President,
Property & Casualty Practice

Frank Kelly brings extensive reinsurance background to BGIA. Having started his career as a casualty underwriter for Wausau Insurance Companies in 1976, He moved into reinsurance in 1981 and spent over 20 years producing and underwriting all classes of P&C reinsurance for prominent companies. He subsequently served as a treaty reinsurance broker for a leading international firm, and as reinsurance buyer for a worldwide provider of P&C and specialty insurance products. Mr. Kelly joined BGIA in October 2013 as Senior Vice President in the Public Entity Practice. He holds the Chartered Property and Casualty Underwriter (CPCU), Registered Professional Lines Underwriter (RPLU) and Associate in Reinsurance (ARE) designations, and is a graduate of LeMoyne College with a BS in Accounting.

Brian Erlandsen, CIC, Vice President
Property & Casualty Practice


Brian Erlandsen has worked with major NYC and NJ insurance brokerage firms since his career began in 1981, and has an extensive background in public entity and large-line commercial insurance underwriting, marketing and account management. He joined BGIA/ Marquis in 1996. His Account experience with BGIA has included insurance and risk management services for both corporate and public sector clients, and has also served as Deputy Executive Director and VP of Pool Underwriting for the Garden State Municipal Joint Insurance Fund. Mr. Erlandsen maintains the Certified Insurance Counselor (CIC) professional designation.



George Crosby, Account Manager
Property & Casualty Practice

George Crosby has worked as an Account Executive with a regional insurance brokerage firm since his insurance career began in 2003. George joined BGIA in 2012. His Account Management experience includes both medium and large corporate clients. Mr. Crosby holds the Chartered Property & Casualty (CPCU) and the Accredited Customer Service Representative (ACSR) professional designations. Mr. Crosby graduated from the New Jersey Institute of Technology with a Bachelors Degree in Business and is a licensed Property & Casualty Broker in the State of New Jersey.

Conrad G. Cyriax
Claims Consultant



Conrad Cyriax serves as Senior Claims Consultant for the Marquis Agency. Mr. Cyriax has a wealth of claims management experience having served as a claims department leader at a major third party claims administrator for over 10 years. He has handled complex litigation issues in many industry segments that relate to the Public Entity arena. Mr. Cyriax practiced law with Thacher Proffitt & Wood in New York City, NY and with Riker, Danzig, Scherer, Hyland & Perretti in New Jersey. He also has an extensive insurance background, having been the Claims Manager for Alexander Howden (U.S.), Prudential Reinsurance. Mr. Cyriax graduated from Seton Hall University with a B.A. in Political Science and holds a Juris Doctorate degree, from New York Law School. In law school, he served as a member and later editor of the Law Review.

Anthony Ven Graitis, ARM, ASP
Risk Control Consultant

Anthony Ven Graitis serves as Senior Risk Control Consultant for BGIA. Mr. Ven Graitis has a wealth of risk control management experience having served as a risk control specialist and manager at Fortune 500 companies, and most recently at the world's leading provider of risk management services for over five years. He has managed and directly provided a full range of PEOSH-required safety training in New Jersey as Vice President of Risk Control for the Garden State Municipal JIF. Mr. Ven Graitis holds a B.S in Chemical Engineering from Rutgers College of Engineering.

Experience/ Broker Services

Experience

The Marquis Agency has a wealth of experience in managing accounts of the size and scope of the Union Township Board of Education. The Marquis Agency personnel are experienced in functioning as a Broker, Risk Manager or JIF Underwriting Manager to over 50 public entities in the state of New Jersey. Below is a selected list of clients our staff has worked on. We feel this list demonstrates our capabilities in handling accounts the size and scope of the Union Board of Education:

State of New Jersey

Marquis Agency personnel have worked in the capacity of commercial insurance broker for the New Jersey State Government. One of the many functions performed was the placement and management of the State's large complex Property Policy and Aviation Insurance Programs. Marquis Agency personnel have assisted in the development of solutions to unique exposures relating to Homeland Security and Volunteer issues. Our staff has also worked with the various departments within the State on exposure identification and development of Risk Management solutions. Additionally, our personnel worked with the Department of Transportation (DOT) in the design of standardized insurance requirements for contractors.

Hoboken Board of Education

Marquis Agency's staff currently provides Insurance Broker services for the Hoboken Board of Education. In this capacity our team markets and administers Hoboken Board of Education's Property/Casualty & Student Accident insurance programs through the New Jersey School Board Association Insurance Group. Through the application of the risk management processes, as further described under our "service capabilities" section of this report, our experienced Risk Managers were successful in reducing the annual premiums and containing the costs for the Hoboken Board of Education.

Newark Board of Education

Marquis Agency personnel have served in Risk Management/Broker capacities for the Newark Board of Education. These services have included coordination of the design, marketing and implementation of a large casualty self-insured retention program. Utilizing the risk analysis process, our team developed the most appropriate retention level for the risk and optimized the cost of risk for the School District. Our professional liability service team was instrumental in identifying a weakness in the insurance program with regard to School Leaders Errors and Omission and Employment Practices Liability program, and developed a cost effective solution to protect the School District against this vulnerability.

Township of Union

Our staff has extensive experience representing the Township of Union in their Property/Casualty Insurance Broker/Risk Management program for several years. Our staff's responsibilities cover the entire gamut of the risk management function, employing knowledge and access of the public sector marketplace in delivering the most cost effective insurance program to the Township. Our Sr. Risk Control staff participated in the development and implementation of an effective risk control program which directly attributed to a reduction in the cost of risk to the Township. Our claims consultants reviewed the reporting process with the Town's claims administrator and advised them on matters relating to their insurance program particularly in the area of contract review.

As an experienced provider of insurance and risk management services to the New Jersey public sector, the Marquis Agency has assembled a team of insurance professionals with a strong background in the internal workings of governmental entities, both from an academic and practical level. Each member of the Marquis Agency service team is well versed in the various disciplines of governmental finance, law, risk management, human resources and insurance. The Marquis Agency personnel are active members of the Public Risk Insurance Management Association (PRIMA).

The Marquis Agency service team has many years of practical experience in risk identification, risk design and implementation of risk management/insurance programs for public entity clients. Our team is comprised of highly trained exposure and loss control specialists for Public Entity Risks. Our technical division includes coverage specialists that have a solid understanding of all coverage lines available for Public Entity risks. This includes the standard coverage lines of: Property, General Liability, Automobile, Boiler & Machinery, Inland Marine, Crime, Public Official Bonds, Law Enforcement Liability, Workers' Compensation and Public Officials and Employment Practices Liability. In addition the Marquis Agency personnel has experience in marketing and developing programs for Recreation and Volunteer Accident, Aviation, Weather related risks, Special Events and Environmental risks among others. The loss control division is comprised of attorneys, former claims managers and safety engineers that will proactively assist to reduce the administrative dilemmas and will provide an effective investigation, enabling you to better understand the root cause of any incident as well as assist in the creation of documentation that can be important if legal action is initiated against your schools.

Each member of the team is highly qualified to perform the scope of services required of the RFP. The assigned team is dedicated to the New Jersey Public Entity arena and most members of the team have one or more professional designation. The credentials of the team members presented in this proposal are consistent with the requirements of the RFP.

Marquis Agency Key Account Achievements and Services for Union Township Board of Education

- Brokered the Workers Compensation Coverage with the New Jersey School Boards Association Insurance Group at an *annual* savings of 35% (\$200,000) and annual safety credits.
- **Historical Marketing Results :**
 - Produced a 6 year Property rate reduction as part of the Package of 23%
 - Utilized marketing leverage to hold premiums below market on a consistent basis.
 - Created competitive renewal options for review and consideration
- **Consistently achieved marketing goals and objectives of delivering the most cost effective insurance program encompassing the areas of:**
 - Price (to achieve results better than the market trends)
 - Coverage (to retain the specialized coverage that was designed to meet your particular needs)
 - Program Continuity (top continue with providers who understood your account and the specialized needs of a Board of Education)
 - Superior Customer Services including:
 - Budget preparation
 - Conducted Cost of Risk Analysis
 - Premium Allocation
 - Provide Certificates of Insurance
 - Contract Review
 - Worked with UBOE Legal Counsel in reporting and managing claims
 - Created policy portfolio and coverage summary
- **Negotiated a Consent to Counsel endorsement for the Public Officials/ EPLI policy**
- **Worked with Union Township BOE Legal Counsel in reporting and managing very sensitive claims**
- **Successfully negotiated solution to very difficult School Leaders Renewal**
- **Risk Administration Services :**
 - Budget preparation
 - Conduct Cost of Risk Analysis
 - Premium Allocation
 - Certificates of Insurance
 - Contract Review
 - Create policy portfolio and coverage summary

Title 59 Considerations

Title 59 Considerations

Claims Management is one of the most effective means for controlling the cost of Risk. Claims will occur even with the best risk management program and the outcome will be determined by how well the claim is managed. Counties and other public entities in New Jersey enjoy certain tort immunities under N.J.S.A. 59, commonly known as the Tort Claims Act or Title 59. Because of these immunities and the required notice of tort filing (see below), public entity liability losses are not subject to the same frequency and severity development patterns as typical risks.

In the vast majority of cases (employment practices and certain federal actions are excluded from these protections), two factors work to mitigate the exposure to loss for public entities:

- The claimant must file a tort notice within 90 days of the occurrence date or be barred from further action against the public entity. This has a direct effect on IBNR factors;
- Most common causes of loss (slips and falls, playground injuries, pothole claims, etc.) are subject to Title 59 protections.

Title 59 immunities make it substantially more difficult to sue a governmental entity, when the entity has adopted procedures to take full advantage of the protection available under the Act. Marquis Agency will assist the Union Township Board of Education in developing and implementing the proper procedures to work closely with the Board of Education's TPA to be sure the Board of Education receives the full benefit of the immunities available for every claim situation.

Though our involvement with brokering, administrating and marketing a variety of NJ Public Entities insurance programs, we are well versed in the application of Title 59. The Marquis Agency personnel were instrumental in the creation of the Garden State Municipal Joint Insurance Fund and the creation & management of proprietary commercial insurance programs for public entities. Over the last 6 years we have coordinated nearly 1,000 liability claims involving the application of Title 59 immunities.

The Marquis Agency personnel have partnered with PMA Claims Management in conjunction with the Garden State Municipal Joint Insurance Fund (GSMJIF) and have presented and conducted training seminars in Title 59 for public entities throughout the state. This training will be made available to the Union Township Board of Education as part of our service function.

Additional Service Offerings

Additional Service Offerings

In addition to the numerous services enumerated in this RFP response, the Marquis Agency will also offer the following customized services for the Union Board of Education:

Online Access Portal

Marquis Agency recently invested a significant amount of time and money in the research, development and implementation of a client online access portal. This will allow designated representatives of the Union Township Board of Education to have real-time online access to all policy activity. Additionally, Board representatives will be able to log-on and issue certificates to holders from their own desktops. The emailed or faxed certificate will be issued instantly by Marquis Agency with a copy to the Union Board of Education. This feature has been proven to save our clients valuable time vs. what other brokers can offer by eliminating any delay in waiting for certificates. The portal will also allow for a review of claim activity and current insurance policy specifics, such as limits & deductible options.

Risk Management Seminars

Marquis Agency will present a calendar of customized Risk Management seminars that will be presented to the Union Township Board of Education employees. Subject matter will be developed in conjunction with the Union Board of Education; however some of the most commonly requested subjects by our other clients are:

- Discrimination in the Workplace
- Cyber Liability for Public Entities
- PEOSH Compliance
- Title 59, What it Means & How it Operates

Loss Control

Marquis Agency will provide a custom report for the Union Township Board of Education by providing a thorough evaluation of your current program, recognizing existing efforts of and making recommendations in the areas of loss control programs and loss control management.

Suggested Approach for the Union Board of Education

Marquis Agency Suggested Approach for the Union Board of Education

The Marquis Agency personnel are uniquely positioned to work on the renewal for the Union Township Board of Education because our past experience with the program and our strong market leading relationships.

Marquis Agency uses a Four-phase approach to develop a comprehensive insurance and risk management program tailored for our clients. We diligently ascertain your exposures, strengths and tolerance for risk in order to determine the scope and type of coverage suitable for your unique situation.

Understanding the client's risk philosophy is paramount in the development of any strategy. Our objective is to deliver the best program at the most competitive cost. We monitor each account, collect data and conduct a thorough analysis in order to make recommendations on an ongoing basis. You can be assured that we will take advantage of savings when available, analyzing Public Entity legal trends and your growth plan to ensure that the Union Township Board of Education has the proper protection.

Phase One: Evaluation and Analysis of Exposures

1. Within the first 60 days, we begin to conduct an in-depth review of your activities and operations for the upcoming year by performing a Public Entity Risk Management Assessment. This will entail:
 - Preparing a standardized survey for distribution to the Union Board of Education's management team to assist in continued identification and perceived frequency/severity of exposures;
 - Review current policies for current exposures
 - Holding meetings with various management personnel of the Union Township Board of Education to discuss causes of loss and exposure identification.
 - Providing self-inspection forms to help identify causes of loss.
 - Assisting in reviewing budgets for sources of loss or aggregation of a source of major funding.
 - Reviewing Loss Runs and claims records for causes of loss

Because of our Public Entity focus and market leverage, the Marquis Agency personnel are well positioned to maintain servicing responsibilities for all in-force policies. We also have the internal insurance & risk management expertise to provide the Board of Education with the lowest ultimate cost for the broadest possible program.

2. Immediately upon completion of the Risk Management Assessment, coverage surveys and renewal placement, within the next 60 days we will conduct an analysis and quantification of current exposures. This is a service Marquis is uniquely positioned to perform based upon our decade long relationship with the Union Township Board of Education insurance program. These services include:

- Performing a thorough loss analysis for sources of loss and create a probability distribution.
- Preparing a loss triangle that can be used to develop expected losses and monitor claims management effectiveness. The use of unique factors, as opposed to industry averages, produces a more accurate projection of ultimate incurred losses.
- Compiling a “risk map” based on frequency and severity characteristics and prioritizing action plans for loss control measures (prevention and reduction) with designated personnel from the Board of Education.

3. We will utilize the results of the loss identification and loss analysis process to review current coverage, retentions and deductibles levels. We will then analyze alternative risk financing strategies including an integrated program and the use of captives.

As mentioned above, Marquis Agency personnel's experience in the development and management of one of the largest Joint Insurance Funds in New Jersey positions us to provide the Union Township Board of Education with the maximum number of alternative risk financing solutions: We are one of the few brokers in the state that can team up with its affiliated companies to not only plan a pooling or captive program, but can manage it for the Union Township Board of Education it as well.

For example, the application of a loss sensitive workers compensation program offers a potentially rewarding solution for managing and funding risk. We believe it should be given consideration as a risk financing alternative for the Union Board of Education.

Phase Two: Program Development, Selection and Implementation

Once the exposures are identified, quantified and alternative risk funding alternatives examined we will then commence the marketing and implementation phase. Our timeline for starting this phase of the process is 90-120 days prior to the renewal date.

The first step of this phase is the program development stage which involves a detailed critique of the strategy to ensure that all the viable alternatives receive proper consideration.

Some of the considerations involved in the program development are:

- Which losses to transfer and which losses to retain
- Establishment of appropriate and deductible levels

- The types of coverages that should be purchased
- The market availability of these coverage types

The second step of this phase is to prepare and deliver an effective marketing presentation of the selected program to the insurance marketplace to solicit the widest variety of proposals and to capitalize on our leverage. Once the proposals are received from the markets a thorough analysis of all the options will be performed and a detailed report will be prepared for presentation to the Union Board of Education.

The final step of this phase is program implementation. This is probably the most crucial step of the process and will receive special attention. We will assist the Union Township Board of Education in communicating the program among the various departments and agencies by visiting the remote locations, attending meetings and developing training and information seminars. We will also assist the Board of Education Risk Manager in the preparation of periodic Risk Management Reports for presentation to various County Management and supervisory personnel.

Phase Three: Program Monitoring

Once implemented, risk management programs need to be monitored as a way of ensuring the programs have achieved expected results and to adjust the program for changes in loss exposure as well as the availability or costs of alternative risk management techniques. The monitoring, evaluation and adjustment process entails determining standards of acceptable performance, comparing actual performance with those standards and correcting sub-standard performance.

Marquis Agency will assist the Union Township Board of Education in establishing the goals, objectives and performance measure to properly evaluate the effectiveness of the risk management techniques utilized, the overall success of the program and the development of corrective action plans to respond to sub-standard performance.

1. As part of the process a Semi-Annual Risk Management (Stewardship) Report will be prepared for the Board of Education to provide a basis of comparison of actual performance with the established standards. This report will be both quantitative and actionable in its recommendation for program improvements. The following subjects will be covered in the report:
 - Summary of premiums
 - Summary of other costs (payroll, overhead, outside services, appraisal, salvage, independent adjusters etc.)
 - Summary of Losses, insured and retained:
 - Incurred Losses (frequency and severity)
 - Reserves (frequency and severity)
 - Large and/or unusual losses and incidents. (Including how they will be funded and any preventative measures taken since.)
 - Cases currently being litigated and potential litigation cases.

- Insurance Recoveries
 - Salvage & Subrogation Recoveries
 - Other (Contractual, FEMA Recoveries)
 - Loss Prevention & Safety
 - Training and Education performed
 - Compliance with PEOSHA
 - Specific loss Reduction Achieved
 - Safety Committee Activities
 - Safety Inspections (internal, contracted and insurer provided)
 - Other loss prevention activities.
 - Cost/benefit analysis of actions taken and results achieved.
 - Insurance
 - Changes in coverage, limits, retention, companies.
 - Brokerage activities outlined in section 3.1.
 - Plans for change.
 - Anticipated changes in future periods.
 - Claims and Other services
 - Cost and performance evaluation.
 - Administration Activities
2. To maintain proactive with the marketing trends, Marquis Agency will assist the Union Township Board of Education by providing a Quarterly Insurance Market review. This review will entail:
- Compiling information on the “State of the Market” utilizing the Council of Insurance Agents and Brokers (CIAB) and Risk and Insurance Management Society (RIMS) cost of risk surveys. We will also monitor the loss costs and rates promulgated by the Insurance Services Office and the Compensation Rating and Inspection Bureau.
 - We will monitor the market for emerging issues and the possible ramifications on insurance terms and conditions (i.e. Mold exclusions).
 - We will monitor the estimated impact of inflation on building, medical costs and judgment awards.
 - We will provide the estimated impact of these changes on the State’s insurance program in terms of costs and possible changes in terms and conditions.

Phase Four: Customer Services

Marquis Agency will provide the following services to the Union Board of Education:

1. General Services
 - Rapid response to daily service needs

- Coverage interpretation
- Certificate of Insurance provided on request
- Claims reporting and follow-up
- Contract and policy review
- Hold harmless agreements/other party indemnification
- Analysis of effectiveness of coverage of others
- Proactive monitoring of insurance mergers, acquisitions and other special project needs
- Collection of claims tracing data and analysis
- Statistical studies, premium allocation, subrogation review and monitoring

2. Development of Customized Risk Management Manual.

We contemplate including at least the following subjects in this manual:

- Manual Purpose
- Insurance & Risk Management Policy Statement
- Loss Control Policy Statement
- Outside Vendors
- Claims
- Insurance Buying Guidelines
- Risk Management Definitions
- Risk Management Cost Allocation System (Experience & Retrospective Rating)
- New Exposures (Construction, Inspections, Surety Bonds, Contractors)
- Requests for Certificates of Insurance
- Hold Harmless agreements
- Leases
- Reporting of Values
- Audits
- Policy statements regarding:
 - Personal Property of Employees
 - Employee use of State owned/leased automobiles
 - Rented Automobiles
 - Employee Use of Aircraft & Watercraft
 - Key Executives in Single aircraft
 - Kidnap & Ransom
 - Other
- Insurance Policy Description

Broker Compensation

Broker Compensation

As your broker of record, we do not charge a fee to the Board of Education. Our compensation for the brokerage and standard risk management services will be the standard commission paid to us directly by the insurance companies.

Disclosures, Forms & Licenses

Attached are copies of the required disclosures, forms and licenses from Marquis Agency. Many of the Disclosures, Forms & Licenses are listed under the name of Business & Governmental Insurance Agency (BGIA). BGIA is a sister company of Marquis Agency and utilizes the same license numbers.

State of New Jersey Division of Contract Compliance & Equal Opportunity

The appropriate certificate is enclosed in this section. The Affirmative Action/Equal Employment Opportunity Certificate is listed under the name of Business & Governmental Insurance Agency (BGIA). BGIA is a sister company of Marquis Agency and utilizes the same license numbers.

PART III

APPENDICES:

SCHOOL BOARD CLIENT REFERENCE LIST



**Union Board of Education
Request for Proposal
Insurance Broker Services**

New Jersey's leading public entity insurance agency

Public School Client References

Cranbury Board of Education

Ms. Joyce Picariello, Business Administrator
23-A North Main St.
Cranbury, NJ 08512
609-395-1700

Linden Board of Education

Ms. Kathleen Gaylord, Business Administrator
2 East Gibbons St.
Linden, NJ 07036
908-486-2800

Toms River Board of Education

Mr. William Doering, Business Administrator
1144 Hooper Ave.
Toms River, NJ 08753
732-505-5524

CERTIFICATE OF EMPLOYEE INFORMATION REPORT

Certification 30239

CERTIFICATE OF EMPLOYEE INFORMATION REPORT

RENEWAL

This is to certify that the contractor listed below has submitted an Employee Information Report pursuant to N.J.A.C. 17:27-1.1 et. seq. and the State Treasurer has approved said report. This approval will remain in effect for the period of

15-FEB-2013 to 15-FEB-2020

BUSINESS & GOVERNMENTAL INSURANCE AGENCY
900 ROUTE 9 NORTH SUITE 503
WOODBRIDGE NJ 07095



A handwritten signature in black ink, appearing to read "Andrew P. Sidamon-Eristoff", is written over the State Treasurer's Office logo.

Andrew P. Sidamon-Eristoff
State Treasurer

BUSINESS REGISTRATION CERTIFICATE



**STATE OF NEW JERSEY
BUSINESS REGISTRATION CERTIFICATE**

Taxpayer Name:	BUSINESS & GOVERNMENTAL INSURANCE AGENCY, INC.
Trade Name:	
Address:	900 ROUTE 9 NO STE 503 WOODBIDGE, NJ 07095-1003
Certificate Number:	0951855
Effective Date:	February 09, 1999
Date of Issuance:	January 25, 2012

For Office Use Only:
20120125105610755

INSURANCE LICENSES



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

LICENSE NUMBER
9461867

THIS CERTIFIES THAT **BUSINESS & GOVERNMENTAL
 INSURANCE AGENCY INC**

AT BUSINESS ADDRESS SUITE 503
 900 ROUTE 9 NORTH
 WOODBRIDGE, NJ 07095

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.

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	06/01/2014	05/31/2016

printed: 04/15/2014

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

The Department maintains an informative website at 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
 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
8959141

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 NIP GROUP INC

AT BUSINESS ADDRESS 900 ROUTE 9 NORTH
 SUITE 503
 WOODBRIDGE, NJ 07095

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	06/01/2013	05/31/2015

printed: 05/28/2013

R. C. Kohler

Commissioner of Banking and Insurance

The Department maintains an informative website at 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
 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 TREASURY
SHORT FORM STANDING

NIP GROUP, INC.

0100114317

With the Previous or Alternate Name

ALBIEZ INSURANCE AGENCY, INC. (Previous Name)
NIP PROGRAMS (Alternate Name)
MARQUIS AGENCY (Alternate Name)
MARQUIS SHARP ASSOCIATES (Alternate Name)
MARQUIS LUCAS DAKE (Alternate Name)

I, the Treasurer of the State of New Jersey, do hereby certify that the above-named New Jersey Domestic Profit Corporation was registered by this office on May 28, 1980.

As of the date of this certificate, said business continues as an active business in good standing in the State of New Jersey, and its Annual Reports are current.

I further certify that the registered agent and registered office are:

Richard F Augustyn
Plaza 9
Woodbridge, NJ 07095



Certificate# 116026734

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal at Trenton, this 23rd day of December, 2009

A handwritten signature in dark ink, appearing to read "R. David Rousseau".

R. David Rousseau
State Treasurer

Verify this certificate at
https://www1.state.nj.us/TYTR_StandingCert/ISP/Verify_Cert.jsp



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

LICENSE NUMBER
8211634

THIS CERTIFIES THAT **RICHARD AUGUSTYN**

AT BUSINESS ADDRESS 900 ROUTE 9 N STE 503
 WOODBRIDGE, NJ 07095-1003

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.

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	11/01/2012	10/31/2014

K. S. Koyan

Acting Commissioner of Banking and Insurance

printed: 10/24/2012

The Department maintains an informative website at 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
 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
9472705

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 **STEVEN A. EDWARDS**

AT BUSINESS ADDRESS SUITE 503
 900 RT 9 NORTHE
 WOODBRIDGE, NJ 07095

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	10/01/2012	09/30/2014

K. S. Koyan

Acting Commissioner of Banking and Insurance

printed: 08/24/2012

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 Trenton, NJ. 08625-0327



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

LICENSE NUMBER
8625204

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 **STUART M. MIGDON**

AT BUSINESS ADDRESS C/O THE NEW ENGLAND
30 TWO BRIDGES RD
FAIRFIELD, NJ 07006

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; VARIABLE	08/01/2012	07/31/2014

K. S. K...

Acting Commissioner of Banking and Insurance

printed: 07/05/2012

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 web site: www.njdobi.org
 phone: (609) 292-4337
 fax: (609) 984-5263

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 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
1013292

THIS CERTIFIES THAT **DENISE GIGANTINO NICOL**

AT BUSINESS ADDRESS C/O BGIA
 900 ROUTE 9 NORTH
 SUITE 503
 WOODBRIDGE, NJ 07095

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.

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	01/01/2014	12/31/2015

printed: 12/04/2013

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

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 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
9139362

THIS CERTIFIES THAT **ANDREW J. DASCOLI**

AT BUSINESS ADDRESS ADVANTAGE BENEFIT SERVICES
4 BAILEY CT STE 100
JACKSON, NJ 08527-4459

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.

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; LL-TRAVEL INSURANCE	02/01/2013	01/31/2015

printed: 09/11/2013

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

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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
1297403

THIS CERTIFIES THAT **GREGORY DERASADOURIAN**

AT BUSINESS ADDRESS THE LYNOXX GROUP
 1 INTERNATIONAL BLVD STE 705
 MAHWAH, NJ 07495-0025

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.

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

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	PROPERTY; CASUALTY	12/01/2012	11/30/2014

printed: 01/04/2013

K. K. Koh
 Commissioner of Banking and Insurance

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 web site: www.njdobi.org
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State of New Jersey

Department of Banking and Insurance

20 West State Street
Trenton, NJ 08625-0327

LICENSE NUMBER
9364321

THIS CERTIFIES THAT **BRIAN ERLANDSEN**

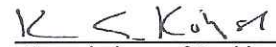
AT BUSINESS ADDRESS 674 PROSPECT STREET
MAPLEWOOD, NJ 07040

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.

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	06/01/2014	05/31/2016

printed: 04/08/2014


Commissioner of Banking and Insurance

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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
9958177

THIS CERTIFIES THAT **GEORGE A. CROSBY**

AT BUSINESS ADDRESS 223 E 6TH ST
 PLAINFIELD, NJ 07060-1805

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.

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	08/01/2013	07/31/2015

printed: 08/06/2013

K. S. K... A.

Commissioner of Banking and Insurance

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

PROOF OF INSURANCE COVERAGE



CERTIFICATE OF LIABILITY INSURANCE

ALBIEZ1

OP ID: GC

DATE (MM/DD/YYYY)

06/03/14

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. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

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 Marquis Agency 900 Route 9 North, Suite 503 Woodbridge, NJ 07095	732-634-8400	CONTACT NAME:	
	732-634-5379	PHONE (A/C, No., Ext):	FAX (A/C, No.):
		E-MAIL ADDRESS:	
INSURER(S) AFFORDING COVERAGE			NAIC #
INSURED	Business & Governmental Insurance Agency 900 Route 9 North Suite 503 Woodbridge, NJ 07095	INSURER A:	Hartford Insur Co of Midwest 37478
		INSURER B:	Hartford Underwriters Ins Co 30104
		INSURER C:	Darwin National Assurance Co.
		INSURER D:	Insurance Co State of PA (AIG) 19429
		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.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY			13SBQIL2444	05/24/14	05/24/15	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000
	CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person) \$ 10,000
							PERSONAL & ADV INJURY \$ 1,000,000
							GENERAL AGGREGATE \$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COM/OP AGG \$ 2,000,000
	POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/>						\$
B	AUTOMOBILE LIABILITY			13UECTG3200	05/24/14	05/24/15	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	<input checked="" type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	ALL OWNED AUTOS						BODILY INJURY (Per accident) \$
	HIRED AUTOS						PROPERTY DAMAGE (Per accident) \$
							\$
A	UMBRELLA LIAB			13SBQIL2444	05/24/14	05/24/15	EACH OCCURRENCE \$ 5,000,000
	EXCESS LIAB						AGGREGATE \$ 5,000,000
	DED <input checked="" type="checkbox"/> RETENTION \$ 10,000						\$
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			014505491	09/30/13	09/30/14	<input checked="" type="checkbox"/> WC STATUTORY LIMITS
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N <input type="checkbox"/>	N/A				E.L. EACH ACCIDENT \$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$ 1,000,000
							E.L. DISEASE - POLICY LIMIT \$ 1,000,000
C	Professional E & O			0307-3371	09/01/13	03/01/15	Per Claim 5,000,000 Aggregate 5,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Evidence of Insurance

CERTIFICATE HOLDER**CANCELLATION****EVIDENC**

Evidence of Insurance

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

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State of New Jersey

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

LICENSE NUMBER
1538369

THIS CERTIFIES THAT **FRANCIS J. KELLY**

AT BUSINESS ADDRESS 10 CRESTVIEW CT. W.
MORRIS PLAINS, NJ 07950-2004

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.

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

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
PRODUCER	PROPERTY; CASUALTY	11/29/2013	02/29/2016

printed: 12/10/2013

K. Kelly
Commissioner of Banking and Insurance

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