



June 5, 2015

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,

A handwritten signature in black ink, appearing to be "S. Edwards", written over a horizontal line.

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, 2015

**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, and headquartered at 900 Route 9 N Ste 503 Woodbridge, NJ 07095. BGIA has grown steadily, so that it is now one of the largest providers for public entity insurance business in New Jersey, and over the years, has managed billions of dollars of health insurance premiums. BGIA will assist the Union BOE with all facets of their healthcare insurance needs for their active employees and eligible retirees.

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.

BROKER SERVICES

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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 officering, 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.

Union Negotiations:

BGIA has participated in and consulted on many bargaining unit negotiations and looks forward to the opportunity to continue to assist Union BOE with any union negotiation functions.

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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 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)



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- 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 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 December 31, 2014:

- Wellness Coaching services reached **541** employees.
- There were **3,011** 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 **419** employees.
- **410** 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 December 31, 2014 that were either self-reported by the employee to the Wellness Coach, or actually measured by the Coach during their biometric screenings.

- **26** employees have self-reported quitting tobacco use. In addition, **7** employees have reduced their tobacco use.
- **50** employees have self-reported increasing their weekly exercise. Of that, **36** employees have increased from 0 – 1 to 2 or more days/week.
- **81** employees **lost over 620** pounds.
- **302** employees improved their blood pressure measurements. Of that, **121** 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 December 31, 2014 is \$292,418.

Based on a Thompson Reuters return on investment tool that measures health and productivity management the health and productivity cost savings through December 31, 2014 is \$425,127.

Therefore, the total projected health care and productivity cost savings is approximately \$717,545.

Examples of Union BOE Wellness Success Storiesl.

1. During a blood pressure screening, the Wellness Coach evaluated an employee with borderline pre-hypertension. While consulting with this employee, our Coach learned that the employee was overweight, sedentary and had poor dietary habits. The Wellness Coach educated the employee on blood pressure and how important it is to take action to keep those readings under control. The Wellness Coach and employee devised a program that consisted of exercising regularly and including fruits and vegetables in their diet. With the help of their Wellness Coach, the employee has lowered their blood pressure to a healthy level and has lost 16 pounds.
2. An employee approached their Wellness Coach stating that they had been under a lot of stress to start working out again. The employee had gained weight and was feeling depressed. During the wellness consultation, the Wellness Coach discovered that the employee had a phobia of losing their breath once they start exercising. The Wellness Coach discussed several strategies with the employee to help overcome their phobia. As a



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result, the employee has worked up to 25 minutes of continuous exercise and has lowered their stress levels resulting in less feelings of depression. The employee and Wellness Coach meet on a regular basis to manage stress and improve fitness levels.

3. During a Wellness consultation, an employee discussed with their Wellness Coach that they have been feeling very tired and dizzy lately. The Wellness Coach discovered that the employee had not had a physical for several years. The employee agreed they needed to go to the doctor and scheduled an appointment to get a physical. While most of the results came back normal, their A1C was elevated and needed to be addressed. The Wellness Coach educated the employee on diabetes and how they can improve their numbers with diet and exercise. The employee and Wellness Coach are working together to improve their A1C level through exercise, weight management and healthy dietary habits.

DEPENDENT ELIGIBILITY AUDIT



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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



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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 7 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

COST PROPOSAL



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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 1.18% and prescription drug plans at the rate of 0.43% of annual premium

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

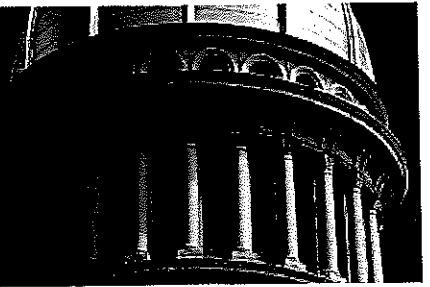
PART II

APPENDICES:

SCHOOL BOARD CLIENT REFERENCE LIST

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

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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
WOODBIDGE NJ 07095


Andrew P. Sidamen-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
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 fees 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	11/01/2014	10/31/2016

printed: 11/04/2014

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
9472705

THIS CERTIFIES THAT **STEVEN A. EDWARDS**

AT BUSINESS ADDRESS SUITE 503
900 RT 9 NORTHE
WOODBIDGE, 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	ACCIDENT, HEALTH OR SICKNESS; PERSONAL LINES; PROPERTY; CASUALTY	10/01/2014	09/30/2016

printed: 09/16/2014

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
8625204

THIS CERTIFIES THAT STUART M. MIGDON

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

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

Table with 4 columns: LICENSE TYPE, LINES OF AUTHORITY, EFFECTIVE DATE, EXPIRATION DATE. Row 1: PRODUCER, LIFE INSURANCE; ACCIDENT, HEALTH OR SICKNESS; PERSONAL LINES; PROPERTY; CASUALTY; VARIABLE, 08/01/2014, 07/31/2016

Signature of Commissioner of Banking and Insurance

printed: 07/10/2014

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
1013292

THIS CERTIFIES THAT **DENISE GIGANTINO NICOL**

AT BUSINESS ADDRESS C/O BGIA
900 ROUTE 9 NORTH
SUITE 503
WOODBIDGE, 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

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

printed: 12/04/2013

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
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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 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 **ANDREW J. DASCOLI**

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

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	02/01/2015	01/31/2017

printed: 01/30/2015

K S Koyat
 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

PROOF OF INSURANCE COVERAGE



CERTIFICATE OF LIABILITY INSURANCE

ALBIEZ1

OP ID: GC

DATE (MM/DD/YYYY)

06/04/2015

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	CONTACT NAME:	
	PHONE (A/C, No, Ext):	FAX (A/C, No):
	E-MAIL ADDRESS:	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	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 :	

INSURED Business & Governmental Insurance Agency
900 Route 9 North Suite 503
Woodbridge, NJ 07095

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 SUBR INSR	WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY			13SBQIL2444	05/24/2015	05/24/2016	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000
	<input type="checkbox"/> 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
							PRODUCTS - COMP/OP AGG \$ 2,000,000
GEN'L AGGREGATE LIMIT APPLIES PER:							
	<input checked="" type="checkbox"/> POLICY	<input type="checkbox"/> PROJECT	<input type="checkbox"/> LOC				\$
B	AUTOMOBILE LIABILITY			13UECTG3200	05/24/2015	05/24/2016	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	<input checked="" type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS	<input type="checkbox"/> SCHEDULED AUTOS					BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS	<input type="checkbox"/> NON-OWNED AUTOS					PROPERTY DAMAGE (PER ACCIDENT) \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB		<input checked="" type="checkbox"/> OCCUR	13SBQIL2444	05/24/2015	05/24/2016	EACH OCCURRENCE \$ 5,000,000
	<input type="checkbox"/> EXCESS LIAB		<input type="checkbox"/> CLAIMS-MADE				AGGREGATE \$ 5,000,000
	DED <input checked="" type="checkbox"/> RETENTION \$ 10,000						\$
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			014959795	09/30/2014	09/30/2015	<input checked="" type="checkbox"/> WC STATUTORY LIMITS OTHER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		<input type="checkbox"/> Y/N				E.L. EACH ACCIDENT \$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				E.L. DISEASE - EA EMPLOYEE \$ 1,000,000
							E.L. DISEASE - POLICY LIMIT \$ 1,000,000
C	Professional E & O			0307-3371	03/01/2015	09/01/2016	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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