

RESPONSE TO REQUEST FOR PROPOSAL FOR:
INSURANCE BROKERAGE SERVICES PROPERTY & CASUALTY
AND WORKERS' COMPENSATION

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



April 19, 2017

PRESENTED JOINTLY BY:



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

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25 Fairview Avenue
Verona, New Jersey 07044

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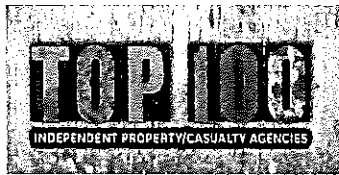


I. Introduction

Acrisure, LLC is pleased to respond to the Request for Proposal prepared by the Union Township Board of Education for the provision of Insurance Brokerage Services Property & Casualty and Workers' Compensation. Acrisure, LLC is issuing a joint submission with Fairview Insurance Agency Associates, Inc.

Acrisure, LLC

Acrisure, LLC is a full service insurance brokerage firm, offering property & casualty, workers' compensation, and employee benefits solutions for a variety of public entities including school districts, municipalities, and independent authorities, as well as private companies throughout the State of New Jersey. Acrisure is one of the top 10 privately held brokerage firms in the nation, with premiums managed greater than \$4 billion and represents more than 50 public entity clients in New Jersey, including several leading Boards of Education.



Ranked by Total 2015 P/C Revenue



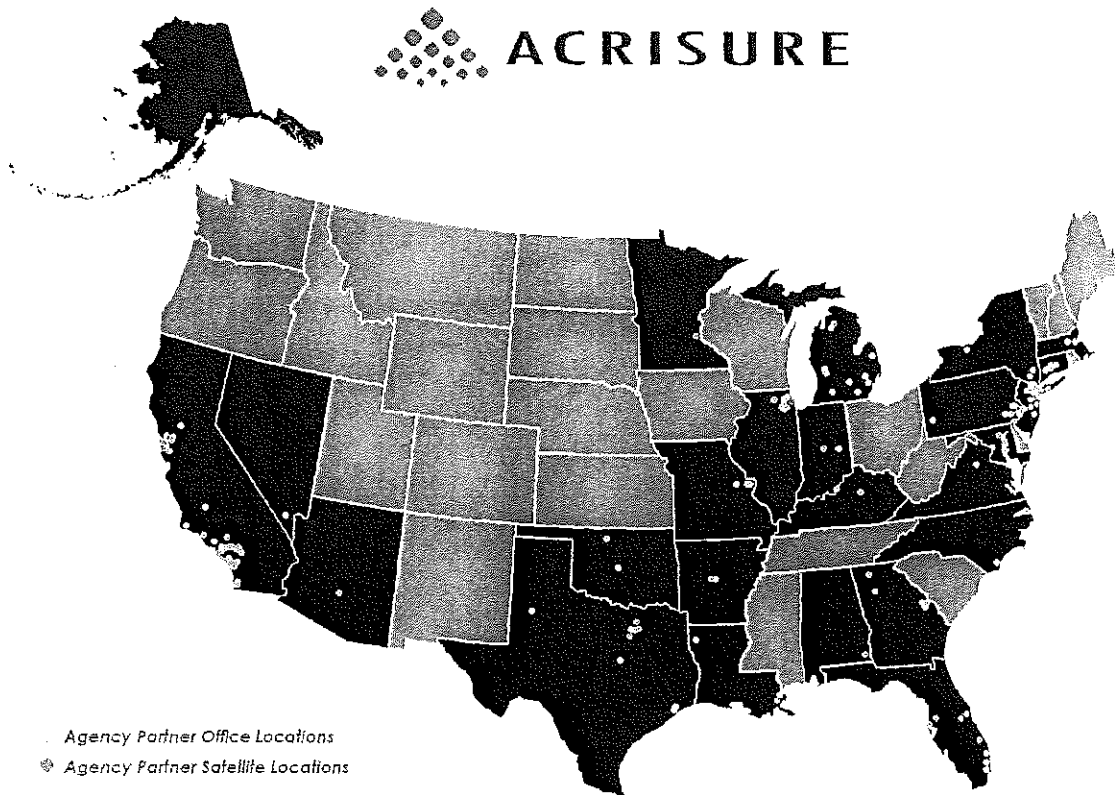
2016 Rank	2015 Rank	Agency Name	2015 Total P/C Revenue	2015 Total Other than P/C Revenue	2015 Total P/C Premiums Written	2015 Other than P/C Revenue	Full-Time Employees	Main Office
1	2	HUB International	\$1,007,636,000	\$326,028,000	\$6,721,541,337	\$4,151,826,261	8,453	Chicago, Ill.
2	1	Lockton Cos.	\$947,343,000	\$381,226,000	\$8,627,519,000	\$13,898,378,000	6,000	Kansas City, Mo.
3	4	Alliant Insurance Services Inc.	\$553,560,874	\$251,236,594	\$3,772,152,076	\$4,590,757,390	2,329	Newport Beach, Calif.
4	3	ISI Insurance Services	\$514,562,044	\$441,245,004	\$4,714,624,598	\$8,688,603,029	4,406	Valhalla, N.Y.
5	6	Confire	\$472,571,000	N/A	\$1,450,000,000	N/A	4,400	Huntington Beach, Calif.
6	5	AssuredPartners Inc.	\$422,546,495	\$134,462,724	\$5,305,033,766	\$3,004,448,475	3,600	Lake Mary, Fla.
7	10	Acrisure LLC	\$319,954,127	\$91,697,750	\$2,831,531,430	\$1,185,490,969	2,064	Caledonia, Mich.

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



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success, and the ability to provide effective insurance solutions with consideration of collectively negotiated insurance programs.



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

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

April 2017



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**FAIRVIEW
INSURANCE AGENCY
ASSOCIATES, INC.**

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liability, and special lines of coverage.

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

Fairview Insurance Agency Associates, Inc.

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

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

Fairview Insurance Agency has experience with school boards in New Jersey that are similar in size to the Township of Union Board of Education. We have been the Risk Management Consultant/Insurance Broker for the Jersey City Board of Education since 2011. The Jersey City



Board of Education has a student enrollment of approximately 28,000 students. Jersey City Board of Education employs approximately 4,600 instructional and non-instructional staff. The Jersey City Board of Education has seventy nine (79) schools including twenty five elementary schools, 4 middle schools, 8 high schools, 1 regional day school, 1 adult education school, and 40 child care sites.

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

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

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

The undersigned, as Respondent, hereby states that the Response to Request for Proposal for the provision of Insurance Brokerage Services Property & Casualty and Workers' Compensation presented to the Union Township Board of Education contains accurate, factual and complete information.



Lindsay Klein, Marketing Manager
Acrisure, LLC



Date



II. Firm Information (Part 1)

1. Name of firm.

Acrisure, LLC and Fairview Insurance Agency Associates, Inc.

2. Location of firm main office and branches.

Acrisure, LLC

Main New Jersey Office: 1460 Route 9 North, Suite 310
Woodbridge, New Jersey 07095

Corporate Headquarters: 5664 Prairie Creek Drive
Caledonia, Michigan 49316

Contact: Lindsay Klein, Marketing Manager
Phone: 732-602-0010

Fairview Insurance Agency Associates, Inc.:

Main Office:	Branch Office:
25 Fairview Avenue	1930 East Marlton Pike, Suite C16
Verona, New Jersey 07044	Cherry Hill, New Jersey 08003
(p) 973-857-0870	(p) 856-424-8515
(f) 973-857-9131	(f) 856-424-7933
www.fairviewinsurance.com	

Contact:
Lawrence K. Graham, CIC
Vice President
Tel: 800-372-2558 ext.151
Email: lgraham@fairviewinsurance.com

3. How many years has the firm been in business?

Acrisure, LLC was founded in 2005.

Fairview Insurance Agency has been in business for forty six (46) years.

4. Total number of employees dedicated to servicing property and casualty insurance and workers' compensation clients – total number of service employees who hold a license in the property and casualty authorities.



The New Jersey division of Acrisure employs more than 40 account executives and account managers who are licensed in the property and casualty authorities. We have more than 200 employees in New Jersey.

Fairview Insurance Agency Associates, Inc. has thirteen employees that are dedicated to servicing property and casualty insurance clients. All thirteen of these employees hold a license in the property and casualty authorities.

5. Total number of clients for property / casualty insurance. Indicate the top 5 largest clients and all public sector clients in the State of New Jersey.

The New Jersey division of Acrisure, LLC represents approximately four dozen public sector clients for property & casualty insurance and workers' compensation.

Several of our larger clients in the State of New Jersey are as follows: Township of Woodbridge, Woodbridge Board of Education, County of Middlesex, County of Union, and Elizabeth Board of Education, Plainfield Board of Education, and Linden Board of Education.

Fairview Insurance Agency Associates, Inc. has a total of 1,130 clients for the property/casualty lines of insurance. The top five largest clients are The Jersey City Board of Education, The Township of Parsippany-Troy Hills, The Township of Old Bridge, Toms River Regional Schools, and the City of Passaic. Fairview Insurance Agency Associates, Inc.'s current public sector clients in the State of New Jersey include The Township of Union Board of Education, The Jersey City Board of Education, The Bayonne Board of Education, The Township of Parsippany-Troy Hills, The Township of Old Bridge, Toms River Regional Schools, Woodland Park Board of Education, City of East Orange, City of Passaic, City of Bayonne, Passaic Valley Sewerage Commission, Township of Aberdeen, Borough of Keyport, Borough of Lake Como, Brick Municipal Utilities Authority, Township of Maple Shade, Town of Morristown, City of Orange Township, Passaic Board of Education, Town of Secaucus, The Township of West Orange, The Township of Livingston, The Township of Bloomfield, The Housing Authority of the City of Passaic, The Borough of Caldwell, The Western Monmouth Utilities Authority, The City of Lambertville, The Lambertville Municipal Utilities Authority.

6. Include five current client references. References should be included on the Request for References form.

Following is a list of five client references with appropriate contact names, addresses, and



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phone numbers for several Acrisure clients. The Union Township Board of Education may obtain references from any of the parties listed. The references are also included on the Request for Reference form which can be found in the attachments portion of this response to Request for Proposals.

Mr. Gary Ottmann, Business Administrator
Plainfield Board of Education
1200 Myrtle Avenue, Plainfield, New Jersey 07060
Phone: 908-731-4344

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

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

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

Ms. Kathleen Gaylord, Business Administrator
Linden Board of Education
2 East Gibbons Street, Linden, New Jersey 07036
Phone: 908-486-2800

Fairview Insurance References – Partial Listing

Client/Address	Lines of Coverage	Contact	Contact Phone Number
Jersey City Board of Education 346 Claremont Ave, Jersey City, NJ	Property & Casualty	Luigi C. Campana Business Administrator	201-915-6279



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Township of Union Public Schools 2369 Morris Avenue, Union, NJ	Property & Casualty	Manuel E. Vieira Asst. Business Administrator	908-851-6419
City of Passaic 330 Passaic Street, Passaic, NJ	Property & Casualty	Rick Fernandez Business Administrator	973-365-6330
Township of Parsippany - Troy Hills 1001 Parsippany Blvd, Parsippany, NJ	Property & Casualty	Ellen Sandman Business Administrator	973-263-4391
Township of Old Bridge One Old Bridge Plaza, Old Bridge, NJ	Property & Casualty	Christopher Marion Business Administrator	732-721-5600
Toms River Regional Schools 1144 Hooper Avenue, Toms River, NJ	Property & Casualty	William Doering, CPA Business Administrator	732-505-5645
Woodland Park Board of Education 853-McBride Avenue, Woodland Park, NJ	Property & Casualty	Thomas DiFluri Business Administrator	973-317-7720
Township of West Orange 66 Main Street, West Orange, NJ	Property & Casualty	Jack Sayers Business Administrator	973-325-4050
Borough of Keyport 70 West Front Street, Keyport, NJ	Property & Casualty	Stephen J. Gallo, MS, ARM Borough Administrator	732-739-5122
Township of Livingston 357 S. Livingston Ave, Livingston, NJ	Property & Casualty	Michele Meade Business Administrator	973-535-7973
Borough of Caldwell One Provost Square, Caldwell, NJ	Property & Casualty	Paul Carelli Business Administrator	973-466-4634
City of East Orange 44 City Hall Plaza, East Orange, NJ	Property & Casualty	William Senande Business Administrator	973-266-5310
Brick Municipal Utilities Authority 1551 Highway 88 West, Brick, NJ	Property & Casualty	Gary Vaccaro Director – Compliance, Safety & GIS	732-701-4256
Township of Bloomfield 1 Municipal Plaza, Bloomfield, NJ	Property & Casualty	Matthew Watkins Business Administrator	973-680-4004
Western Monmouth Utilities Authority 103 Pension Rd, Manalapan, NJ	Property & Casualty	Katherine Leatherman General Manager	732-446-9300
Housing Authority of the City of Passaic 52 Aspen Place, Passaic, NJ	Property & Casualty	Victor Cirilo Executive Director	973-365-6330

7. Describe the proposed management of the account as specifically as possible. Your response must indicate that overall coordination of the account will be placed with an identified account manager. This individual's functions should be clearly described



and any secondary personnel should also be identified and their roles defined. The credentials and experience of all members of your proposed account management team should be detailed. Also, the number of total clients serviced by the proposed management team must be included, and a list of all board of education and other public sector clients in New Jersey should be provided.

The Union Township Board of Education would continue to receive account service and management by a dedicated team of professionals from Acrisure, LLC. The account service and management team would be led by Robin Racioppi, Regional Vice President. Direct support would be provided by Amy Pieroni, Patti Fahy, and Jay McManus who would handle all day to day service issues. A list of our services routinely provided to our property and casualty and workers compensation clients can be found in our response to question #11 in this response to Request for Proposal.

Additional staff would be assigned as necessary. Our firm also maintains bi-lingual staff, dedicated claims advocacy team, and in-house legal counsel, who work directly with the administration and employees of our clients. Copies of resumes for the Account Management Team can be found in the attachments portion of this response to Request for Proposal.

Fairview Insurance: Our service model is to provide exceptional service both quickly and accurately and our service is unparalleled in the industry. Fairview Insurance prides ourselves in managing all aspects of the Property & Casualty Insurance. This includes all coverages that are within the Joint Insurance Fund and all related coverages that must be placed outside of the Joint Insurance Fund. Additionally, we are the primary point of contact for insurance inquiries, claims reviews, and safety trainings to reduce the frequency of workplace accidents and claims related to the Board of Education. While other agencies direct clients and members to contact the carrier first, we advise all to contact us first so that we may effectively resolve any issue before it becomes escalated to minimize the impact to the Board of Education. We provide a myriad of services to all our clients, and are as involved as our clients prefer. All of our staff that will be managing the Risk Management servicing needs is located in our Verona and Cherry Hill offices.

We structure our department, and agency as a whole, in a way that allows us to provide complete service and management for our clients' Property and Casualty programs. We provide a team of knowledgeable and capable staff, each with specific expertise. The following service team services all of our public sector clients listed in questions number 5 above.



Lawrence Graham, CIC, (Supervising Risk Management Consultant)

Vice President

Fairview Insurance Agency Associates, Inc.

25 Fairview Avenue

Verona, NJ 07044

Tel: 973-857-0870 ext.151

Toll Free: 800-372-2558

Fax: 973-857-9131

Email: lgraham@fairviewinsurance.com

Larry is responsible for risk management services for numerous public sector accounts. He also oversees Fairview's risk management operations for public sector accounts on a daily basis. Larry coordinates each team that will be servicing Fairview Insurance's public sector clientele. Larry will serve as the primary point of contact for the Board of Education and will assist with account renewal, risk management analysis, loss control coordination, and insurance carrier relations. Larry will also be the lead on any contract review desired by the BOE. Larry has over thirty five years of experience in the industry.

Zach Edelman, CRM (Risk Management Consultant)

Director of Risk Management

Email: zedelman@fairviewinsurance.com

Zach works with Larry on numerous public sector accounts. He is responsible for visits with the clients, loss control and claim management assistance to assure client profitability and appropriate insurance analysis. Zach also aids in the setup and coordination of safety committees and the corresponding meetings. Zach will assist Larry. He will help coordinate the various servicing needs of the Board of Education. Zach will also assist Larry in contract review, if desired by the BOE.

Tom FitzPatrick, (Risk Management Consultant)

Executive Sales

Email: tfitzpatrick@fairviewinsurance.com

Tom works with Larry and Zach on a number of public sector accounts. Tom is responsible for visits with clients, loss control and claims management assistance to assure client profitability and appropriate insurance analysis. Tom also specializes in workplace safety, claims management, and premium stabilization. Tom will assist Larry, and Zach as necessary to ensure the Board of Education's insurance program is running smoothly. Tom will assist Larry and Zach with the contract review as well if desired by the BOE.



Danielle Voda, CIC, CPIA, Account Executive

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

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

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

Anne Campagna, Account Manager

Anne is responsible for providing high quality client service which includes marketing, assistance with routine coverage questions, endorsement processing, certificate of insurance coordination, problem solving, billing and policy review. Anne will serve as a secondary customer service representative for the Board of Education. Anne has over 20 years of experience in the insurance industry.

Please refer to staff licenses and resumes.

- 8. Risk Information Systems: Accurate loss data is necessary to plan for renewals, maximize reimbursement and assess the feasibility of alternative risk financing options. Specify your firm's resources for managing information in the following areas: incident / claims loss reporting, loss control data analysis / trending systems; and loss forecasting models / actuarial services. Address your firm's ability and willingness to provide information that would assist the Board in assessing and evaluation the District's risk management program.**

One of our primary responsibilities as property and casualty broker is to track and identify claim trends. This allows us to design safety and loss control programs which will reduce claims and losses.

Our firm maintains priority software which loads annual claim data from your claim processor and prepares a periodic comprehensive report analyzing claims by frequency,



severity, loss type, and department. This reporting allows us to share with you strategies that will target problem claims areas and refine a process to reduce repetitive claims thereby lowering your overall losses and reducing costs.

Acrisure is willing and able to provide information that would facilitate measurement of the School System's internal Risk Management and Risk Financing effectiveness.

Fairview Insurance Agency understands the importance of organizing all client records in a manner that will facilitate ease of access and quick response time to all client needs. Fairview Insurance Agency uses a comprehensive data management system that is used strictly for insurance agency information management. The system we use is called TAM which stands for The Agency Manager. The system allows everyone on the servicing team to access every file and correspondence associated with the Board of Education whenever they need to reference anything in regards to the client. Every single piece of information that has to do with the client is recorded and stored in this agency management system. All of the information that is stored includes things like all email correspondence that relates to the client, notices of losses, requests and issuances of certificates of insurance, renewal information, marketing efforts, and so on. There is no limit to the amount of information that this system stores for each client, which is why we make sure to include every piece of information relating to the client. This Agency Manager also allows us to categorize each piece of information. For example, whenever we assist the Board of Education in obtaining a certificate of insurance, the email correspondence and certificate that is issued is stored in the Certificate of Insurance category for the client. We can attach documents to the system so that all information can be kept together and concise in one place. The ability to categorize the information allows us to narrow the search and keep our response time as quick as possible.

The Agency Manager has a category for claims which is where we store all information relating to any claims submitted by the client along with any follow-up and correspondence with the insurance carrier and the client. As soon as we receive a notice of loss, it is attached to the client file and forwarded to the appropriate insurance carrier. Our system also allows us to diary a date and time to follow-up on anything that requires additional attention. Claims would be a perfect example of this. As a claim progresses through the initial reporting to the settlement, we can set up reminders in our system for a certain date and time to follow-up with adjusters or anyone else to move the claims process forward. This reminder can be set for anyone or multiple people on the servicing team so we can assure that claims are being handled properly and as quickly as possible.



Fairview Insurance Agency also receives claims update information from both the insurance carriers and the third party administrator (T.P.A.). The insurance carriers and third party administrators use different computer systems to track claims and claim payments, so Fairview collects all of this data from both the carriers and T.P.A.'s, and we then compare the data in our own agency management system to verify that claims are being paid properly and that the claim information matches between the insurance carriers and the T.P.A. If there are any discrepancies between the parties, Fairview brings this to their attention so the matter can be addressed and remedied. Once Fairview performs this analysis, we then present our findings to the Board of Education so that the Board can see the claim activity and that the proper claims payments are being made.

At Fairview Insurance, we pay close attention to loss control efforts to minimize the risk of accidents/losses. We help our clients maintain records for loss control and safety initiatives. Fairview Insurance is a firm believer that a safety committee should be set up and be active every month in order to keep employees aware of dangers in the workplace and to keep the work environment as safe as possible. Fairview can work with the Board to set up a safety committee if there is not one already in place. Fairview will also attend the safety committee meetings which we recommend having monthly. Fairview will also engage the insurance carriers so that they can be aware of all safety initiatives being taken by the Board. Another thing that Fairview does immediately after being appointed Broker is to review all safety trainings completed by the client in the past three years. We review for completion and for attendance by the appropriate employees. We keep these records in our system as well so we can come up with a schedule for the year of necessary safety trainings that employees should complete. We assess what training should be done by reviewing loss history to see where the most frequent and severe losses are coming from. Once we analyze the loss history, we can see if accidents/losses are coming from a specific department, building, etc. and address those problems specifically. Any trends in losses that are discovered by our review are brought to the attention of the Board so they can be addressed immediately.

Fairview Insurance, immediately after being appointed Broker, does an analysis of our clients' loss history to be able to forecast where your claims may come from in the future. The best indication of future losses is the loss history that we review. Fairview can reasonably contemplate the maximum probable loss and loss frequency, but Fairview is not an actuarial firm, and actuarial services are not within the scope of services provided by an insurance broker.



Fairview Insurance will also review the Board of Education's entire insurance portfolio, including deductibles and retentions with your current program. Fairview will obtain multiple insurance quotes for the Board, including quotes with different deductibles and self-insured retentions. Fairview will do a complete analysis of these different self-insured retentions and compare the cost of each retention level versus the possible savings based on your loss history. Fairview can give the Board an indication of what retention level might best serve the Board's needs and help the Board save money. This is a critical part of your risk financing plan. The appropriate retention levels can mean large savings for the Board based on loss history. This analysis that Fairview Insurance will perform will give the Board a better understanding of self-insured retentions and why different retention levels may be better for the Board's overall insurance plan. Fairview Insurance will also look at fully insured plans including plans with self-insured retentions to give the Board as many options as possible, but ultimately, we will guide the Board to the insurance plan that will provide the most protection for the Board at the most advantageous price. Fairview Insurance Agency will also market the Board's insurance plan to multiple joint insurance funds to see if this may be a better option for the Board in level of coverage and pricing.

- 9. Risk Management / Loss Control Services: The proposal required that the respondent identify and define the services it has available to respond to the risk management needs of a school district. The following areas should be considered in preparing a response: Risk Management Education; Professional and General Liability Exposure Reviews; Workers' Compensation – Employee Exposures; and Property Insurance and Property Conservation Exposures. The response should incorporate the types of inspections required and/or undertaken, instructional services available, and any other Risk Management concerns.**

Acrisure, LLC will work in concert with the Board's dedicated loss control team provided through their current New Jersey School Board Insurance Group membership to help identify potential hazards that may overall impact the workers compensation and general liability health of the program, as well as work with the Board's in-house safety committee to consistently review claim trends and potential negative exposures.

Fairview Insurance Agency understands the complex risk management needs of a school system. Immediately after being appointed as Insurance Broker, Fairview Insurance Agency does a comprehensive walk through of all facilities with the Board of Education and current insurance carriers so we can assess risks and point out immediate concerns that we see that could lead to accidents/losses. A walk through is an important first step in assessing risks. Reviewing loss history is another important step in assessing risk. Fairview will analyze the



loss history looking for trends and departments where the most frequent and severe losses are coming from. Once we identify those areas, we can address them with safety trainings and site modifications if necessary. One example of site modification could be fixing a stairwell where frequent losses occur.

Fairview will sit down with the Board of Education and review all of the necessary safety trainings that should be done. Many safety trainings are required by the State of New Jersey, so Fairview Insurance will make sure that the Board of Education is doing these mandatory trainings and keeping records of all training completed which is required in the event of a PEOSHA review. Safety training needs to be instructed by a licensed firm that strictly performs these trainings. These trainings cannot be instructed by your insurance broker. Fairview Insurance Agency can assist the Board in selecting the appropriate professional to conduct these trainings. Insurance companies and Joint Insurance Funds also offer different levels of safety assessment and training, so Fairview Insurance will also explore these options for the Board of Education. There are also many training videos that can be used to comply with the necessary training requirements. Not only does this training keep the Board compliant with regulations, but it will also help the Board of Education operate in a safe manner and keep accidents/losses to a minimum.

Fairview Insurance Agency is an expert in exposure review. Professional Liability claims can be some of the most costly claims to the Board of Education. Professional liability, also known as your school leader's errors and omissions liability claims can range from wrongful termination to curriculum issues for students with special needs. Fairview Insurance Agency will review your Professional Liability loss history to identify any issues the Board may be having with regards to employees or any other frequent professional claims. Reviewing the loss history is the best indicator of an issue. We will then make recommendations on ways to minimize these claims from occurring.

General liability claims can also be mitigated by reviewing the loss history for frequency of specific claims. General liability claims can also be addressed during the facility walk throughs. Many general liability claims can be prevented by performing maintenance on facilities that are causing things like slips, trips, etc. This is where the monthly safety committee meetings will help also. Any employee can report a safety concern to someone that is on the safety committee so that it can be addressed at the meeting and fixed immediately.



An extremely valuable service that Fairview Insurance Agency provides to our clients is contract review and certificate of insurance review. Fairview Insurance will review all contracts entered into by the Board for proper insurance requirements and we will make sure that the contracted party is adhering to those requirements by reviewing the certificates of insurance that the Board obtains from the contractor. Fairview Insurance will help the Board of Education standardize insurance requirements based on contract size and the type of project being done by the contractor. Once these standardized guidelines are set up, they can then be used by the Board of Education in all RFQ and RFP processes undertaken by the Board. Fairview Insurance will also review any potential unusual contracts that may require special types of insurance such as professional liability or environmental liability. We want to emphasize that we are reviewing these contracts for insurance specifications only; they should still be fully reviewed by your legal team.

Workers Compensation claims are the most costly aspect of a public entity's insurance program. Fairview Insurance Agency will do a comprehensive review of your workers compensation loss history to identify any patterns in losses. These patterns could be in a specific department or a specific type of claim such as back injuries from heavy lifting. It is important for the Board of Education to work with a qualified training company to provide the necessary training that employees need to keep them safe in the work environment. Fairview Insurance can also help the Board of Education put together a light duty or back to work program for employees that are injured during the course of their employment. It is also imperative that the Board use an effective medical network to be able to get the maximum discounts on service to save money as well. This is especially important if the Board has a high self-insured retention for workers compensation. Effective use of the medical network can save the Board of Education a great deal of money. This is where a third party claims administrator and managed care organization would come into play. Fairview Insurance Agency has the ability to help the Board of Education design and review an RFP process for a third party administrator and for a managed care organization if this is something that the Board desires. These two services should be bid out separately as recommended by the State of New Jersey Comptroller.

Fairview Insurance can help the Board of Education make certain that the property owned by the Board is insured appropriately. Fairview Insurance Agency will do a facility walk through immediately after being appointed broker. Fairview Insurance will also review the Statement of Values to ensure that all property is included on the schedule and no property is uninsured. Fairview will review property loss history to identify any locations that may need special attention. Fairview will review deductibles to ensure that the Board is financing the



risk to the Board's maximum benefit. An extremely important factor in property insurance, which was especially highlighted by Hurricane Sandy, is the need for Flood Insurance. Many towns and school districts in the State of New Jersey had to pay for flood claims out of pocket because they were not insured properly. Many insurance carriers and joint insurance funds only offer flood coverage with a \$500,000 self-insured retention per building if a building is in a high risk flood zone. That means that the Board of Education would be responsible for the first \$500,000 worth of damage at each location in the event of a flood. It is imperative that the Board review all property location flood zones. Any location that is in a high risk flood zone should have an underlying flood insurance policy. Fairview Insurance provides this service for all of our clients. Fairview will obtain flood zone indications for all property locations and we will obtain flood insurance quotes for all properties that are located in high risk flood zones.

10. How will the designated account team work with the district administrators and staff in implementing any new and/or existing programs?

Acrisure provides a hands-on approach with our clients, assisting as much as possible with any application processes, contract execution, employee communications, employee fairs, open enrollment seminars, new hire handbooks and virtually all aspects of risk management communication. We are available at the need of our client to organize, host, and coordinate all insurance vendors and employee groups for large group seminars or individual one-on-one meetings to review and discuss benefit options offered. We will attend all meetings as requested by the Board. In case of an emergency outside of normal business hours, appropriate personnel at the Union Township Board of Education will have cell phone numbers for the Acrisure Account Management team.

Fairview Insurance Agency will work very closely with district administrators and staff, as we have for the past few years, in implementing any new and/or existing insurance programs. Fairview Insurance is the first point of contact for the district, so implementation for any new and/or existing programs will be as seamless as possible. We will provide full contact information for the entire Fairview Insurance Agency team, so any questions that district administrators or staff may have will be answered quickly. Since Fairview Insurance Agency is the first point of contact, if the district administrators were to decide to implement a new program, they would not see any change in contacts or method of contact or response time. Fairview will take care of all correspondence with district administrators and staff. Fairview Insurance Agency is flexible in how we service each client. We understand that all clients are different and require different levels of servicing. Fairview Insurance tailors our servicing to the needs and requests of each client. The Fairview Insurance team will make



sure that all required paperwork is completed and all requirements from the insurance carrier are met.

11. Describe the services your firm routinely performs for its clients including your firm's involvement with the application process, written communications, employee meetings, etc.

Acrisure is uniquely qualified to provide property / casualty and workers compensation insurance recommendations due to our extensive experience with public sector clients, including the Union Township Board of Education. We are well versed in the intricacies of a school district and the unique challenges that a Board is faced with.

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

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

We strive to consistently deliver cost-saving initiatives and brokerage results which deliver savings to our clients far in excess of the compensation we receive on their behalf. Our firm offers clients extensive knowledge of fully-insured and self-insured insurance programs, complete plan design analysis, program alternatives that save money and enhance options, internal administrative procedures and processes to enhance delivery of services, as well as preparation and strategic marketing of insurance programs.

Several notable areas of our expertise and relevance to the RFQ are as follows:

- Team of highly experienced professionals to provide quality service
- Preparation and strategic marketing of insurance programs
- Availability and 24-7 Accessibility
- Extensive knowledge of risk management needs for a school district
- Communications and internal organization
- Liaison services between the client and insurer/administrator



- Claims review utilization
- Safety and loss control services
- Specific expertise for labor negotiations and plan design

Team of highly experienced professionals to provide quality service -

Acrisure takes pride in its reputation in the brokerage community as an aggressive and hard-working firm that maintains deep rooted relationships with our clients. Our ability to provide assistance with the development of long-range insurance strategies and focus upon customer service and client satisfaction cement our relationships with our clients and our firm consistently puts forth the extra effort in order to preserve our standard of excellence.

Our firm has vast experience at ensuring that claims are filed in a timely and proper fashion and that comprehensive coverage is afforded to the client. Acrisure's designated account team will work with Board administrators and staff in the review of existing programs, recommendation of new plans, and full implementation of any new plans.

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

Preparation and strategic marketing of insurance programs -

Acrisure provides final recommendations to our clients, either to a Business Administrator, governing Board, or other appropriate decision maker, prior to each program renewal. We develop an in-house Request for Proposal for each program renewal which describes the specifications of each program. Our team delivers this Request for Proposal to the leading marketplace carriers each year in order to obtain the best pricing coverage for the same benefits that is available. After serious review and negotiation of the renewal and proposals, Acrisure provides a final recommendation and analysis to the client, reviewing the details of our findings and recommending the best and most cost effective solutions.



Availability and 24-7 Accessibility -

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

Extensive knowledge risk management needs for a school district -

Acrisure works with various organizations to deliver educational seminars for our public entity clients. These tools include but are not limited to: onsite educational seminars, video tools, offsite seminars, development of safety committees, specific loss and claim reviews with safety committees, loss control financial incentives systems and loss feedback systems. We develop reports that will highlight loss frequencies by type, location, and department. This assists us in helping management and employees understand where losses are originated and how to implement strategies to reduce the frequency of occurrence.

In addition to specific loss and claim reviews with safety committees, we provide loss overview reporting to management on a schedule basis. With respect to property exposures, our organization works with various organizations to conduct periodic property valuations and structural hazard evaluations. We provide reporting feedback on identified physical hazards and implement action plans to correct such hazards.

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

Communications and internal organization -

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



Liaison services between the client and insurer/administrator -

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

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

Claims Review Utilization-

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

Safety and Loss Control Services-

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

Specific expertise for labor negotiations and plan design –

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



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

Fairview Insurance Agency Associates, Inc. is proud of the expertise that we have and the work we have done insuring public entities over the years. We have created a service overview to highlight some of what we do for our public entity clients.

Fairview Insurance Agency Associates, Inc. ("Fairview Insurance" or the "Agency") is fully qualified to address and resolve the unique challenges that boroughs, Cities, improvement authorities, counties, water utilities, sewer utilities, school districts, municipal governments, and other public entities encounter when insuring their interests. Our service department is committed to providing the highest level of customer service and fully resolving any claims and administrative issues. In addition, our Agency will work closely with the Board of Education's staff to ensure that all insurance programs take into consideration budgetary constraints and comply with any requirements, State or otherwise.

Over the years, Fairview Insurance has developed a specialized set of services that we provide to our public entity clients. We believe that this set of services is the best resource that we provide to our clients. This service overview describes our ability to provide the services desired in a timely fashion. Below is essentially an outline of everything that we do for our clients on a day to day basis. The service overview is as follows:

FAIRVIEW INSURANCE SERVICE OVERVIEW

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



that Fairview can provide, however, Fairview will provide whatever level of service the Township of Union Board of Education desires.

Immediately Upon Being Appointed as Risk Manager

Fairview Insurance Associates will review all lines of insurance to insure that proper coverage is in place. This ensures that there are no gaps in coverage and the public entity is fully covered. If we find that there are gaps in coverage we make the necessary recommendations to the Business Administrator.

Examples of this review are:

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

Claims Management

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

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



and documenting which department(s) or contacts are specifically assigned to report claims.

The benefits are:

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

Monthly Claim Review and Interdepartmental Meetings

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

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

Administrative Assistance

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



- Continuous assistance to the Public Entity in identifying its insurable Property & Casualty exposures and to recommend professional methods to reduce, assume or transfer the risk of loss.
- Assist the Public Entity in the preparation of applications, statements of values, and similar documents requested by the Insurance Company of record.
- Review Certificates of Insurance from contractors, vendors and professionals, when requested by the Public Entity.
- Review the Public Entity premiums in the preparation of its annual insurance budget.
- Assist where needed in the settlement of claims, with the understanding that the scope of Fairview Insurance's involvement does not include the work normally done by a public adjuster.
- Contract Review: We will review, from a risk management standpoint, construction documents, lease agreements and other contracts which you provide us and we will offer our recommendations. This review will concentrate on insurance requirements; however, all contracts should be reviewed by legal counsel.
- Endorsements: Policy changes are handled on a special endorsement request form which is sent to the company and copied to you. It lets you know what changes have been ordered and on what basis. Please review the form to make certain the information is correct. When the endorsement is received, it is checked for accuracy and the premium is checked for correctness.
- Location Visits: The staff at Fairview Insurance Agency Associates, Inc., in conjunction with the insurance company, will visit job sites on an "as needed" basis to evaluate unique loss exposures which may result from your operations.

Renewal Policies

Renewal Meeting: We will conduct a renewal meeting to determine your exposures for the coming policy year with approximately 120 days prior to expiration date. Some of the renewal topics discussed would include updating vehicles, payrolls, inland marine



equipment, list of certificate holders, classifications, lease review, property values, driver information and audit review. We will prepare an annual report on such items as:

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

Communication

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

Transfer of Liability

Fairview Insurance understands the crucial element of transferring liabilities away from the Township of Union BOE, specifically with contractors. We will recommend and apply the necessary Risk Management principles (referenced below) in order to secure proper levels of insurance, with the ultimate goal of transferring risk away and onto the contractors' insurance policies.

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



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

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

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

Evaluation Criteria

TPA (Third Party Administrator):

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

MCO (Managed Care Organization):

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



Workers Compensation/Liability Law Firms:

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

Review of Costs:

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

Customized Cost Solution

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

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

Some of the insurance carriers that Fairview has the capability of working with are Diploma JIF, NJSIG, SAIF, Ace Insurance, Admiral Insurance Company, Alteris, American Alternative, American Surplus Lines Insurance Company, American Safety, Beazly, Brit, Chartis Insurance, Chubb Insurance, Crum and Forster Group, Darwin Insurance, Essex Insurance Company, Evanston Insurance Company, Foremost Insurance, Franklin Mutual Insurance, Freberg Environmental Insurance, General Star Indemnity, Genesis, Glatfelter, Greater New York Mutual, Hartford Insurance, Hermitage Insurance Company, Hiscox, Insurance Company of PA, Interstate Fire and Casualty, Investors Underwriting Managers, Lexington Insurance, Liberty International, Markel International Insurance Company, McGowan, Mount Vernon Fire Insurance Company, Munich, National Union Fire Insurance Company, Nautilus Insurance Company, Northfield Insurance Company, NY Marine, Pacific



Insurance Company, Philadelphia Insurance Company, Safety National, Selective Insurance Company, Scottsdale Insurance Company, Torus, Travelers Insurance, Tudor Insurance Company, U.S. Specialty, Lloyds of London, United States Liability Insurance Company, Utica Mutual, W.R. Berkley, Western World Insurance Company, Wilshire Insurance Company, XL Insurance, Zurich Insurance. Fairview Insurance also has the capability and experience to work with numerous Joint Insurance Funds around the State.

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

Fairview Insurance Agency organizes all applications that need to be completed to completely market the Board of Education's insurance to all available markets. Fairview Insurance will fill out as much information as possible on behalf of the Board. Any information that Fairview Insurance cannot fill in without involvement by the Board of Education administration or employees will be clearly relayed to the appropriate contact at the district. We will clearly put into an email or compile a document that has all questions and required information included so that the administration can easily answer all questions and provide all information in a quick and concise manner. Fairview Insurance Agency will not make the district fill out entire blank applications for insurance. Once we have all necessary information, Fairview Insurance will submit the applications and give a copy to the Board if desired. Fairview Insurance stays in constant communication with the Board during the application process.

Fairview Insurance will keep all correspondence by email in the file for the Board of Education for reference. As stated previously in this RFP, Fairview keeps a record of all correspondence relating to the Board of Education. Fairview Insurance will also attend any and all employee meetings that the Board of Education and administration deems necessary. Fairview Insurance will attend safety committee meetings on a monthly basis. Fairview Insurance will also attend any claims meetings and safety trainings coordinated for the Board of Education.

12. Does your firm provide a toll free number and Internet access? Will that access be available to administrators and employees?

Acrisure, LLC will provide the Union Township Board of Education with a toll free number and access to a customized website. The access can be made available to both administrators and employees.



Fairview Insurance Agency provides our toll free phone number to all of our clients. The toll free number is 800-372-2558. Fairview Insurance will also provide direct mobile phone numbers for our team members directly working with the Board of Education in the event a need arises after normal business hours. Fairview Insurance understands that the insurance needs of our clients extend past normal business hours, which is why we provide our personal cell phone numbers to our clients. Fairview Insurance also maintains a website that is available to all of our clients twenty four hours a day. The website address is www.fairviewinsurance.com. Our website contains important information for our clients such as insurance carrier contact information and an employee directory for all Fairview Insurance employees.

13. Describe what other benefits and/or products your firm could provide the Board of Education and whether any products can be combined that will result in savings to the Board of Education.

Acrisure is proud of the scope of services that we provide to our clients. We have significant experience in providing property and casualty insurance consulting and broker services to a variety of public entities, including school districts, municipalities, and independent authorities.

The services that Acrisure will provide to the Union Township Board of Education include, but are not limited to the following:

- Negotiate annual renewal of existing coverage;
- Prepare all necessary bid specifications, in the event that the coverage is marketed, and evaluation of all bids that are received;
- Provide the central administration with reasonable preliminary renewal figures during the budget process;
- Attend Board of Education meetings, Finance Committee meetings, budget meetings, and negotiation meetings whenever necessary;
- Assist with the development of long-range insurance strategies;
- Manage the Union Township Board of Education insurance program as assigned;



*Acrisure, LLC & Fairview Insurance Joint Response to Request for Proposal
Insurance Brokerage Services Property & Casualty and Workers' Compensation
Union Township Board of Education*

- Review both insurance policies and contracts to ensure adequate coverage;
- Recommend and assist in the procurement of all insurance coverage, including preparation of any required RFQ's;
- Analyze proposals in connection with insurance procurement, including, but not limited to, establishing selection criteria, recommending marketplaces, evaluation of proposals and involvement in the selection process;
- Identify and analyze risks arising out of current and future operations;
- Prepare specifications for quotations every three (3) years or sooner, as required by the Union Township Board of Education;
- Loss control and safety review services;
- Coordinate appraisals of physical assets to determine proper insurable values, limits required and special terms required by the Board;
- Continuous review and analysis of loss information from current and prior insurance companies and presentation of findings to the Board;
- Review of contracts for insurance compliance;
- Act as liaison between the Board and all insurance carriers, brokers, providers, or claimants;
- Monitor, review, and present data to help manage claims on all current and future policies;
- Continually review and analyze insurance coverage and policies to keep up with industry changes, continuing operations and growth;
- Research and analyze alternatives to current risk funding mechanisms to meet the changing needs of the Board;



*Acrisure, LLC & Fairview Insurance Joint Response to Request for Proposal
Insurance Brokerage Services Property & Casualty and Workers' Compensation
Union Township Board of Education*

- Prepare all certificates of insurance, automobile identification cards and other required documents within 24 hours of the Board's request;
- Notify the Board staff as to local, state and federal regulations and recommendations for compliance as required;
- Participate in on-going meetings with the Board staff to review losses, safety recommendations, government regulations, insurance requirements, etc.
- Review of audits of current and previous policies for accuracy and potential premium savings;
- Perform self-insurance feasibility studies where applicable and make recommendations to the Board staff;
- Identify areas of risk and the associated strengths and weaknesses of the Board to manage those risks;
- Assist in the development of alternative strategies to reduce risk to assets and resources;
- Consult as to the probable impact of strategies elected by the Board;
- Provision of monitoring feedback via loss runs and associated analysis to verify the adequacy of the controls selected as well as checks for negative trends which may require corrective action.

Fairview Insurance has the unique ability to conduct an in depth analysis of Workers Compensation Third Party Administrators and Managed Care Services. After our analysis of your current TPA and Managed Care contracts, if you use these services, Fairview Insurance can assess if you have a fair and cost saving program in place. If, however, we find that your program could be running at a lower cost, we can then help the Board with an RFP process to competitively bid out these services. We have had success with our clients in this capacity, including showing the Jersey City Board of Education over \$2.4 million in savings on their TPA/Managed Care Program.

Another benefit/product that Fairview Insurance could provide the District is a health and wellness program. A description of that program is as follows:



Health and Wellness as it Pertains to Property and Casualty Insurance

Workers Compensation is typically the largest expense in your Property and Casualty insurance program. The costs incurred in your Workers Compensation insurance do not end with the premium you pay for the policy. You also have to think about the underlying factors, which is where the bulk of your costs lie. If you currently have an excess workers compensation policy, which means that you are paying out of the Board's budget, any workers compensation claims costs that fall underneath the Self-Insured Retention; that can lead to very high payments for workers compensation costs each year. As an added value, Fairview Insurance Agency has the ability to offer a comprehensive wellness coaching program that has numerous benefits for all employees as well as your bottom line for both Health Insurance and Property and Casualty Insurance Programs.

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

It is important to note that this program is offered through a separate company exclusively through Fairview Insurance. Fairview Insurance does not add any charge to what Wellness Coaches, USA charges for their program. Fairview does not receive any compensation from Wellness Coaches USA if you choose to use this program.

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

Coaching and Building a Culture of Wellness

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



- It helps move employees to a state of “readiness” or “commitment” to improve their health.
- This program converts employee commitment into employee Action.
- This program provides the support employees need to accomplish, and then sustain their health and wellness goals.

Overview of the Process

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

Health and Wellness in Relation to Workers Compensation Costs

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

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

Impressive Return On Investment

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

- The study done shows results from a multi-employer group of 5,700 employees.
- The average reduction shown across all health risks was 20%.



- This study showed a Return on Investment of \$4 to \$1, or net annual savings of nearly \$700 per employee.
- This is nearly a \$4 million savings – annually!
- The Health Risks that were shown to improve were:
 - Poor Eating Habits
 - Poor Exercise Habits
 - Obesity
 - High Stress Levels
 - High Blood Pressure
 - Smoking Habits
 - Depression
 - Heavy Alcohol Use
- Residual Effect – Achieve savings on overall healthcare claims costs.

14. Describe how your firm reviews plan documents for compliance with applicable laws and contracted agreements.

As insurance broker, Acrisure, LLC has the experience to review insurance policies and contracts to ensure adequate coverage as well as establish selection criteria for carriers and Joint Insurance Funds. We evaluate proposals for coverage adequacy and provide coverage recommendations. Acrisure is proficient in identification and analysis of risks arising out of current and future operations and preparation of specification for quotes. We provide loss control and safety review services along with review of appraisals of physical assets to determine proper insurable values, limits required, and special terms required.

Fairview Insurance Agency will review all insurance policies, including forms and policy language to ensure that they comply with regulations in the State of New Jersey and that they also comply with any collective bargaining agreements that the Board may have with any employee unions. As an added safeguard, Fairview Insurance Agency will only place the Board's insurance with carriers that are admitted carriers within the State of New Jersey which means that their policy forms have been extensively reviewed by the New Jersey Department of Banking and Insurance and they have been found to comply with State regulations.

15. Describe how your firm would review coverages for the district and evaluate the effectiveness.

Acrisure provides full service insurance brokerage and consulting capabilities and delivers expertise in the areas of property/casualty insurance, worker's compensation, employee



benefits, and voluntary benefits. Our team is equipped with experienced professionals, committed to your success and providing effective insurance solutions for your specific needs. As insurance consultant, Acrisure can identify issues and exposure and negotiate on the Board's behalf with insurance carriers; keeping the Board informed of significant developments affecting its insurance coverage. Our firm will follow up with insurance carriers for timely issuance of policies and endorsements; placing coverage delivery binders to the Board prior to the expiration of current policies. We review policies and endorsements for accuracy and conformity to specifications and negotiated coverage and will provide coverage summaries to the Board for all new coverage updates and changes to existing coverage. Acrisure will facilitate the timely processing of certificates of insurance as requested by the Board to ensure that the Board's claims are forwarded to the appropriate insurance carriers while monitoring status of the claims. We are available to attend meetings with representatives of the Board and provide regular risk management services including but not limited to review and advice on adequate levels of insurance coverage.

Acrisure will assist with the development and planning of long range strategies designed to achieve savings for the Board, management of all aspects of the Board's insurance policies, and the development of alternative strategies to reduce risks to assets and resources. Acrisure will serve as a resource during collective bargaining negotiations and assist in the selection of a Third Party Administrator. Acrisure will also monitor and ensure Carrier and Third Party Administrator compliance with respect to their obligations to the Board. Our firm will advise and assist with appropriate program changes, such as self-insured retention and deductibles as well as actively pursue coverage alternatives, such as Joint Insurance Funds (JIFs). Our office will also advise the Board regarding gaps in coverage and / or inadequate coverage as well as be available to advise and assist staff regarding all policy related issues.

Fairview Insurance routinely reviews all coverages for our clients for accuracy of what was quoted and the needs of the client. The effectiveness of the coverage should be measured by the claims that have been covered and if any claims have been denied and the reasons for the denials. The effectiveness of the coverage should also be determined by the cost to the Board of Education. Fairview Insurance will put together the most comprehensive and cost effective insurance program available for the Bloomfield Board of Education. Fairview Insurance will monitor claims activity during the policy period. If it is advantageous to the Board of Education, Fairview Insurance can request quotes for higher self-insured retention limits based on claims activity and the premium savings for choosing a higher retention.



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Fairview Insurance will be in constant contact with the Board and administration to determine if options need to be explored during the policy period.



III. Administrative Information (Part II)

1. Name, address and telephone number of the broker submitting the proposal, and the name of the contact person.

Name: Acrisure, LLC
Address: 1460 Route 9 North, Suite 310
Woodbridge, New Jersey 07095
Telephone: 732-602-0010
Key Contact: Lindsay Klein, Marketing Manager

Fairview Insurance Agency Associates, Inc.

Main Office:	Branch Office:
25 Fairview Avenue	1930 East Marlton Pike, Suite C16
Verona, New Jersey 07044	Cherry Hill, New Jersey 08003
(p) 973-857-0870	(p) 856-424-8515
(f) 973-857-9131	(f) 856-424-7933
www.fairviewinsurance.com	

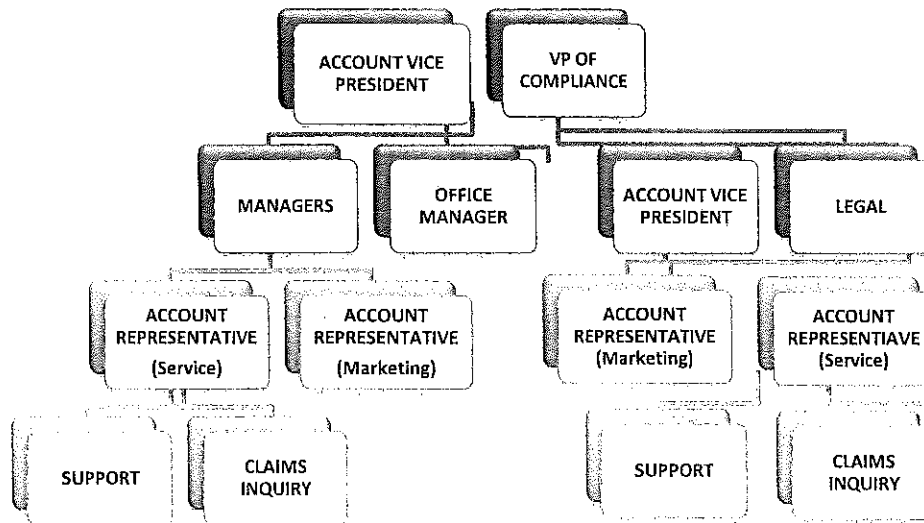
Contact:
Lawrence K. Graham, CIC
Vice President
Tel: 800-372-2558 ext.151
Email: lgraham@fairviewinsurance.com

2. A description of the business organization (i.e., corporation, partnership, joint venture, etc.) of each firm, its ownership and its organizational structure:

Acrisure is a limited liability corporation. The following organizational chart reflects the structure of the New Jersey divisional responsibilities:



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- a. **Provide the names and the business addresses of all principals of the company submitting the proposal. For purposes of this RFP, “principals” mean persons possessing an ownership or interest in the company. If the company is a corporation, “principals” shall include each investor who would have any amount of operational control over the company and every stockholder having an ownership interest of 10% or more in the firm.**

No stockholder has an ownership of 10% or more in Acrisure, LLC.

Fairview Insurance:
John Graham, CEO
25 Fairview Avenue
Verona, NJ 07044.

Glenn Jacobs, Vice President
25 Fairview Avenue
Verona, NJ 07044

Lawrence Graham, Vice President
25 Fairview Avenue
Verona, NJ 07044

- b. **If a company is a partially owned or a fully-owned subsidiary of another company, identify the parent company and describe the nature and extent of the parent company’s approval rights over the activities of the company submitting the proposal.**



All decisions and professional determinations are made at the New Jersey divisional level of Acrisure, LLC.

Fairview Insurance: Not Applicable; Firm is not a partially or fully-owned subsidiary of any other firm.

- c. If the company is a partnership or a joint venture or similar organization, provide comparable information as required in (b) above for each member of the partnership, joint venture or similar organization.**

This statement is not applicable to Acrisure, LLC.

Fairview Insurance: Not Applicable; respondent is not a partnership, joint venture, nor similar organization.

- d. A statement that the company has complied with all applicable affirmative action (or similar) requirements with respect to its business activities, together with evidence of such compliance.**

Acrisure, LLC has complied with all applicable affirmative action (or similar) requirements with respect to our business activities. Evidence of such compliance can be found in the attachments portion of this response to Request for Proposal.

Fairview Insurance Agency Associates, Inc. is in compliance with all applicable affirmative action (or similar) requirements with respect to our business activities as referenced by our inclusion of our Certificate of Employee Information Report.

- 3. The number of years the business organization has been under the current management.**

Acrisure, LLC was founded in 2005. Our firm has been under current management since inception.

Fairview Insurance Agency Associates, Inc. has been under the current management for twenty eight (28) years.

- 4. Confirm appropriate federal and state licenses to perform activities with copies of licenses.**

Acrisure, LLC and the account management team assigned to the Union Township Board of



Education currently have appropriate licenses to perform activities. Copies of appropriate licenses can be found in the attachments portion of this response to Request for Proposal.

Fairview Insurance: Please refer to the section labeled licensed and resumes to confirm the appropriate firm license and employee licenses.

5. Respondent must have a minimum of ten (10) years of experience in insurance consulting / brokerage with a focus on boards of education and/or public bodies (e.g. municipalities, counties, etc.)

Acrisure, LLC and its dedicated professionals have worked with public entities for more than twenty years, and currently serve as Broker of Record / Consultant for well in excess of four dozen government clients and several dozen mid-size private firms. Due to our extensive experience with public sector clients, our firm is knowledgeable of the intricacies of a school district and the unique challenges that a Board is faced with.

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

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

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

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

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

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

RECENT NOTABLE ACHIEVEMENTS:

In our second year as Risk Manager for the Jersey City Board of Education, through Fairview Insurance's TPA/Managed Care Network Monitoring and Consulting services, we negotiated and recommended a TPA/Managed Care solution that was able to help save the District \$2,428,409 in a single year.

As Broker of Record for the Township of Parsippany-Troy Hills, Fairview Insurance secured several competitive quotes and was able to achieve an annual savings of \$412,000 in premium for the Township. Fairview's implementation of aggressive risk management safety and employee wellness programs have also resulted in additional workers compensation variable cost savings in excess of \$950,000.

As Broker of Record for the Township of Bloomfield, our firm had implemented a loss control/safety program which resulted in decreased costs to the Township. This program created a safety committee structure and guidelines for in-house Township safety meetings. (i.e. auto fleet safety, defensive driving, etc.). In 2013, Fairview Insurance assisted the Township in replacing their Third Party Administrator and Managed Care Organization for Workers Compensation claims effective 1/1/2013. The result of this change for 2013 was a savings of \$1,048,036 on claims paid by the Township's funds. The results for 2014 are trending at an additional savings of over \$1,000,000 compared to the 2012 year.

Upon being named Risk Manager for the Borough of Caldwell we conducted our standard competitive business model, utilizing various insurance vehicles. This resulted in a \$50,000 annual savings while significantly increasing the safety control and awareness for all departments and department heads.

After being named Broker of Record for the Borough of Roselle, we identified four Public Official claims that were originally denied due to late reporting. Through negotiations and



leverage of experience we were able to have the insurance company rescind the declination of the claims. This resulted in a savings of legal fees and settlement costs of over \$150,000.

Fairview was able to save the Jersey City Board of Education \$92,626 by reversing a denial on a flood claim based on an incorrect flood zone determination by the insurance carrier.

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

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

Additional services we provide are as follows:

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

6. The education, qualifications, experience, and training of all persons who would be assigned to provide services along with their names and titles. The broker MUST possess both an agency license and an individual license for those persons who would be assigned to provide services to the Union Township Board of Education from the New Jersey Department of Banking and Insurance.

The Union Township Board of Education would receive account service and management by a dedicated team of professionals from Acrisure, LLC. The account service and management team would be led by Robin Racioppi, Regional Vice President. Direct support would be provided by Amy Pieroni, Patti Fahy, and Jay McManus who would handle all day to day service issues.



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

Resumes for the Account Management Team are included in the attachments portion of this response to Request for Proposal.

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

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

Lawrence Graham, CIC, (Supervising Risk Management Consultant)

Vice President

Fairview Insurance Agency Associates, Inc.

25 Fairview Avenue

Verona, NJ 07044

Tel: 973-857-0870 ext.151

Toll Free: 800-372-2558

Fax: 973-857-9131

Email: lgraham@fairviewinsurance.com

Larry is responsible for risk management services for numerous public sector accounts. Larry also oversees Fairview's risk management operations for public sector accounts on a daily basis. Larry coordinates each team that will be servicing Fairview's public sector clientele. Larry will serve as the senior management team's primary point of contact for the Union Township BOE and will assist with account renewal, risk management analysis, loss



control coordination, and insurance carrier relations. Larry will also be the lead on any contract review desired by the District, especially the TPA/Managed Care review that has successfully saved money for our clients. Larry has over thirty five years of experience in the industry.

Zach Edelman, CRM (Risk Management Consultant)

Director of Risk Management

Email: zedelman@fairviewinsurance.com

Zach works with Larry on numerous public sector accounts and will serve as a backup to Larry. He is responsible for visits with the clients, loss control and claim management assistance to assure client profitability and appropriate insurance analysis. He will help coordinate the various servicing needs of the Union Township BOE. Zach will also assist Larry in contract review, specifically the TPA/Managed Care review that we can perform if desired by the District.

Tom FitzPatrick, (Risk Management Consultant)

Executive Sales

Email: tfitzpatrick@fairviewinsurance.com

Tom works with Larry and Zach on a number of public sector accounts. Tom is responsible for visits with clients, loss control and claims management assistance to assure client profitability and appropriate insurance analysis. Tom also specializes in workplace safety, claims management, and premium stabilization. Tom will work with Larry and Zach to ensure the Union Township BOE's insurance program is running smoothly. Tom is also responsible for coordination and set up of safety committee meetings for clients and to attend the meetings.

Danielle Voda, CIC, CPIA, Account Executive

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

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

Teresa is responsible for underwriting of new and renewal Public Sector business. Teresa is responsible for the oversight of all public sector accounts. She will make sure all needs are met by the CSR staff. Teresa will handle client's inquiries regarding insurance coverage and



will manage Fairview's staff on a daily basis to assure that the customers' needs are met. Teresa has over thirty years of experience in the industry.

Anne Campagna, Account Manager

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

Please refer to the response section labeled for agency and staff licenses and resumes.

- 7. A listing of all other engagements where services of the types being proposed were provided in the past five (5) years. This should include other boards of education and other levels of government. The following information, with regards to other clients must be submitted for review: premium sizes, number of employees at other clients, claims experience, experience with negotiations in other districts, preliminary and final settlement figures.**

Acrisure and its dedicated professionals have provided insurance broker services to public entities for more than twenty years, and currently provide these services to well in excess of four dozen government clients, including school districts. Due to our extensive experience with public sector clients, our firm is knowledgeable of the intricacies of a school district and the unique challenges that a Board is face with.

Following is a listing of clients who we current represent as broker / consultant for property and casualty insurance services.

Client Name	Premium Size	Number of Employees
Borough of Carteret	\$ 700,000	200
Borough of Englewood Cliffs	\$ 450,000	60
Borough of Paramus	\$ 710,000	410
Carteret Board of Education	\$ 850,000	280
Carteret Housing Authority	\$ 100,000	10



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City of Plainfield	\$ 2,200,000	900
City of South Amboy	\$ 600,000	120
City of Trenton	\$ 2,500,000	1,400
City of Union City	\$ 1,700,000	800
Elizabeth Board of Education	\$ 3,200,000	3,800
Linden Board of Education	\$ 1,200,000	600
Middlesex County	\$ 4,100,000	2,900
Middlesex County Improvement Authority	\$ 300,000	100
Plainfield Board of Education	\$ 2,200,000	1,000
Plainfield Municipal Utility Authority	\$ 600,000	130
Roselle Board of Education	\$ 250,000	425
South Amboy Housing Authority	\$ 56,000	15
Township of East Brunswick	\$ 900,000	300
Township of Edison	\$ 2,100,000	1,100
Township of Franklin	\$ 1,100,000	325
Township of Hazlet	\$ 750,000	150
Township of Holmdel	\$ 400,000	250
Township of Marlboro	\$ 1,000,000	350
Township of Monroe	\$ 1,200,000	280
Township of Piscataway	\$ 1,100,000	320
Township of Plainsboro	\$ 500,000	290
Township of Woodbridge	\$ 3,000,000	1,150



Union City Board of Education	\$ 3,400,000	1,700
Union County Improvement Authority	\$ 80,000	5
Union County Vocational Technical Schools	\$ 106,000	190
Union Township Board of Education	\$ 500,000	1,300
Wallington Board of Education	\$ 96,000	60
Woodbridge Board of Education	\$ 2,300,000	1,600

Claims experience and preliminary and final settlement figures are typically considered proprietary information to the actual client. Such work product can only be provided with expressed consent of the specific client. Notwithstanding these facts, our firm maintains substantial experience in negotiations with representation of more than 50 public entities in New Jersey. We typically achieve substantial reduction between preliminary and final settlement figures.

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

April 2012 – Current: Jersey City Board of Education – Risk Manager/Insurance Broker

Jersey City Board of Education - TPA/Managed Care Network Monitoring and Consulting for Workers Compensation Program:

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

- Conducted a full RFP for TPA and Managed Care Services
- Reviewed 7 responses to the RFP and set up a spreadsheet comparison based on each respondent's answers to the definition of their fees for percentage of savings and flat fees



- Redefining definitions of how the companies could receive fees based on the percentage of savings
- Further Negotiations to lower the percentage of savings fees.

Risk Manager/Insurance Broker Services Provided:

The Jersey City BOE has approximately 30,000 students, over 5,000 employees and has insurance premiums of close to \$3 million. Fairview Insurance, upon being named broker of record for property and casualty insurance, immediately began to remarket all lines of insurance on behalf of the Board of Education. Fairview marketed the program to two different joint insurance funds and eighteen different private insurance carriers to explore all options available to the Board for the most cost effective and best coverage available. We were able to save the Board a significant amount of money using our extensive marketing efforts. Fairview was able to place multiple flood insurance policies for locations that would not have had coverage for flood damages.

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

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

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

June 2015 – Present: Toms River Regional Schools – Insurance Broker/Risk Manager
Fairview Insurance Agency became the insurance broker/risk manager for the Toms River Regional Schools in June of 2015. Since our appointment, we have worked closely with the District on their insurance program. We have provided numerous certificates of insurance, completed contract reviews for insurance compliance, reviewed vendor contracts, helped in



the claims process, and various other services to the District. We also attend regular safety committee meetings as well as insurance committee meetings with Board members that are held quarterly. We have also worked with the business administrator on solicitations for actuary services as well as third party administrator services. We continue to work with the District on safety services including training for employees that are focused on the loss history to prevent the same types of claims from occurring in the future.

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

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

2015 – Present: Brick Township Municipal Utilities Authority – Risk Manager

Fairview Insurance Agency became the Risk Manager for the Brick MUA in 2015. Since we have become the Risk Manager, we have accomplished many things to keep the insurance program running smoothly. We attend all JIF meetings as representative. We identified certain properties that are in high hazard flood zones that do not have flood insurance. Those properties needed to obtain an elevation certificate, which we advised the MUA to obtain, and we are now in contact with the National Flood Insurance Program working on obtaining quotes, which has been a unique challenge due to the flood maps in New Jersey constantly changing over the past few years. We also identified inaccuracies in the property schedule that the Joint Insurance Fund had. The MUA had given the previous risk manager changes to the property schedule to submit, but that was never done. Fairview Insurance input all of the changes to the property schedule into the JIF website to ensure that the MUA's property is now insured properly. Fairview Insurance has also obtained numerous certificates of insurance for the MUA, as well as reviewing and making recommendations on certificates of



insurance that the MUA has received from vendors. We did identify things that needed to be addressed and amended on vendor certificates of insurance in order for them to comply with the bid specifications. Upon renewal, the Brick MUA received a standard renewal increase which was nominal and JIF-wide. The Brick MUA also received an increase in the dividend received by the JIF this past year.

2007 – Present: Western Monmouth Utilities Authority – Risk Manager

As Risk Manager, Fairview Insurance attends JIF meetings as representative. We established guidelines for a Safety Program. Fairview also reviews claims with administration to prevent reoccurrence. Coverages have been increased while costs have been stabilized. Fairview Insurance also assists with contract and certificate of insurance review to ensure that the certificate provided by the vendor matches the insurance requirements of the contract. Fairview Insurance assists in the coordination of the available safety programs from the New Jersey Municipal Utilities Authority JIF to further employee safety awareness. This safety training helps to reduce overall claims. During our tenure, the Western Monmouth Utilities Authority has received a perfect 10 score for the NJMUA JIF Safety Incentive Award. It is important to note that the Western Monmouth Utilities Authority was one of only eight authorities out of 96 to receive this distinct honor. Western Monmouth Utilities Authority was also honored as the first member of the JIF to become Sharp Certified. The Western Monmouth Utilities Authority also received another dividend to offset the 2016 and 2017 JIF assessments.

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

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

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



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

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

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

2002 – Present: Township of Bloomfield - Risk Management Consultant

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

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

Additionally, Fairview Insurance established a Risk Management Safety Program with special emphasis on Workers' Compensation Safety. Patterns of claims were identified and trainings were recommended and implemented within the Township. Working closely with



the department heads, Fairview and the Township of Bloomfield were able to reduce the Township's Workers' Compensation claims which resulted in premium reductions.

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

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

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

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

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

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

- Deductible analysis with recommendations based on losses
- The City has also been able to keep up to date with PEOSHA standards in the workplace
- Facility walkthroughs with JIF representatives and the Fairview Insurance team



- Reduction of Liability away from the City through Contract Liability Transfer
- Review of Certificates of Insurance received by the City by outside vendors
- Review of all City owned property for flood zone indications
- Review of all insurance policies for any gaps in coverage
- Placed Cyber Liability coverage for the City
- Received multiple competitive quotes for the City's insurance renewal
- Clarified all named insured's to be added to the City's insurance policies
- Placed general liability insurance for Passaic Alliance in the JIF while keeping the professional liability policy separate which saved the City premium

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

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

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

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

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

2008 – 2012: Bloomfield Board of Education - Risk Manager

Fairview Insurance established guidelines and helped implement a Safety Program to reduce claims which lead to premium reduction and stabilization. Fairview organized a continuous review of claims with administration to increase safety and reduce frequency of accidents.



We made a special effort to transfer the administrative burden from the School District to Fairview Insurance. Additionally Fairview Insurance attends Joint Insurance Fund Meetings as the Board of Education's representative. Fairview Insurance then advises the Board of Education of any and all updates and changes in the insurance industry and how they relate to the entity.

1999 – 2009: Clark Board of Education – Risk Manager

As Risk Manager, Fairview reduced premiums overall by \$1 million. Fairview coordinated a Safety Program with the School Safety Department and the Insurance Carrier. We also reviewed premium audits which saved an additional \$42,000. As a part of the new Safety Program, Fairview also helped set up playground inspections.

2007-2010: Roselle Board of Education – Risk Manager

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

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

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

2004 – Present: Livingston Township - Risk Management Consultant

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



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

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

The Township of Old Bridge has approximately 65,000 resident. As Risk Manager for Old Bridge Township, Fairview Insurance Agency has offered a complex analysis of the Township's insurance program, along with daily insurance maintenance and answers to inquiries. The following are some of the services that we have provided to the Township throughout our tenure as Risk Management Consultant:

In the past few years we have been able to assist the Township in stabilizing the fixed insurance costs and Fairview Insurance helped the Township achieve a substantial savings by moving to a small workers compensation self-insured retention versus first dollar coverage. While making this move, we have also been active with the Township's safety committee to focus on keeping workers compensation claims to a minimum in order to maximize the savings to the Township.

Fairview Insurance Agency has been able to help the Township of Old Bridge realize a significant savings in fixed costs and claims costs in the last two years. The savings we were able to help the Township achieve for 2015 and 2016 combined over the 2014 Fund year as of November 2016 is \$757,858. Please refer to the spreadsheets in Tab #3 which verify all savings.

Additionally, with the Township's move into the new Joint Insurance Fund, Fairview Insurance is able to coordinate all safety training to be completed at the Township of Old Bridge for all employees rather than sending employees to various locations throughout the State. Fairview Insurance is currently working on the 2017 safety training schedule with the Township's safety coordinator and the risk control representative from the JIF.

- Over the past two years, Fairview Insurance Agency has been monitoring claims, specifically Workers Compensation claims, closely to identify any patterns or issues



that should be addressed to minimize the Township's exposure to the new \$25K SIR for workers compensation.

- We have attended monthly Safety Committee meetings and reviewed claims each month and ways to prevent or reduce specific types of claims.
- During the 2016 renewal process, Fairview Insurance was able to obtain a competitive quote that could potentially save the Township over \$100,000 in fixed annual assessment costs.
- During our review of Workers Compensation Self-Insured Retention billing from the third party administrator, Fairview Insurance Agency noticed a duplicate billing and was able to save the Township \$15,000 by identifying the duplicate bill.
- During the renewal process for the 2015 term, Fairview Insurance completed an extensive analysis of Workers Compensation claims to determine if the Township would benefit from having a Self-Insured Retention versus a first dollar program.
- Based on our analysis, we determined that the Township could benefit from a \$25,000 Self-Insured Retention for Workers Compensation claims. Based on our analysis, the Township decided to move to this Retention.
- Fairview Insurance recommended for the 2015 term that the Township only renew with the Central Jersey JIF for one year, rather than a 3 year commitment. This will give the Township much more flexibility and choices in the year to come.
- Fairview identified a Gap in insurance and recommended Accident Insurance for Recreation Activities. A policy was placed with QBE Insurance Corporation for the volunteer participants in the Township's Litter Clean-Up Program.
- Fairview identified a Gap in Insurance that certain positions that are required to be bonded were not. As a result, Fairview Insurance facilitated a Bond for the Township's Finance Director/CFO.
- Fairview introduced CAIR (Customer Abstract Information Retrieval), a program offered by the Motor Vehicle Commission that provides driver history abstracts (MVR's), ownership history and registration/title inquiries. Fairview recommended the use of this tool to the Township. For a flat annual fee, up to 5,000 reports can be run.
- Fairview provided guidance and recommendation of FEMA assistance Vendor to have Old Bridge reimbursed for Hurricane Sandy.
- Fairview introduction and set-up the MEL's MSI Learning Management System. Fairview enrolled all Township employees into the MSI system. Fairview entered 600 employees into the database, organized by department, to track all classes going



forward so that a quick report will enable the Township to see which employees are trained in which areas.

- In 2013, Fairview prepared a detailed explanation of various SIR levels for workers compensation. Options were laid out to the Township to increase the Self Insured retention for premium reduction. At the time of the presentation the Township wanted to stay as is.
- Fairview reviewed and made recommendations of coverage for vendor Certificates of Insurance.
- Fairview analyzed and reviewed with the Township the MEL's Public Officials and Employment Liability limit options.
- We recommended a review of the Property Schedule to confirm that all buildings were scheduled and that both Building Limits and Contents Limits were sufficient. We also recommended review of the current property schedule to add as many addresses to locations on the schedule as possible.
- Fairview Insurance advised the Township of the JIF's classification of Quasi Municipalities. It was confirmed that the Township does not currently have any quasi municipalities.
- Fairview reviewed the Tort Claims Reporting Procedure and recommended the use of a revised Notice of Tort Claim Form.
- Fairview did an overall review to ensure the Renewal Applications were completed thoroughly and appropriately based on the Township's exposures. The Vehicle Schedule was updated to include Cost Valuations, Vehicle Deletions, and the addition of 42 vehicles which were not included on the Township's schedule. The Equipment Schedule was also updated and several pieces of equipment were added in addition to over \$400,000 in police equipment; items that were not previously included.
- Fairview staff provides daily assistance with coverage inquiries, endorsements and certificate requests.

2007 – 2010: Borough of Roselle – Risk Manager

The Borough of Roselle has 21,000 residents. As Risk Manager for the Borough of Roselle, Fairview Insurance was able to achieve significant financial reductions for the Workers' Compensation line of insurance. Fairview Insurance did an overall analysis of areas relating to workers compensation including the legitimacy of workers compensation claims, employee workplace safety awareness, physician networks, accident investigations, along with other areas. Fairview Insurance recommended a Workers' Compensation Project Plan that was approved and implemented. The results of this plan were dramatic. Annual savings



of Workers' Compensation premiums of over \$75,000 were achieved. Over \$30,000 of past billing mistakes were uncovered and safety was at its highest level in years.

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

2010: City of Atlantic City – Consulting Services

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

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

1994 – 2008: Cherry Hill Township – Risk Manager

Fairview Insurance reduced premiums overall by \$2.8 million. Fairview established a safety and risk management committee that led to favorable loss experience and increased employee safety which helped the Township finish 2nd among 42 municipalities for overall safety awards for 2006 & 2007.

2008 - Present: Borough of Caldwell – Risk Manager

Fairview Insurance conducted our standard competitive business model for the Borough. The goal was to reduce overall costs and increase services through competition. We went out to bid utilizing multiple insurance vehicles and obtained multiple quotes. This resulted in an



annual savings of over \$50,000 and significantly increased the safety services and controls for all departments and department heads. Previously, the annual assessments were increasing an average of 8% per year. After the change in Joint Insurance Funds, the average increase was reduced to 3%. After selecting Fairview Insurance, the Borough of Caldwell was paying less in 2010 than they were paying in 2006.

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

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

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

2006 – 2009: Township of Pemberton – Risk Manager

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

2006 – 2011: Borough of Highland Park – Risk Manager

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

January 2014 – December 2016: City of Millville – Risk Manager/Insurance Broker

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

- Since Fairview Insurance Agency became the City's Risk Management Consultant/Insurance Broker of Record, the net JIF assessment has had a net savings of \$255,200 for the renewal years of 2016 and 2017 combined compared to the 2015



- Fund year. These were the first reductions of the City's Atlantic County Municipal Joint Insurance Fund assessment since 2009.
- Fairview Insurance attended all scheduled Atlantic County Municipal Joint Insurance Fund meetings.
 - Fairview Insurance attended monthly Safety Committee meetings at the City of Millville.
 - Fairview Insurance reviews daily all outside vendors certificates of insurance to verify that they comply with insurance requirements specified in the City contracts to transfer the risk of loss.
 - Fairview Insurance assisted in gathering all renewal application information (verifying and entering all data into the Atlantic County Municipal Joint Insurance Fund online system).

1997 – 2015: Borough of New Providence – Insurance Broker

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

- Stabilization of the Borough's insurance costs. The Borough's renewal pricing for 2016 is \$527,428 compared to \$516,687 in 2015. This total premium for 2016 includes coverage for the NPSM Consolidated Communications which will pay \$34,996 of the overall assessment. This means that the assessment just for the Borough of New Providence in 2016 is \$492,432 which represents a savings over the previous year.
- Increased on-site safety training has resulted in achieving a more favorable claims experience for the Borough.
- Fairview Insurance completed an extensive claim analysis to ensure that the Borough was receiving the most competitive pricing for the level of coverage and services that you are receiving.

Fairview Insurance Agency Associates, Inc. has been the Insurance Broker for the Borough of New Providence for fifteen years. We have consistently focused on safety claims management and reducing or keeping premium increases to a minimum, and we have been very successful over the years. In the 2009-10 renewal process, we were able to achieve an overall premium reduction. In the 2010-11 renewal process there were a number of workers compensation claims that would have led to almost doubling the premium, however thanks to Fairview remarketing the workers compensation to multiple markets; we were able to obtain no increase in premium on the workers compensation. We were also able to attain a



premium reduction on the rest of the package. In the 2011-12 renewal process Fairview was again able to achieve an overall account savings. Fairview has worked hard to keep account renewals as competitive as possible. We continuously remarket the account to ensure that the Borough has the most comprehensive program for the most advantageous cost.

November 2011 –2014 & 2015- 2016: Hoboken Housing Authority – Risk Manager
Fairview Insurance Agency became Risk Manager for Hoboken Housing Authority shortly after Hurricane Irene. Fairview provided assistance by facilitating payment between both the Authority's insurance carriers and FEMA.

Hurricane Sandy's effects on the Authority's various complexes were severe. The Fairview staff visited the Authority during the aftermath of Sandy, again facilitating emergency and clean-up procedures. In addition to aiding in ground efforts, Fairview ensured that the Authority received timely payments from both the insurance carriers and FEMA. Similar to Fairview's efforts after Irene, Fairview gathered and classified all of the necessary documentation in order to get payment as quickly as possible from all possible opportunities (avenues included the Authority's 28 Flood Insurance policies, their coverage package with a Joint Insurance Fund and FEMA funding). Considering the large impact that Sandy had on the Authority, it was most important that the Authority receive prompt payment in order to return to normalcy for its residents.

January 2008 – Present: Housing Authority of City of Passaic

Fairview Insurance identified a strong need for specific trainings. Wrongful termination, harassment and other EPLI claims are on the rise and the best way to control frequency and severity is proactive trainings. Fairview Insurance recommended and coordinated an all-day 3 session Employment Practices training. This included Employee Conduct, Conflict Resolution & Stress Management.

Separate underlying flood policies were secured to eliminate gaps of insurance between flood carriers. Additionally with the FEMA Flood maps changes throughout the year, Fairview Insurance regularly looks for changes in flood zones to ensure coverage is current.

September 2012 – 2015: Bergen County Housing Authority

Fairview Insurance worked with the Housing Authority to ensure compliance of the Employee Handbook and Policies and Procedures Manual. This resulted in a reduction in deductibles of \$15,000 per claim. Additionally Safety Trainings were established and implemented based on claims in the past 2 years. There was also damage from both



Hurricane Irene and Hurricane Sandy in which Fairview was involved in expediting the claims reimbursement process. At the end of the contract Fairview Insurance we out to get competitive bids to keep insurance premiums down. As Risk Manager, Fairview Insurance attends JIF meetings as representative. We established guidelines for a Safety Program. Fairview also reviews claims with administration to prevent reoccurrence. Coverages have been increased while costs have been stabilized.

8. A description of all other areas of insurance consulting / brokerage activities, with emphasis on a description of those services of interest to a board of education client.

Acrisure takes pride in our reputation in the brokerage community as an aggressive and hard-working firm that maintains deep rooted relationships with our clients.

In addition to our financial consulting services in the areas of renewal negotiations, competitive marketplace projects, costs projections and savings analyses, we diligently assist our clients to ensure that the insurance programs run smoothly perform as expected by our clients.

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

We strive to consistently deliver cost-saving initiatives and brokerage results which deliver savings to our clients far in excess of the compensation we receive on their behalf.

Over the years, Fairview Insurance has developed a specialized set of services that we provide to our public entity clients. We believe that this set of services is the best resource that we provide to our clients. This service overview describes our ability to provide the services desired in a timely fashion. Below is essentially an outline of everything that we do for our clients on a day to day basis. The service overview is as follows:

FAIRVIEW INSURANCE SERVICE OVERVIEW

At Fairview Insurance, we pride ourselves on our Risk Management Services and our abilities to properly insure the Public Entity. Through a series Risk Management controls we work proactively to ensure that the entity is properly covered; working as safely as possible



and costs are kept to a minimum. Fairview Insurance is available to accommodate any required meetings. Below is a description of some of the relevant services performed routinely on Public Sector Accounts. Additional Risk Management Services are provided on an as needed basis. *It is important to note that all of Fairview Insurance Agency's services are tailored to fit each of our client's needs.* The following is a sample of all the services that Fairview can provide, however, Fairview will provide whatever level of service the Township of Union Board of Education desires.

Immediately Upon Being Appointed as Risk Manager.

Fairview Insurance Associates will review all lines of insurance to insure that proper coverage is in place. This ensures that there are no gaps in coverage and the public entity is fully covered. If we find that there are gaps in coverage we make the necessary recommendations to the Business Administrator.

Examples of this review are:

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

Claims Management

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

- *Promoting Self Inspection* - As Public Sector employees are present and on facilities full time an effective approach is self-inspections. Quarterly safety checklists are completed by department heads and reviewed to eliminate hazards.
- *Proactive Hazard Identification Walk Through* - Fairview Insurance will do a periodic walk through of the facilities to identify the issues and make the necessary recommendations.



- *Streamline Claims Reporting Process* - Fairview Insurance reviews current Public Entity's Claims handling process. By helping to identify and documenting which department(s) or contacts are specifically assigned to report claims.

The benefits are:

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

Monthly Claim Review and Interdepartmental Meetings

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

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

Administrative Assistance

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

- Continuous assistance to the Public Entity in identifying its insurable Property & Casualty exposures and to recommend professional methods to reduce, assume or transfer the risk of loss.



- Assist the Public Entity in the preparation of applications, statements of values, and similar documents requested by the Insurance Company of record.
- Review Certificates of Insurance from contractors, vendors and professionals, when requested by the Public Entity.
- Review the Public Entity premiums in the preparation of its annual insurance budget.
- Assist where needed in the settlement of claims, with the understanding that the scope of Fairview Insurance's involvement does not include the work normally done by a public adjuster.
- Contract Review: We will review, from a risk management standpoint, construction documents, lease agreements and other contracts which you provide us and we will offer our recommendations. This review will concentrate on insurance requirements; however, all contracts should be reviewed by legal counsel.
- Endorsements: Policy changes are handled on a special endorsement request form which is sent to the company and copied to you. It lets you know what changes have been ordered and on what basis. Please review the form to make certain the information is correct. When the endorsement is received, it is checked for accuracy and the premium is checked for correctness.
- Location Visits: The staff at Fairview Insurance Agency Associates, Inc., in conjunction with the insurance company, will visit job sites on an "as needed" basis to evaluate unique loss exposures which may result from your operations.

Renewal Policies

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

- Summary of Agency service activities during the past year
- Brief review of major outstanding claims
- Summary of premiums and loss experience
- Our views of the marketplace and how it relates to you
- Renewal Checklist: We feel renewals are just as important as producing new business. Much time is spent reviewing renewal policies, reviewing all coverages, and making sure our insured receives the best coverages for what they are paying.



- **Renewal Policies:** We endeavor to have renewal policies to our clients prior to the renewal date. If this cannot be done for some reason, detailed binders of insurance are prepared confirming renewal coverage in effect. We do not take our clients for granted.
- **Renewal Marketing:** We will facilitate the remarketing of your insurance coverages to various markets available to guarantee that the most comprehensive and competitive program is in place.

Communication

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

Transfer of Liability

Fairview Insurance understands the crucial element of transferring liabilities away from the Township of Union BOE, specifically with contractors. We will recommend and apply the necessary Risk Management principles (referenced below) in order to secure proper levels of insurance, with the ultimate goal of transferring risk away and onto the contractors' insurance policies.

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

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

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

In addition to the attached Risk Manager/Broker Services, Fairview Insurance provides oversight into the insurance related vendors. This added benefit will not only ensure that



these insurance related vendors offer competitive pricing, but also make sure that the vendors in place are top professionals in their fields.

Evaluation Criteria

TPA (Third Party Administrator):

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

MCO (Managed Care Organization):

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

Workers Compensation/Liability Law Firms:

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

Review of Costs:

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



Customized Cost Solution

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

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

Some of the insurance carriers that Fairview has the capability of working with are Diploma JIF, NJSIG, SAIF, Ace Insurance, Admiral Insurance Company, Alteris, American Alternative, American Surplus Lines Insurance Company, American Safety, Beazly, Brit, Chartis Insurance, Chubb Insurance, Crum and Forster Group, Darwin Insurance, Essex Insurance Company, Evanston Insurance Company, Foremost Insurance, Franklin Mutual Insurance, Freberg Environmental Insurance, General Star Indemnity, Genesis, Glatfelter, Greater New York Mutual, Hartford Insurance, Hermitage Insurance Company, Hiscox, Insurance Company of PA, Interstate Fire and Casualty, Investors Underwriting Managers, Lexington Insurance, Liberty International, Markel International Insurance Company, McGowan, Mount Vernon Fire Insurance Company, Munich, National Union Fire Insurance Company, Nautilus Insurance Company, Northfield Insurance Company, NY Marine, Pacific Insurance Company, Philadelphia Insurance Company, Safety National, Selective Insurance Company, Scottsdale Insurance Company, Torus, Travelers Insurance, Tudor Insurance Company, U.S. Specialty, Lloyds of London, United States Liability Insurance Company, Utica Mutual, W.R. Berkley, Western World Insurance Company, Wilshire Insurance Company, XL Insurance, Zurich Insurance. Fairview Insurance also has the capability and experience to work with numerous Joint Insurance Funds around the State.

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



9. Any judgments, claims or suits pending or outstanding against company. If yes, please explain.

There are no judgments, claims, or suits pending or outstanding against Acrisure, LLC.

Fairview Insurance: None

10. Whether the broker business organization is now or has been involved in any bankruptcy or re-organization proceedings in the last ten (10) years. If yes, please explain.

Acrisure, LLC is not now or has been involved in any bankruptcy or re-organization proceedings in the last ten (10) years.

N/A. Fairview Insurance Agency Associates, Inc. is not and has not been involved in any bankruptcy or re-organization proceedings in the last ten years.

11. List all immediate relatives of Principal(s) of Respondent who are Board employees or elected officials of the Board. For purposes of the above, "immediate relative" means a spouse, parent, stepparent, brother, sister, child, stepchild, direct-line aunt or uncle, grandparent, grandchild, and in-laws by reason of relation.

There are no immediate relatives of Principal(s) of Acrisure, LLC who are Board employees or elected officials of the Board.

Fairview Insurance: None

12. The successful broker shall be able, when necessary, to meet with the Superintendent, Business Administrator, Board of designee and attend Board meetings, as necessary.

Acrisure, LLC and the account management team who will be assigned to the Union Township Board of Education are able, when necessary, to meet with the Superintendent, Business Administrator, Negotiations Committee, Board of designee and attend Board meetings.

Fairview Insurance Agency Associates, Inc. and our staff members will be available whenever necessary to meet with anyone from the Township of Union BOE.



13. The successful broker must provide documentation and financial information, as requested by the Board of Education.

Acrisure, LLC will provide documentation and financial information upon request by the Union Township Board of Education.

Fairview Insurance Agency Associates, Inc. is a privately held corporation, and we do not release financial information, but we will cooperate with the BOE on whatever other documentation is required.

14. The successful broker shall list a principal representative assigned to service the district. If the broker intends to designate an individual who is not an employee, such sub-contractor shall be named and shall provide all of the information required of the broker herein including but not limited to the financial agreement between the ICE and subcontractor.

The principal representative to be assigned to service the Union Township Board of Education will be Mrs. Robin Racioppi, Regional Vice President of Acrisure, LLC.

Lawrence Graham, CIC, Vice President of Fairview Insurance Agency will be the principal representative assigned to oversee all service of the district. No subcontractors are being used for this engagement.

15. The successful broker shall provide a list of ratings / proof of access to all major insurance companies servicing New Jersey.

Please refer to the attachments portion of this response to Request for Proposals for a list of Acrisure's Carrier Ratings Report.

Fairview Insurance Agency will provide this information upon request of the BOE.



IV. Attachments

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

- A. Statement of Ownership
- B. Non Collusion Affidavit
- C. Affirmative Action Supplement
- D. Political Contributions Disclosure Form Chapter 271
- E. Certificate of Employee Information Report
- F. State of New Jersey Business Registration Certificate
- G. Insurance Licenses Issued by the State of New Jersey
- H. Certificate of Errors and Omissions Insurance
- I. Request for References Form
- J. Proposal Form
- K. Carrier Ratings Report
- L. Resumes for Account Management Team

