

WEST DEPTFORD BOARD OF EDUCATION

999 KINGS HIGHWAY, WEST DEPTFORD, NJ 08086

REQUEST FOR RFP

PUBLIC NOTICE

TAKE NOTICE that on or before Tuesday, April 30, 2024 at 10 a.m. prevailing time, the West Deptford Board of Education will accept sealed proposals for:

***Title: Insurance Liability Broker
RFP 2024-3***

For an initial term of: July 1, 2024 through June 30, 2025. The Board of Education reserves the right to renew the contract for Liability Broker of Record in accordance with N.J.S.A. 18A:18A-42, for an additional one – two-year extension or two - one-year extensions.

Respondents are required to comply with the requirements of N.J.S.A. 10:5-31 et seq., Affirmative Action Discrimination (N.J.A.C. 17:27 et seq.)

Submission of Proposals

All potential respondents are to send their responses, clearly labeled “Insurance Liability Broker RFP 2024-3”, through the US Postal Service or other recognized delivery service that provides certification of delivery to the sender to: Attn: Steven Jakubowski Jr., School Business Administrator, West Deptford Board of Education, 999 Kings Highway, West Deptford, NJ 08086. Proposals can be hand delivered between the hours 8:30am and 3:30pm. Email submissions are not acceptable.

RFP packets are available for download on the District website <https://wdeptford.k12.nj.us/> under District Info, then RFP - Bids tab. Contact Steven Jakubowski Jr. (sjakubowski@wdeptford.k12.nj.us), School Business Administrator, 999 Kings Highway, West Deptford, NJ 08086 with questions.

Steven Jakubowski Jr.
School Business Administrator/Board Secretary
West Deptford Board of Education

INSURANCE LIABILITY BROKER

RFP 2024-3

INTENT

The West Deptford Board of Education is seeking to appoint a licensed insurance firm in New Jersey who will be responsible for providing services as an INSURANCE LIABILITY BROKER. The Board of Education intends to award this contract as an EUS contract pursuant to NJSA 18A:18A-5a(10).

BACKGROUND

The school district, located in the western side of Gloucester County, is one of the largest in the County, including 5 schools servicing approximately 2850 students from preschool through 12th grade. The District currently employs approximately 600 full and part time employees which includes administrators, teachers, secretaries, clerks, custodians, maintenance workers, food services workers and bus drivers.

CURRENT HEALTH BENEFITS COVERAGES AND CARRIERS

Building and Contents, Boiler and Machinery, Errors and Omissions, General Automobile Liability, School Board Legal Liability, Workers' Compensation, Student Accident, Bonds, etc.

Current Carriers are: New Jersey Schools Insurance Group (Package, Auto, Liability, Workers' Compensation, Daycare and Errors & Omissions), Chubb (Boiler), Liberty Mutual (Pollution), Bollinger (Student Accident), United States Fire Insurance Company (Catastrophic Student Accident), and Selective (Bonds).

SCOPE OF SERVICE

The Liability Broker shall provide, but is not limited to the following services:

- Firm must prepare all necessary proposal specifications involved in marketing coverage, evaluate all proposals received and make a recommendation to the Board.
- Firms must provide the central administration with reasonable preliminary cost figures during the school district budget process.
- Firms must be available to attend Board of Education meetings, Finance Committee meetings, Central Office meetings and budget meetings whenever reasonably necessary.
- Firm must provide risk management services that include changes to coverages and/or deductibles when necessary.
- Firm must provide claims processing and administration.
- Firm must provide risk management consulting services to the Board and Administration.

FEE SCHEDULE - PAYMENT

Fee Rate

All fees paid to the winning bidder are paid as commissions directly by the Insurance Companies to the Agency per Company Standards/Procedures and the governing New Jersey Regulations. Over 85% of the current insurance premiums are placed with New Jersey Schools Insurance Group.

New Jersey Insurance Group prohibits the negotiations of commissions to maintain stability within the group members and brokers.

Expenses: travel and meals

The selected broker agrees that he is responsible for his expenses including travel and meals incurred in the rendering of services for this RFP.

TERM OF CONTRACT

The term of contract for the Insurance Liability Broker of Record shall be from July 1, 2024 to June 30, 2025. The Board of Education reserves the right to renew the contract for Broker of Record services in accordance with N.J.S.A. 18A:18A-42e, for an additional one - two year extension or two - one year extensions.

COORDINATION OF ACTIVITIES

All activities for this contract will be coordinated through the office of:

Mr. Steven Jakubowski Jr.
School Business Administrator/Board Secretary
856-848-4300 * 3213
sjakubowski@wdeptford.k12.nj.us

PRESENTATION PACKAGE – Submit with the RFP Response

The West Deptford School District seeks from all participating respondents' information that will assist the district in selecting the respondent who will provide the highest quality services at a fair and competitive price in a prompt and professional manner.

All respondents shall prepare a presentation package to be submitted with the RFP with 1 original and 2 copies.

The Presentation Package shall include at a minimum the following:

TECHNICAL CRITERIA

Description of Services

Respondents should list all services to be rendered with their explanation in detail on how they will provide the services. Respondents shall also provide evidence of how services of similar type were provided to other public/private schools in New Jersey. Respondents, by submitting a proposal acknowledge they fully understand the scope of service, work and activity to be performed. Respondents are to provide evidence of any innovation and/or successful approach on providing the services requested.

MANAGEMENT CRITERIA

A. Business Organization

The respondent shall submit a full description of the business organization to include, but not be limited to:

- Name, address, phone, fax, website, e-mail address and other information of the professional firm or individual;
- An organizational chart noting the names of all principals and partners;
- Resumes of key staff members that may service the account; and
- Other information concerning individuals of the professional firm that would assist the school district in the evaluation process.
- The broker must maintain its principal business office within the State of New Jersey;
- The broker shall be able to designate a dedicated account manager to handle services required by the school district;
- The broker shall be able to provide contracted services outside the normal business working hours, when necessary, at no additional cost to the district; and
- The broker must be actively licensed as a New Jersey insurance broker for a minimum of ten (10) years.

B. Qualifications: Relevant Experience

The Broker must provide documentation that he has experience as a Liability Broker as follows:

- Three (3) letters of recommendation from public/private school districts in New Jersey.
- Copies of all professional or educational licenses that are required to perform the services as listed in the specifications.
- Other information concerning the firm and /or individuals of the firm that would assist the school district in the evaluation process.
- Availability of personnel, facilities, equipment and other resources to provide the services requested.
- Must have a minimum of five (5) years' experience representing New Jersey School districts as a liability broker.
- Minimum of five (5) public schools in New Jersey;
- Of the five (5) public schools, three (3) of the public schools in New Jersey must have an employee coverage population of a minimum of five hundred (500) employees or more; and
- All documented experience must be within the past five (5) years. The respondent must provide information and documentation of all qualifications and relative experience as noted above in Relative Experience.
- Must handle all insurance products required by West Deptford Board of Education with the exception of health.
- Must have access to various competitive insurance lines.
- Must have available risk management consultant services as requested by the Board of Education.
- Must be able to provide consulting service relative to self-insurance programs and other Alternative insurance options.
- Provide a list of Board of Education clients for each of the last three years.
- Clients or public sector clients. The West Deptford Board of Education may contact any references provided with the proposal to assist the Board in evaluating the responder's experience and capabilities.

- Insurance carriers you can obtain viable quotes from
- Clearly demonstrating you have been able to get quotes in the past and can continue to from current carriers listed above
- Experience in assisting staff in resolving claims issues
- Experience with public sector claims
- Explanation of commissions, fees or other compensation, together with explanation of any variables or other factors or services that provide cost effective value and benefits to the District (including explanation of commissions based upon continuation of coverage with existing carriers set forth under current carriers listed above)
- Knowledge of the subject matter discussed in the proposal
- Other factors demonstrated in the respondent's presentation package that may be in the best interest of the school district

COST CRITERIA

Fee Proposal

All fees paid to the winning bidder are paid as commissions directly by the Insurance Companies to the Agency per Company Standards and the governing New Jersey Regulations. Over 85% of the insurance is placed with New Jersey Schools Insurance Group. New Jersey Insurance Group prohibits the negotiations of commissions to maintain stability within the group members and brokers.

Expenses: travel and meals

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Contract Expenses

Respondents are to note the following as it pertains to expenses related to the contract:

- Expenses: Related to Contract: Incidental
All incidental expenses related to this contract, incurred by the respondent to whom the contract is awarded, shall be the responsibility of the respondent. The Board will not reimburse any vendor for any incidental expenses related to the contract.
- Expenses Not Related to the Contract: District Procedures
There may be a circumstance where a request is made for the respondent to provide services not directly related to the contract. These services not related to the contract are not to be provided by the respondent. The district will procure these services separately.
- Extraordinary Expenses
Extraordinary expenses to be incurred by the respondent in the performance of his/her duties may be brought to the Board prior to the actual expenditure. The board, upon recommendation of the appropriate administrator, may consider reimbursing the expense, or the Board may procure the services separately.

EVALUATION PROCESS: METHODOLOGY OF AWARDING CONTRACT

All EUS/ RFP responses are to be evaluated on the basis of whose response is the most advantageous to the district, price and other factors considered, and whose response will provide the highest quality of service at a fair and competitive price.

The West Deptford Board of Education will use a one hundred (100) point system in evaluating all proposals. The criteria to be evaluated are identified below:

	Category	Value Points
I.	Technical Criteria	30
	A. Description of services B. Reporting mechanisms C. Demonstrated school assistance in servicing public agency accts D. Demonstrated capabilities of the agency fulfilling and/or exceeding the specifications	
II.	Management Criteria	45
	A. Business management in Public Schools B. Qualifications & experience of agency and the experience of personnel assign to the District C. Responsiveness and completeness of the proposal.	
III.	Cost Criteria	25
	A. Fee Proposal, outside of commissions	

EVALUATION OF PROPOSALS -- EVALUATION COMMITTEE

All proposals will be evaluated in accordance with the Office of the State Comptroller’s publication

Best Practices for Awarding Services Contracts

The committee will be familiar with the need for the services to be performed in the request for proposals.

The committee will be familiar with the need for the services to be performed in the request for proposals. The committee may consist of any of the following School Business Administrator, Assistant Superintendent, Superintendent, Director of Special Projects and anyone from the Board of Education may review and evaluate all proposals according to the State Comptroller’s Best Practices for Awarding Service Contracts. At a minimum it will be 3 of the above.

AWARD OF CONTRACT- EUS AWARD

It is the intention of the Board of Education to award the contract to the respondent whose response is the most advantageous to the board, price and other factors considered; and who will provide the highest quality service at fair and competitive prices. It is noted for the record the Extraordinary Unspecifiable Services (EUS) procurement process as defined in N.J.S.A. 18A:18A-37(a) and N.J.A.C. 5:34-2.1 et seq. will be used for this proposal.

It is the intention of the West Deptford Board of Education to award the contract for Insurance Liability Broker at the May 7, 2024 regular public meeting.

WEST DEPTFORD BOARD OF EDUCATION

999 KINGS HIGHWAY, WEST DEPTFORD, NJ 08086

Insurance Liability Broker - Proposal Form

RFP 2024-3

Fee Schedule	
Product	Commission Level
Package Lines	_____ %
Workers' Compensation	_____ %
Errors & Omissions	_____ %
Excess/Other Lines	_____ %
If none of above, then UNDERWRITER DIRECT PAYMENT ACCEPTED	<input type="checkbox"/> Yes <input type="checkbox"/> No

The respondent by signing this proposal form, acknowledges that he/she has carefully examined the proposal specifications and documents: and further acknowledges he/she understands and is able to render the scope of activity and services outlined in the proposal.

Company Name: _____

Address: _____ P.O. Box: _____

City, State, Zip Code: _____

Phone Number: _____ Extension: _____

Fax Number: _____ Email: _____

Authorized Agent: _____ Title: _____

Print Please

Agent's Signature: _____ **Date:** _____

The proposal must be received no later than the date specified in the cover sheet. All proposals are to be sent to the address listed in the cover sheet. *This RFP will be opened publicly.*