TOWNSHIP OF CINNAMINSON

REQUEST FOR QUALIFICATIONS / PROPOSALS
Risk Management Consultant/Insurance Broker

PROPOSAL DUE: Thursday, December 3, 2026 by 11:00 a.m.

I. PURPOSE AND INTENT

Through this Request for Proposal & Qualifications (RFP), the Township of Cinnaminson (hereinafter the "Township") seeks to engage a vendor as Risk Management Consultant/Insurance Broker for the year 2027. This contract will be awarded through a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et seq. and Chapter 41, Article II of the Code of the Township of Cinnaminson.

II. PROPOSAL SUBMISSION

The Township requires the proposal be submitted in the following format:
One (1) original, hard copy, plus One (1) copy of the full proposal in PDF File Format on CD, shall be submitted in sealed envelopes and must be marked with the "Risk Management Consultant/Insurance Broker" and addressed to:

Lisa A. Passione, Township Clerk
Township of Cinnaminson
Township Municipal Building
1621 Riverton Road
Cinnaminson, NJ 08077

Faxed proposals will NOT be accepted.

Any inquiry concerning this RFP should be directed in writing to:

Julia Edmondson
Interim Township Administrator
Township of Cinnaminson
1621 Riverton Road
Cinnaminson, New Jersey 08077

All documents/information submitted in response to this solicitation shall be available to the general public as required by the New Jersey Open Public Records Act N.J.S.A. 47:1A-1 et seq. The Township will not be responsible for any costs associated with the oral or written and/or presentation of the proposals. The Township reserves the right to reject any and all proposals, with or without cause, and waive any irregularities or informalities in the proposals. The Township further reserves the right to make such investigations as it deems necessary as to the qualifications of any and all vendors submitting proposals. In the event that all proposals are rejected, the Township reserves the right to re-solicit proposals.

III. GENERAL INFORMATION ON THE TOWNSHIP OF CINNAMINSON

The Township of Cinnaminson operates under a Township Committee Form of Government. The Township is approximately 8 square miles, has a population of 18,000 +/-, an annual operating budget of $21 million, approximately 100 employees. The Township Committee meets the first and third Mondays of each month as well as special meetings on an as-needed basis.

IV. MINIMUM QUALIFICATIONS

The successful applicant shall have a minimum of ten (10) years' experience in risk management and insurance consulting and be an owner of or employed by a New Jersey licensed general insurance brokerage. The applicant shall demonstrate at least seven (7) years' specific experience in dealing with risk and insurance issues of local government entities. Preference will be given to those applicants experienced in working with Municipal Joint Insurance Funds.

The proposal shall provide a *resume* for all principals who will be assigned to work for the township or appear at meetings on behalf of the township.

The applicant shall have the following capabilities and provide the following services:

- Availability during normal business hours for access by the township administration and governing body.
- Respond promptly to all insurance coverage questions.
- Review the Township's employee, safety and security manuals. Assess risks and exposures and make recommendations for amendments to such manuals and other steps that may be taken by the township to limit or eliminate risk and liability to the township.
- Review the township's property and operations and assist in developing appropriate insurance requirements and/or specifications. Work to assure that the township is adequately protected against foreseeable risks and liability.
- Review the township's loss history for at least the five (5) previous years and chart the types and numbers of claims, amounts reserved and paid, obtain status of pending claims and develop a plan of action for resolving open claims. Use such information to recommend steps to limit or eliminate risk of loss to the township.
- Assure that all certificates of insurance, safety notices and other required certificates and postings are provided and advise the township regarding posting of the same.
- Assist the township in devising, implementing and complying with the requirements of any Joint Insurance Fund (JIF) of which the township is a member. This may include but not be limited to an Employment Practices Risk Control Program, Indoor Air Quality Program, Public Facilities Safety Program, Protective Equipment Program and the like.
- Report not less than annually to the governing body on the status of risk management efforts, township safety program, insurance coverage issues, market conditions and anticipated changes in pricing of insurance products.
- Attend at least 75% of the township's Safety Committee meetings, discuss and provide education on safety topics, and listen to departmental issues.
- Accompany the insurance provider's loss control representatives on safety or loss control visits to the township.
- Attend all meetings as requested including JIF Executive Committee and Safety

Committee meetings.

- Attend additional meetings with the township governing body and administration as reasonably requested.
- Regularly obtain information from township administration regarding (a) new contracts or leases, (b) changes in buildings or facilities, (c) changes in owned motor vehicles, (d) acquisition or disposal of property, (e) changes in payroll, (f) establishment of new services or programs, (g) knowledge of occurrences or incidents that might result in claim, and (h) any other information that could affect risk assessment or loss frequency.
- With respect to reported claims the risk manager shall (a) review and assure that all pertinent information is included in the claim, (b) review all policies and coverage with respect to claims and report to all carriers which could possibly afford coverage for the claim, (c) monitor all claims to assure that an adjuster has been assigned and reported to the township within 72 hours of the report, (d) monitor insurance carriers and/or third party administrators with regarding to subrogation and recovery efforts, and (e) provide the township with an emergency claims reporting contact list.

In addition to the foregoing, the risk manager shall assist the Township Committee in assessing its overall insurance, risk and liability options and make recommendations to the Committee regarding renewal of its current JIF agreement, the potential for contracting with another JIF, seeking proposals for insurance services, or other options and solutions that may be available to the township.

Proposal

Please attach a full and complete proposal demonstrating the way and manner in which the respondent meets the requirements of this RFQ/RFP. At a minimum the Proposal shall (a) outline the services to be provided, (b) attach a *resume* for the primary contact and all principal persons who will provide services to the township, (c) provide a summary of the experience of the entity in providing risk management services with emphasis on experience with municipalities and other local government entities, (d) set forth the manner of calculating, amount and method of payment of the risk manager's fees[1], and (e) provide a table of organization for the risk management entity.

Additional Requirements

In addition to the foregoing all respondents shall fully comply with the requirements of the New Jersey Local Public Contracts Law (N.J.S.A. 40A:11-1 *et seq.*). The proposal shall include (a) a statement of ownership [stockholder disclosure certificate], (b) a list of any sub-contractors or contracted employees who will be providing services, (c) a statement of compliance with the Americans with Disabilities Act, (d) a mandatory equal employment opportunity notice and statement, (e) a Certificate of Liability Insurance in an amount not less than $2,000,000.00 single limit[2]. (f) copies of applicable producer insurance licenses for all persons providing risk management services, (g) a copy of the entity's N. J. Business Registration Certificate, (h) a copy

[1] Travel associate expenses, if any, shall only be compensated from the office or another job site, whichever is shorter in time and distance.

[2] If awarded the contract, this certificate will be required to name Cinnaminson Township as an additional insured.

of the entity's N.J. Certificate of Employee Information Report pursuant to N.J.A.C. 17:27-1.1 *et seq.,* (i) a Non-Collusion Affidavit, (j) Iran Statement and (k) Russia Belarus Statement.

The proposal shall be certified as containing true and accurate information and that the entity has the capability to provide all of the listed services.