

**NOTE: The Insurance Fund Commission of Jersey City will consider proposals only from firms or organizations that have demonstrated the capability and willingness to provide high quality services in the manner described in this Request for Qualifications.**

**REQUEST FOR QUALIFICATIONS  
FOR THE PROVISION OF INSURANCE BROKERAGE SERVICES**

**ISSUE DATE: May 9, 2008**

**DUE DATE: May 20, 2008 at 11:00 a.m.**

**Issued by:  
Jersey City Insurance  
Fund Commission**

## GLOSSARY

The following definitions shall apply to and are used in this Request for Qualifications:

"City" - refers to the City of Jersey City.

"Insurance Fund Commission (IFC)" refers to the Insurance Fund Commission of Jersey City empowered to administer the City's self-insured and insured insurance programs.

"Qualification Statement" - refers to the complete responses to this RFQ submitted by the Respondents.

"Qualified Respondent" - refers to those Respondents who (in the sole judgment of the IFC) have satisfied the qualification criteria set forth in this RFQ.

"RFQ" - refers to this Request for Qualifications, including any amendments thereof or supplements thereto.

"Respondent" or "Respondents" - refers to the interested firm(s) that submit a Qualification Statement.

## SECTION 1

### INTRODUCTION AND GENERAL INFORMATION

#### 1.1. Introduction and Purpose.

The Jersey City Insurance Fund Commission (hereinafter "IFC") is soliciting Qualification Statements from interested persons and/or firms to provide insurance brokerage services more particularly described herein. Qualification statements will be evaluated in accordance with the criteria set forth in this Request for Qualification (RFQ). Using this RFQ the IFC intends to establish a pool of insurance brokers who will be available to provide services as needed in conjunction with the IFC's desire to place various insurance coverage. One or more individuals/firms may be selected to provide services. The IFC will review Qualification Statements only from those firms that submit Qualification Statements which include all information required to be included as described herein . The IFC intends to qualify person(s) and/or firm(s) that (a) possess the professional, financial and administrative capabilities to provide the proposed services, and (b) will agree to work under the compensation terms and conditions acceptable to the IFC which, taken in their entirety, will, in the sole opinion of the IFC, provide the greatest benefit to the taxpayers of City of Jersey City.

#### 1.2. Procurement Process and Schedule.

The selection of Qualified Respondents is not subject to the provisions of the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq. The selection is subject to the "New Jersey Local Unit Pay-to-Play" Law, N.J.S.A. 19:44A-20.4 et seq. The IFC has structured a procurement process that seeks to obtain the desired results described above, while establishing a competitive process to assure that each person and/or firm is provided an equal opportunity to submit a Qualification Statement in response to the RFQ. Qualification Statements will be evaluated in accordance with the criteria set forth in Section 2 of this RFQ, which will be applied in the same manner to each Qualification Statement received.

Qualification Statements will be reviewed and evaluated by the IFC and/or its designees. The Qualification Statements will be reviewed to determine if the Respondent has met the minimum professional, administrative and financial areas described in this RFQ. Based upon the totality of the information contained in the Qualification Statements, including information about the reputation and experience of each Respondent, the IFC will (in its sole judgment) determine which Respondents are qualified (from professional, administrative and financial standpoints). Each Respondent that meets the requirements of the RFQ (in the sole judgment of the IFC) will be designated as a Qualified Respondent and will be given the opportunity to participate in the selection process determined by the IFC.

The RFQ process commences with the issuance of this RFQ. The steps involved in the process and the anticipated completion dates are set forth in Table 1, Procurement Schedule. The IFC reserves the right to, among other things, amend, modify, or alter the Procurement Schedule upon notice to all potential Respondents.

All communications concerning this RFQ or the RFQ process shall be directed to the City's Designated Contact Person, in writing.

**Designated Contact Person**

Peter Soriero, Risk Manager, City of Jersey City  
280 Grove St., Rm B6, Jersey City, NJ 07302  
Phone 201-547-5034 Fax 201-547-4761

**Qualifications Statements must be submitted to, and be received by, Peter Soriero, via mail or hand delivery, by 11:00 a.m. on May 20, 2008. Qualifications Statements will not be accepted by facsimile transmission or E-mail. The Qualifications Statements will be publicly opened and read by the risk manager at the above address on May 20, 2008 at 11:00 A.M.**

Subsequent to issuance of this RFQ, the IFC (through the issuance of addenda to all firms that have received a copy of the RFQ) may modify, supplement or amend the provisions of this RFQ in order to respond to inquiries received from prospective Respondents or as otherwise deemed necessary or appropriate by (and in the sole judgment of) the IFC.

**TABLE 1**  
**ANTICIPATED PROCUREMENT SCHEDULE**

**ACTIVITY DATE**

1.	Issuance of Request for Qualifications	May 9, 2008
2.	Receipt of Qualification Statements	May 20, 2008
3.	Opening of Qualification Statements	May 20, 2008
4.	Designation of Qualified Respondents	May 21, 2008

**Section 1.3. Conditions Applicable to RFQ.**

Upon submission of a Qualification Statement in response to this RFQ, the Respondent acknowledges and consents to the following conditions relative to the submission and review and consideration of its Qualification Statement:

- This document is an RFQ and does not constitute an RFP.
- This RFQ does not commit the IFC to issue an RFP.
- All costs incurred by the Respondent in connection with responding to this RFQ shall be borne solely by the Respondent.
- The IFC reserves the right (in its sole judgment) to reject for any reason any and all responses and components thereof and to eliminate any and all Respondents responding to this RFQ from further consideration for this procurement or if necessary to waive any informalities in the statement or to accept any item, items or services in the statement should it be deemed in the best interest of the IFC.
- The IFC reserves the right (in its sole judgment) to reject any Respondent that submits incomplete responses to this RFQ, or a Qualification Statement that is not responsive to the requirements of this RFQ.

- The IFC reserves the right, without prior notice, to supplement, amend, or otherwise modify this RFQ, or otherwise request additional information.
- All Qualification Statements shall become the property of the IFC and will not be returned.
- All Qualification Statements will be made available to the public at the appropriate time, as determined by the IFC (in the exercise of its sole discretion) in accordance with law.
- The IFC may request Respondents to send representatives to the IFC for interviews.
- Any and all Qualification Statements not received by the City by 11:00 a.m. Prevailing Time on May 20, 2008 will be rejected.
- Neither the IFC, nor their respective staffs, consultants or advisors shall be liable for any claims or damages resulting from the solicitation or preparation of the Qualification Statement, nor will there be any reimbursement to Respondents for the cost of preparing and submitting a Qualification Statement or for participating in this procurement process.
- Respondents are required to comply with the requirements of P.L. 1975, c. 127, The Law Against Discrimination and with N.J.A.C. 17:27-1.1 et seq., The Affirmative Action Rules.
- Each response must be signed by a person authorized to do so.
- No respondents shall influence, or attempt to influence, or caused to be influenced, any IFC commissioner, City employee to use his or her capacity in any manner which might tend to impair the objectivity or independence of judgment of said commissioner or employee.
- Should any difference arise between the contracting parties as to the meaning or intent of these instructions or specifications, the IFC attorney's decision shall be final and conclusive.

#### **Section 1.4. Rights of IFC.**

The IFC reserves, holds and may exercise, at its sole discretion, the following rights and options with regard to this RFQ and the procurement process in accordance with the provisions of applicable law:

- To determine that any Qualification Statement received complies or fails to comply with the terms of this RFQ.
- To supplement, amend or otherwise modify the RFQ through issuance of addenda to all prospective Respondents who have received a copy of this RFQ.
- To waive any technical non-conformance with the terms of this RFQ.
- To change or alter the schedule for any events called for in this RFQ upon the issuance of notice to all prospective Respondents who have received a copy of this RFQ.
- To conduct investigations of any or all of the Respondents, as the IFC deems necessary or convenient, to clarify the information provided as part of the Qualification Statement and to request additional information to support the information included in any Qualification Statement.
- To suspend or terminate the procurement process described in this RFQ at any time (in its sole discretion.) If terminated, the IFC may determine to commence a new procurement process or exercise any other rights provided under applicable law without any obligation to the Respondents. The IFC shall be under no obligation to complete all or any portion of the procurement process described in this RFQ.

The IFC shall be under no obligation to complete all or any portion of the procurement process described in this RFQ.

#### **1.5 Addenda or Amendments to RFQ.**

During the period provided for the preparation of responses to the RFQ, the IFC may issue addenda, amendments or answers to written

inquiries. Any addenda will be noticed by the IFC and will constitute a part of the RFQ. All responses to the RFQ shall be prepared with full consideration of the addenda issued prior to the Qualification Statement submission date.

#### **1.6 Cost of Qualification Statement Preparation.**

Each Qualification Statement and all information required to be submitted pursuant to the RFQ shall be prepared at the sole cost and expense of the respondent. There shall be no claims whatsoever against the IFC, its staff or consultants for reimbursement for the payment of costs or expenses incurred in the preparation of the Qualification Statement or other information required by the RFQ.

#### **1.7 Qualification Statement Format.**

Responses should cover all information requested in the Questions to be answered in this RFQ.

Responses which in the judgment of the IFC fail to meet the requirements of the RFQ or which are in any way conditional, incomplete, obscure, contain additions or deletions from requested information, or contain errors may be rejected.

## **SECTION 2**

### **SCOPE OF SERVICES**

It is the intent of the IFC to solicit Qualification Statements from Respondents that have expertise in the provision of consulting services as insurance brokers relating to solicitation of insurance coverages and placement of same in the City's insurance programs, as more particularly described herein. The insurance broker will be called upon to work directly with the IFC's insurance consultant, the City's Office of Risk Management, legal counsel and others.

Services shall include, but not be limited to, provision of various alternate insurance proposals from insurance carriers able to do public sector business which are rated Best A- or better; provision of alternative coverages and limits based on exposures; interaction with the City's insurance consultant, Law



Department, Office of Risk Management for all lines of coverages; and designation of a person for the brokerage firm to service and respond to the needs of the City and IFC on an immediately available daily basis. Respondents shall set forth a complete list of public entities for whom work has been done in the last five (5) years and the coverages provided (See below).

Services shall also include review and ongoing analysis of insurance coverages of the City under the direction of the IFC and the IFC's insurance consultant as to the scope and necessity of various lines of insurance in selected matters as needed, in conjunction with the City's Office of Risk Management for protection from potential losses and/or liabilities relating to City operations and/or contractual undertakings. The insurance broker shall attend meetings of the IFC as requested in connection with any of the above. Firms and/or persons responding to this RFQ shall be able to demonstrate that they currently possess the requisite experience to perform said services as referenced herein, as well as continuing capabilities to perform same.

## **SECTION 3**

### **SUBMISSION REQUIREMENTS**

#### **Section 3.1 General Requirements.**

The Qualification Statement submitted by the Respondent must meet or exceed the professional, administrative and financial qualifications set forth in this Section 3, and shall incorporate the information requested below.

In addition to the information required as described below, a Respondent may submit supplemental information that it feels may be useful in evaluating its Qualification Statement. Respondents are encouraged to be clear, factual, and concise in their presentation of information.

#### **Section 3.2 Administrative Information Requirements.**

The Respondent shall, as part of its Qualification Statement, provide the following information:

1. An executive summary (not to exceed two (2) pages) of the information contained in all the other parts of the Qualification Statement.

2. An executed Letter of Qualification (See Appendix A to this RFQ).
3. Name, address and telephone number of the firm submitting the Qualification Statement pursuant to this RFQ, and the name of the key contact person.
4. A description of the business organization (i.e., corporation, partnership, joint venture, etc.) of each firm, its ownership and its organizational structure.
  - (a) Provide the names and business addresses of all Principals of the firm or firms submitting the Qualification Statement. For purposes of this RFQ, "Principals" means persons possessing an ownership interest in the Respondent. If the Respondent is a corporation, "Principals" shall include each investor who would have any amount of operational control over the Respondent and every stockholder having an ownership interest of 10% or more in the firm.
  - (b) If a firm is a partially owned or a fully-owned subsidiary of another firm, identify the parent company and describe the nature and extent of the parent's approval rights over the activities of the firm submitting a Qualification Statement. Describe the approval process.
  - (c) If the Respondent 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.
  - (d) A statement that the Respondent has complied with all applicable affirmative action (or similar) requirements with respect to its business activities, together with evidence of such compliance
5. An executed Letter of Intent (See Appendix B).
6. The number of years your organization has been in business under the present name.
7. The number of years the business organization has been under the current management.

8. Any judgments within the last three years in which Respondent has been adjudicated liable for professional malpractice. If yes, please explain.

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

10. List and confirm possession of all state licenses necessary to perform activities required by the terms of this RFQ.

12. The following documents must also be submitted with replies to this RFQ:

(a) Non-Collusion Affidavit properly notarized. (See Appendix C to this Request for Qualifications.)

(b) Stockholder or Partnership Disclosure Statement. (See Appendix D to Request for Qualifications.)

(c) Respondent's Acknowledgment. (See Appendix E to this Request for Qualifications.)

(d) Respondent's Lobbyist/Consultant Disclosure Statement properly notarized. (See Appendix F to this Request for Qualifications.)

(e) New Jersey Business Registration Certificate.

### **Section 3.3 Professional Information Requirements.**

a. In addition to the above, Respondent/consultant shall submit a description of its over-all experience in providing the type of services sought in the RFQ. At a minimum, Respondent must demonstrate that all personnel of the insurance broker who would be assigned to work on behalf of the insurance needs of the IFC have a minimum of three (3) years of experience providing the scope of services required herein for governmental entities in the areas in which Respondent seeks to be retained. Respondent must satisfy, in addition, the following requirements, and must provide the following information on past experience in its reply to the RFQ:

1. Description and scope of work by Respondent, generally.

2. Name, address and contact information of all New Jersey Governmental entities Respondent has represented for the past five (5) years.

3. Explanation of perceived relevance of the experience to the RFQ.

4. Prior experience in representing the interests of the IFC, or the City, or institutions of like or similar size and complexity.

5. As proximity to the business location of the IFC is important to representing its interests, Respondent must agree to have a staff member available in person within one hour's notice.

6. Demonstrate knowledge and expertise in the insurance needs of governmental entities of the size and complexity of Jersey City as well as knowledge of the scope and complexity of governmental services provided to cities of comparable size and operational structure as Jersey City.

b. Describe the services that Respondent would perform directly.

c. Describe those portions of the Respondent's services, if any, that are sub-contracted out. Identify all subcontractors the Respondent anticipates using in connection with this project.

d. Provide resumes of key employees.

e. Provide a narrative statement of the Respondent's understanding of the City's needs and goals.

f. List all immediate relatives of Principal(s) of Respondent who are City employees or elected officials of the City. 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.

g. Provide a narrative statement of the Respondent's understanding of the IFC's and City's needs and goals.

## **SECTION 4**

### **INSTRUCTIONS TO RESPONDENTS**

#### **4.1 Submission of Qualification Statements.**

Respondent(s) must submit an original and five (5) copies of Qualification Statement to the following Designated Contact Person:

Peter Soriero, Risk Manager, City of Jersey City  
280 Grove St., Rm B6, Jersey City, NJ 07302  
Phone 201-547-5034 Fax 201-547-4761

Qualification Statements must be received by the IFC no later than 11:00 a.m. on May 20, 2008, and must be mailed or hand-delivered. Qualification Statements forwarded by facsimile or e-mail will not be accepted. In the case of mailed responses the IFC assumes no responsibility for responses received after the designated date and time. Qualification Statements received after this time will not be considered and will be returned unopened. The IFC will not bear responsibility for delays in delivery for any reason.

To be responsive, Qualification Statements must provide all requested information, and must be in strict conformance with the instructions set forth herein. Qualifications Statements and all related information must be bound, and signed and acknowledged by the Respondent.

## **SECTION 5**

### **EVALUATION**

The IFC's objective in soliciting Qualification Statements is to enable it to select a firm or organization that will provide high quality and cost effective services. The IFC will consider Qualification Statements only from firms or organizations that, in the City's judgment, have demonstrated the capability and willingness to provide high quality services to the IFC, Office of Risk Management and Law Department.

Qualification Statements will be evaluated by the IFC on the basis of the most advantageous submission, all relevant factors considered. The evaluation will consider:

1. Experience and reputation in the field;
2. Knowledge of the City and the subject matter addressed under the Request for Qualifications;
3. Availability to accommodate the required meetings, a minimum of six per year, of the IFC and City staff
4. Familiarity with the needs, liabilities and risks involving matters relevant to counties of the size and complexity of Jersey City, as well as prior experience within Jersey City or immediate vicinity; and
5. Other factors, demonstrated to be in the best interest of the City

## **SECTION 6**

### **COSTS AND EXPENSES**

Respondent(s) must disclose the bases for all compensation sought or potentially to be sought as a result of efforts to perform under the scope of services contained in or fairly inferable from the Request for Qualifications. More specifically, Respondent(s) must disclose all commissions or fees for all lines of coverages that would be placed by Respondent(s) to meet the needs of the City of Jersey City.

**APPENDIX A**

**LETTER OF QUALIFICATION**

(Note: To be typed on Respondent's Letterhead. No modifications may be made to this letter)

[insert date]

Peter Soriero, Risk Manager  
City of Jersey City  
280 Grove St., Rm B6  
Jersey City, NJ 07302

Dear Mr. Soriero:

The undersigned has/have reviewed my/our Qualification Statement submitted in response to the Request for Qualification (RFQ) issued by the IFC of the City of Jersey City, dated May 9, 2008, in connection with the IFC's need for a firm to provide insurance brokerage services. We wish to be considered for appointment to this position.

I/We affirm that the contents of my/our Qualification Statement (which Qualification Statement is incorporated herein by reference) is accurate, factual and complete to the best of our knowledge and belief and that the Qualification Statement is submitted in good faith upon express understanding that any false statement may result in the disqualification of (Name of Respondent).

(Respondent shall sign and complete the spaces provided below. If a joint venture, appropriate officers of each company shall sign.)

Signature  
Title

Date

\* If a joint venture, partnership or other formal organization is submitting a Qualifications Statement, each participant shall execute this Letter of Qualification.

## APPENDIX B

### LETTER OF INTENT

**(Note: To be typed on Respondent's Letterhead. No modifications may be made to this letter)**

[insert date]

Peter Soriero, Risk Manager  
City of Jersey City  
280 Grove St., Rm B6  
Jersey City, NJ 07302

Dear Mr. Soriero

The undersigned, as Respondent, has (have) submitted the attached Qualification Statement in response to a Request for Qualifications (RFQ), issued by the Insurance Fund Commission of the City of Jersey City ("IFC"), dated May 9, 2008, in connection with the IFC's need for a firm to provide insurance brokerage services.

(Name of Respondent) HEREBY STATES:

1. The Qualifications Statement contains accurate, factual and complete information.
2. (Name of Respondent) agrees (agrees) to participate in good faith in the procurement process as described in the RFQ and to adhere to the IFC's procurement schedule.
3. (Names of Respondent) acknowledges (acknowledge) that all costs incurred by it (them) in connection with the preparation and submission of the Qualification Statement and any proposal prepared and submitted in response to the RFQ, or any negotiation which results there from shall be borne exclusively by the Respondent.
4. (Name of Respondent) hereby declares (declare) that the only persons participating in this Qualification Statement as Principals are named herein and that no person other than those



herein mentioned has any participation in this Qualification Statement or in any contract to be entered into with respect thereto. Additional persons may subsequently be included as participating Principals, but only if acceptable to the City. (Name of Respondent) declares that this Qualification Statement is made without connection with any other person, firm or parties who has submitted a Qualification Statement, except as expressly set forth below and that it has been prepared and has been submitted in good faith and without collusion or fraud.

5. (Names of Respondent) acknowledges and agrees that the IFC may modify, amend, suspend and/or terminate the procurement process (in its sole judgment). In any case, the IFC shall not have any liability to the Respondent for any costs incurred by the Respondent with respect to the procurement activities described in this RFQ.

7. (Name of Respondent) acknowledges that any contract executed with respect to the provision of [insert services] must comply with all applicable affirmative action and similar laws. Respondent hereby agrees to take such actions as are required in order to comply with such applicable laws.

(Respondent shall sign and complete the space provided below. If a joint venture, appropriate officers of each company shall sign.)

(Signature of Chief Executive Officer)

(Typed Name and Title)

(Type Name of Firm)\*

Dated: \_\_\_\_\_

\* If a joint venture, partnership or other formal organization is submitting a Qualifications Statement, each participant shall execute this Letter of Intent.