



**REQUEST FOR PROPOSALS**

**FOR**

**EMPLOYMENT PRACTICES RISK  
MANAGEMENT REVIEW**

**Issued by the  
The Garden State Municipal Joint Insurance Fund**

**Date Issued:  
September 24, 2025**

**Due by:  
October 31, 2025 10AM (EDT)**

**REQUEST FOR PROPOSALS (RFP)  
FOR  
EMPLOYMENT PRACTICES RISK MANAGEMENT REVIEW**

**I. PURPOSE AND INTENT**

Through this Request for proposals (“RFP”), the Garden State Municipal Joint Insurance fund (the “Fund”) seeks to engage a vendor to perform a comprehensive Employment Practices Risk Management Review for the 2026 calendar year commencing January 1, 2026 or upon appointment, whichever is later. This contract will be awarded through a fair and open process pursuant to NJSA 19:44A-20.4 et seq. *All contracts, disputes, and resolutions shall be governed exclusively by New Jersey law and courts. Vendors will be required to carry insurance coverage.*

**II. PROPOSAL SUBMISSION**

Submit (a) one original paper copy, clearly marked as the “Original” plus an electronic copy in Word format on a Flash Drive. The proposal must be addressed to:

M. Delgado  
Garden State Municipal Joint Insurance Fund  
c/o NIP Group, Inc.  
485 Route 1 South  
Building E, Suite E 100  
Iselin, NJ 08830

The proposal must be received by October 31, 2025 at 10:00 a.m. (EDT).

Faxed or E-Mailed proposals will NOT be accepted.

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

[mdelgado@nipgroup.com](mailto:mdelgado@nipgroup.com)

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 Fund will not be responsible for any costs associated with the oral or written and/or presentation of the proposals. The Fund reserves the right to reject any and all proposals, with or without cause, and waive any irregularities or informalities in the proposals. The Fund 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 Fund reserves the right to re-solicit proposals.

### **III. GENERAL INFORMATION ON THE FUNCTIONS OF THE FUND**

The Fund is organized pursuant to NJSA 40A: 10-36 to provide property/casualty insurance to its member local units. The Fund also provides its members with a comprehensive risk control and claims management program. The Fund is controlled by a Board of Fund Commissioners that annually elects an executive committee. The Fund is regulated by the Department of Banking and Insurance and the Department of Community affairs.

### **IV. SCOPE OF SERVICES**

- (1) Provide an individualized, comprehensive and coordinated support services to GSMJIF members in order to 1) reduce the frequency and severity of EPL claims and 2) create an organizational culture that minimizes and manages EPL risks.
- (2) Assess the risks, if any, presented by a member's current anti-discrimination and anti-harassment policies and practices and to recommend alternatives, if any, to mitigate those risks. The risk assessment assesses the municipalities current compliance with certain New Jersey State and Federal laws, rules and other municipal policies and procedures.
- (3) Perform an assessment of each member to determine whether the municipality could presently produce suitable evidence of:
  - a. a "well-publicized and enforced anti-harassment policies"
  - b. an "effective formal and informal complaint structures"
  - c. "anti-harassment training programs"
  - d. "harassment monitoring mechanisms" and
  - e. upper management's "unequivocal and consistent commitment to its anti-discrimination policy."
- (4) Documents to be reviewed in the assessment include:
  - a. Personnel and Policy Manual
  - b. Change of policy Acknowledgement Form;
  - c. Applications for Employment;
  - d. Employee Incident Report Form;
  - e. Reportable Incident Form;
  - f. Electronic Notification system;
  - g. Workplace harassment training programs;
  - h. Collective bargaining agreements;
  - i. Record keeping policies;
  - j. Past claims' history; and
  - k. Relevant job descriptions

- (5) Confer with HR Administrator, Manager and Risk Management Personnel:  
Interviews with relevant personnel are essential to determine if best practices are met. A critical part of risk management review is to determine that key personnel are aligned both in terms of function and within the organizational structure. This is also an opportunity to assess how the municipality has handled past claims.
- (6) Member municipality handbook review for legal compliance

## **V. MANDATORY CONTENTS OF PROPOSAL**

In its proposal, the firm must include the following:

- 1) Contact Information: Provide the name and address of the firm, the name, telephone number, fax number, and e-mail address of the individual responsible for the preparation of the proposal.
- 2) A fee proposal for the 2026 fund year. Fee structures that include caps on per medical bill fees and annual total fees must be included in the proposal. All fees must be presented on an annual, flat-fee basis.
- 3) An executive summary of not more than two pages identifying and substantiating why the vendor is best qualified to provide the requested services.
- 4) A staffing plan listing those persons who will be assigned to the engagement if the vendor is selected, including the designation of the person who would be the vendor's officer responsible for all services required under the engagement. This portion of the proposal should include the relevant resume information for the individuals who will be assigned. This information should include, at a minimum, a description of the person's relevant professional experience, years and type of experience, and number of years with the vendor. Also include a copy of the data forms required by the Department of Banking and Insurance pursuant to NJAC 11:15 – 2.6 (c) 8.
- 5) A description of the vendor's experience in performing services of the type described in this RFP. Specifically identify client size and specific examples of similarities with the scope of services required under this RFP.
- 6) A description of resources of the vendor (i.e., background, location, experience, staff resources, financial resources, other resources, etc.).
- 7) The location of the office, if other than the vendor's main office, at which the vendor proposes to perform services required under this RFP. Describe your presence in New Jersey. Specifically, the vendor must state in its proposal whether or not the vendor is registered as a small business enterprise ("SBE") with the New Jersey Commerce and Economic Growth Commission New Jersey's Set-Aside Program.

- 8) Provide references including the contact names, titles and phone numbers.
- 9) In its proposal, the vendor must identify any existing or potential conflicts of interest, and disclose any representation of parties or other relationships that might be considered a conflict of interest with regard to this engagement, or the Fund.

## **VI. INTERVIEW**

The Fund reserves the right to interview any or all of the applicants submitting a proposal. Although interviews may take place, the proposal should be comprehensive and complete on its face. The Fund reserves the right to request clarifying information subsequent to submission of the proposal.

## **VII. SELECTION PROCESS**

All proposals will be reviewed to determine responsiveness. Non-responsive proposals will be rejected without evaluation. For vendors that satisfy the minimum requirements, the Fund will evaluate proposals based on the following evaluation criteria, separate or combined in some manner, and not necessarily listed in order of significance:

- (a) The vendor's general approach to providing the services required under this RFP.
- (b) The vendor's documented experience in successfully completing contracts of a similar size and scope to the engagement addressed by this RFP
- (c) The qualifications and experience of the vendor's management, supervisory or other key personnel assigned to the engagement, with emphasis on documented experience in successfully completing work on contracts of similar size and scope to the services required by this RFP.
- (d) The overall ability of the vendor to mobilize, undertake and successfully complete the engagement within the timeline. This criterion will include, but not be limited to, the following factors: the number and qualifications of management, supervisory and other staff proposed by the vendor to perform the services required by this RFP; the availability and commitment to the engagement of the vendor's management, supervisory and other staff proposed; the vendor's contract management plan, including the vendor's contract organizational chart.

## **VIII. SELECTION CRITERIA**

The Fund will select the vendor deemed most advantageous to the Fund, price and other factors considered. The contract between the Fund and the selected vendor(s) shall be comprise the contract, this RFP, any clarifications or addenda thereto, the selected vendor's proposal, and any changes negotiated by the parties.