



REQUEST FOR PROPOSAL

FOR

RISK CONTROL SERVICES

Issued by:
The Garden State Municipal Joint Insurance Fund

Date Issued:
September 24, 2025

Responses Due by:
October 31, 2025 by 10:00 AM (EDT)

REQUEST FOR PROPOSAL FOR RISK CONTROL SERVICES

I. PURPOSE AND INTENT

Through this Request for Proposal (“RFP”), the Garden State Municipal Joint Insurance Fund (the “Fund”) seeks to engage a vendor as Risk Control Provider (“RC Provider”) for the 2026 calendar year commencing January 1, 2026 or upon appointment, whichever is later. The contract will be awarded through a fair and open process pursuant to NJSA 19:44A-20.4 et. seq.

II. PROPOSAL SUBMISSION

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

Garden State Municipal JIF
ATTN: Madeline Delgado Associate Director
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

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.

The Fund currently consists of thirty-two (32) member municipalities with approximately 12,000 employees. It is anticipated the Fund will consist of approximately thirty-two (32) member municipalities for 2026. The approximate estimated 2026 exposure per line of coverage is tabulated below.

Line of Coverage:	Workers Compensation (Payroll)	Property (TIV)	Liability (Population)	Automobile (Vehicles)
Exposure:	\$650MM+	\$1.8B +	1,000,000+	5,200+

The approximate estimated volume of claims for 2015 per line of coverage is tabulated below.

Line of Coverage:	Workers Compensation	Property	Liability	Automobile
Reported Claims:	1400+	500+	600+	400+

The Fund offers the following coverage to members:

General Liability
 Public Officials Liability
 Law Enforcement Liability
 Employment Practices Liability
 Workers' Compensation
 Property / Inland Marine
 Business Auto Liability & Physical Damage
 Crime

All prospective bidders must meet the following minimum qualifications:

- A dedicated Risk Control Account Executive must be assigned to manage and oversee the Risk Control program. This individual shall be 100% allocated to the Fund program. Account Executive will have at least ten (10) years New Jersey Public Sector or commensurate risk control experience.
- A minimum of Three (3) experienced senior risk control consultants located in New Jersey and dedicated to handling Fund risk control needs. Risk control consultants shall be 100% allocated to the Fund program. Consultants shall have a minimum of five (5) years New Jersey Public Sector risk control or commensurate experience.

Risk control consultants must possess good interpersonal skills and have experience in working with members in the various New Jersey local government departments including police, fire, EMT, and public works.

- At least one (1) staff member of the risk control team is required to be a property specialist and have a good understanding of New Jersey Building/Dwelling Code, Structural Code, Plumbing Code, Mechanical Code, Electrical Code, Fire/Life Safety Code, Accessibility Code, Energy Code, Elevator Code, and Gas Code. This team member must possess the skills to analyze and interpret risks to Fund property and buildings to make recommendations to the Fund regarding identified hazards and loss prevention steps to mitigate the risk of loss.
- An in-house certified industrial hygienist (CIH) on an as needed basis to perform requested testing services.
- All risk control consultants providing services to the Fund shall have an understanding of New Jersey Public Sector risk control matters including but not limited to Public Employees Occupational Safety and Health (PEOSH) regulations including those regarding Hearing Conservation, Hazard Communication/NJ Right to Know, Emergency Response Planning, Bloodborne Pathogens, Powered Industry Trucks, Personal Protective Equipment, Respiratory Protection, Control of Hazardous Energy/Lock-Out, Tag-Out, Hoist and Crane Operations, Powered Platforms & Man lifts, Safety Policy and Procedures including Accident Investigations, Accident reporting, Signs, Tags, Confined Space/Vessel Entry including awareness and rescue training, CDL and Driver Safety. An understanding of NJ Workers' Compensation Statute, Title 59 Immunities and Employment Practices Liability (State and Federal regulations) is required.

[Risk Control Management must be open to authorizing outside training for their risk control consultants upon the request of the Fund, including public sector specialty areas of insurance, safety or risk control.

- All risk control staff must have a good understanding of general insurance coverage, underwriting and claims matters to make recommendations to the Fund regarding risk control initiatives to mitigate identified potential for loss;
- All risk control staff must have a demonstrated understanding of the policies, practices and procedures of New Jersey local government entities and their departments including police, fire, and public works. Familiarity with the Civil Service Commission including disciplinary and grievance procedures under Title 4A of the New Jersey Administrative Code is required.
- Demonstrated ability to comply with statutory obligations including but not limited to local public contracts law.

IV, REQUIRED RISK CONTROL SERVICES

The successful Respondent must provide the following services to the Fund:

1. Timely written Incident Investigation Reports in a format approved by the Fund are required to be completed and submitted to the Fund on all significant claims per Fund guidelines and upon request. The reports will include General Claim Information; Claimant

Information; Accident Description; Liability Analysis, Damage Assessment; Action Plan, and other key impact items.

2. Produce standard risk control claim reports and special ad-hoc reports on a monthly basis per member or for the entire Fund using available loss information from the Third-Party Administrator of claims.
3. Provide training including Ethics, Employment Practices Liability Awareness and Prevention to supervisors and employees, driver training for sanitation personnel and emergency vehicle operators including police, fire, ambulance, accident investigation, bloodborne pathogen/HAZCOM, lock-out/tag-out, confined space entry and awareness, chainsaw and chipper safety, HAZMAT awareness, personal protective equipment use, respiratory protection, safe lifting practices, slips, trips and falls, snow plow safety, work zone safety, department specific training, and other general safety and loss control topics as requested by Fund member municipalities or other compliance mandated programs per Public Employees Occupational Safety and Health (PEOSH). Provide on-line, web based training programs and train the trainer programs for the mentioned subject matter.
4. Issue technical bulletins detailing safety information and/or strategies of relevance to member departments on a monthly basis.
5. Provide access to a risk control video library and educational materials for members and Fund administration.
6. Maintain record and produce training records and reports by presenter, department, member, date, individual employee, and training topic. Work with members to ensure compliance with Fund established training goals.
7. Coordinate, facilitate and lead safety committee meetings at each Fund member on a monthly to bimonthly basis as needed. Provide meeting minutes to Fund management.
8. Provide timely responses to day-to-day member inquiries regarding safety and risk control issues.
9. Manage the Fund Safety Incentive Program (SIP).
10. Provide property inspection services including building survey reports detailing Construction, Occupancy, Protection and Exposure (COPE) information.
11. Perform property, liability, automobile, and workers compensation investigations of individual incidents upon request including detailed Root Cause Analysis. Ensure that in-depth claims investigations of all lost-time claims are performed and are documented in a root cause analysis report in a format approved by the Fund.
12. Provide detailed monthly reports providing risk control hours billed per staff member of RC PROVIDER. Reports shall include coding, descriptions, and details of services to allow easy identification and sorting of hours by member, by RC Provider staff member, date of service, and type of service.

13. Coordinate, facilitate and lead Police Committee Meetings, Publics Works roundtables, Fire & Emergency Management roundtables, and Human Resource summits on a quarterly basis.
14. Present safety and risk control findings to safety and fund commissioners at the appropriate monthly meetings.
15. Maintain and store risk control file records for a minimum of six (6) years after the date of an incident, investigation, or report pursuant to Fund record retention policy.
16. Develop internal and peer group benchmarks and performance metrics.
17. Perform daily review of claims filed per member to proactively identify, assess, and mitigate the potential for loss.
18. Conduct physical surveys of member premises/operations to determine workers' compensation, liability and property hazards and exposures on a regular monthly basis.
19. Track and manage member compliance with the worksite safety recommendations.
20. Produce annual stewardship reports detailing individual member risk control activities, loss trends, safety training, and service plans outlining future initiatives.
21. The RC Provider must prepare and distribute a Risk Control Manual to the municipality members annually. The manual will consist of risk control best practices and risk control service provider contact lists.
22. Attend and coordinate Wellness Committee Meetings on a monthly to bi-monthly basis to members as directed by the Fund.
23. Manage the Fund Wellness Incentive Program (WIP).

V. PRICING

Cost estimates are to be provided based on an hourly fee independent of the type of services provided (blended rate) and a flat rate annual fee basis:

- **Per hour basis (blended rate)**, broken down into the following categories:

Total Hours	Hourly Rate up to total hours	Hourly rate in excess of total hours
3,400 hours	\$/hour	\$/hour
3,800 hours	\$/hour	\$/hour
4,200 hours	\$/hour	\$/hour
5,100 hours	\$/hour	\$/hour

- **Annual flat fee basis:**

Option	Fee

Flat Fee	\$
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Enclosed is a summary of claims by line of coverage, and claim type within each line of coverage based on the historical results of the current membership.

VI. PROPOSAL REQUIREMENTS

In its proposal, the Respondent 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.
- 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) An organizational chart and 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.
- 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.

VII. INTERVIEW

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

VIII. SELECTION PROCESS

All RFPs 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.

IX. 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) will be provided by the Fund and be based on this RFP, any clarifications or addenda thereto, the selected vendor's proposal, and any changes negotiated by the parties.