Response to Request for Proposal: ORIGINAL

Consulting Services for Somerset County Employee Benefits Plans

Contract CY-COM-0023-21

Presented to:
Somerset County
20 Grove Street
Somerville, New Jersey 08876
Attn: Ms. Melissa A. Kosensky, Purchasing Agent

SOMERSET COUNTY
NEW JERSEY

January 20, 2021

Presented by:

ACRISURE

1460 Route 9 North, Suite 310
Woodbridge, New Jersey 07095

ACRISURE

January 19, 2021

Attention: Ms. Melissa A. Kosensky, RPPO, QPA
Purchasing Agent
County of Somerset
20 Grove Street
Administration Building
Somerville, New Jersey 08876

Re: Acrisure, LLC Response to Request for Proposal
Somerset County Employee Benefits Plans Contract
CY-COM-0023-21

Dear Ms. Kosensky:

Please find enclosed a proposal submission provided by Acrisure, LLC in response to the Request for Proposal for the provisions of services – Somerset County Employee Benefits Plans Contract (CY-COM-0023-21) presented to the County of Somerset. Please find enclosed one (1) original and five (5) copies per the bid specification.

Our firm submits this proposal and complies with all requirements contained within the applicable RFP. We would be honored to meet with you to review our response.

Please feel free to contact our office at 732-602-0010 with any questions.

Sincerely,

Lindsay Travali
Acrisure, LLC

Enclosures

TABLE OF CONTENTS

I. RFP DOCUMENT CHECKLIST

COUNTY OF SOMERSET
RFP DOCUMENT CHECKLIST

		Read, Acknowledged, Signed & Submitted Respondent's Initial
A.	**FAILURE TO SUBMIT ANY OF THESE ITEMS IS <u>MANDATORY</u> CAUSE FOR REJECTION OF RFP**	
☒	Ownership Disclosure Form	LT
☒	Non-Collusion Affidavit	LT
☒	EEO/Affirmative Action Compliance Notice – Submit Copy of State Certificate of Employee Information Report	LT
☒	Proposal Cost Form/Signature Page	LT
☒	Acknowledgement of Receipt of Addenda (To be Completed if Addenda are Issued)	LT
☒	Disclosure of Activities in Iran	LT
☐	Other:	
B.	**REQUIRED NO LATER THAN TIME PERIOD INDICATED**	
B.1	**SUBMIT DOCUMENTS AT TIME OF RFP RESPONSE DUE DATE**	
☒	Qualification Statement	LT
☒	Key Personnel Information	LT
☒	Three (3) references for similar projects	LT
☐	Projected project plan and timeline (Gantt Chart)	
☒	Authorization for Background Check	LT
☒	License(s) or Certification(s) Required by the Specifications	LT
B.2	**MUST POSSESS CERTIFICATE BY CONTRACT AWARD DATE** ***"SUBMISSION OF CERTIFICATE WITH RESPONSE PREFERRED"***	
☒	New Jersey Business Registration Certificate	LT
☒	New Jersey Business Registration Certificate – Named /Listed Subcontractor(s)	N/A
B.3	**MUST SUBMIT BY CONTRACT AWARD DATE**	
☒	Certificates of the Required Insurance naming County Additionally Insured	LT
☒	Evidence of Medical Malpractice or Professional Liability Insurance supply certificate prior to processing a purchase order	LT
C.	**READ ONLY**	
	Americans With Disability Act of 1990 Language	LT

This checklist is provided for respondent's use in assuring compliance with required documentation; however, it does not necessarily include all specifications requirements and does not relieve the respondent of the need to read and comply with the specifications.

Name of Respondent: Acrisure, LLC Date: January 19, 2021

By Authorized Representative:

Signature:

Print Name & Title: Lindsay Travali Marketing Manager & Authorized Representative

II. INTRODUCTION

Acrisure, LLC is pleased to respond to the Request for Proposal prepared by the County of Somerset for the provision of Consulting Services for Somerset County Employee Benefits Plans (Contract CY-COM-0023-21).

Acrisure, LLC is a full service insurance brokerage firm, offering both employee benefits and risk management solutions for a variety of public entities including municipalities, independent authorities and school districts, as well as private companies throughout the State of New Jersey. Acrisure is one of the top 3 privately held brokerage firms in the nation, with premiums managed greater than $15 billion and represents more than 100 public entity clients in New Jersey.

Insurance Journal's 2020 Top 100 Property/Casualty Agencies

Ranked by 2019 Total P/C Revenue

2020 Rank	Agency Name	2019 Total P/C Revenue	2019 Total Other than P/C Revenue	2019 Total P/C Premiums Written	2019 Other than P/C Premium	No. of Employees	Main Office
1	HUB International	$1,572,638,745	$828,856,009	$12,000,000,000	$12,000,000,000	12,633	Chicago, Ill.
2	Acrisure LLC	$1,510,981,673	$371,825,262	$12,649,624,619	$6,160,443,826	7,958	Caledonia, Mich.
3	Lockton Companies	$1,247,087,000	$620,493,000	$15,092,727,000	$23,014,171,170	8,000	Kansas City, Mo.
4	Alliant Insurance Services Inc.	$1,144,426,508	$442,432,293	$7,721,508,925	$9,803,804,046	4,085	Newport Beach, Calif.
5	USI Insurance Services	$1,124,011,947	$749,709,426	$8,656,112,373	$8,239,928,839	7,512	Valhalla, N.Y.
6	AssuredPartners Inc.	$1,058,043,992	$372,476,406	$10,796,367,265	$6,207,940,100	6,787	Lake Mary, Fla.

Our firm is keenly focused on client excellence in employee benefits, risk management, and voluntary benefits. We provide a national strength through our network and resources servicing over 20,000 clients through 450+ locations within the United States, while simultaneously providing a local presence with New Jersey offices and an account management team available to meet in-person with our clients. Our team is equipped with experienced professionals committed to your success, and the ability to provide effective insurance solutions with consideration of collectively negotiated insurance programs.

Acrisure offers its clients extensive knowledge of fully insured and self-insured insurance programs, complete plan design analysis, program alternatives that save money and enhance options, internal administrative procedures and processes to enhance delivery of services, as well as preparation and strategic marketing of insurance programs.

With the ever-changing health care environment at both the federal and state levels, having the right insurance advisor is more critical than ever before. In our capacity as broker, we are available to present the intricacies of these evolving laws and provide specific information on the responsibilities and obligations of the County, as well as a timeline of reform provisions. Acrisure provides regular and timely updates to our clients as the provisions of the law are modified.

Our unique approach goes beyond basic insurance services to act as an extension of our client's organization. This approach provides our service team with a deep understanding of each client's insurance needs to achieve long-term cost savings and program stability. We provide our clients with staff expertise and enhanced services that lead to a high level of satisfaction for our public entities.

We have carefully reviewed the provisions contained within this Request for Proposal and agree to comply with all detailed statements contained therein. The response contained herein by Acrisure ensures the highest level of professional service and integrity on behalf of the County. We would be pleased to provide consulting services for Somerset County employee benefits plans.

The undersigned, as Respondent, hereby states that the Response to Request for Proposal for Consulting Services for Somerset County Employee Benefits Plans (Contract # CY-COM-0023-21) Contains accurate, factual and complete information.

January 19, 2021

Lindsay Travali
Marketing Manager & Authorized Representative

Date

III. CONSULTANT REQUIREMENTS

The selected firm must have a demonstrated record of servicing as a consultant to New Jersey governmental entities on insurance coverage issues and strategies, including the use of health insurance funds, self-funded insurance plans and fully-funded insurance plans; knowledge of federal laws and statutes, including New Jersey law as it affects procurement and management of such plans; healthcare cost containment strategies in a unionized environment, Medicare Retiree Drug Subsidy applications and actuarial assessments.

Benefits Consultant shall:

a) Be licensed as an agent in the State of New Jersey and provide proof of license with the proposal.
Acrisure is licensed as an insurance agency by the State of New Jersey. Proof of license can be found in Section VI "Key Personnel" of this response to Request for Proposals.

b) Have a minimum of fifteen (15) years of experience providing insurance brokerage and consulting services for government agencies.
Acrisure and its dedicated professionals have worked with public entities for over twenty-five years, and currently serve as Broker of Record/Consultant for well in excess of six dozen government clients and several dozen mid-size private firms.

c) Be licensed by the State of New Jersey for all lines of coverage required in the area of employee benefits and shall maintain such licenses for the entire term of the Contract and provide proof of license with the proposal.
Both Acrisure and the Account Management Team who would be assigned to service the County of Somerset are licensed by the State of New Jersey for all lines of coverage required in the area of employee benefits. Our firm and the account management team will maintain proper licenses for the entire term of the contract. Proof of licenses can be found in Section VI "Key Personnel Information" of this response to Request for Proposal.

d) Have fifteen (15) years' experience working with self-insured health insurance plans.
Acrisure and its dedicated professionals have over twenty-five years of industry experience, including working with self-insured health insurance plans.

e) Have fifteen (15) years experience providing services as described in the RFP.
Acrisure and its' dedicated management team, have over twenty-five years industry experience providing services as described in this RFP.

f) Maintain sufficient insurance to protect the County against all liability claims arising from the services provided pursuant to this RFP. The insurance coverage will be subject to approval for adequacy of protection and certificates of such insurance shall be provided upon demand.
Acrisure maintains sufficient insurance to protect the County against all liability claims arising from services provided pursuant to this Request for Proposals. We understand that the coverage will be subject to approval for adequacy of protection and agree to provide certificates of insurance if requested by the County.

IV. Scope of Services

Acrisure takes pride in our reputation in the brokerage community as an experienced and hard-working firm for employee benefits and property/casualty insurance. Our ability to provide assistance with the development of long-range insurance strategies while focusing on customer service and client satisfaction cements our relationships with our clients. Our firm consistently puts forth the extra effort in order to preserve our standard of excellence.

Per the Scope of Services included in the Request for Proposal issued by the County, services to be provided to the County of Somerset by Acrisure include, but are not limited to the following:

a) Assist with procuring service providers, third party administrators and/or insurers for benefits outside of the FUND; which could include, dental insurance, vision care discount plans, employee assistance programs (currently a separate RFP conducted by the owner), flexible spending accounts, supplemental personal insurance programs, and other health or welfare benefit programs upon request.

b) Review the County's current cost of benefit plans against potential alternative plans by modeling historical claim experience. Compare these costs to market trends and make recommendations for future cost containment, whether services should be added or altered, while maintaining existing level of benefits, and offer suggestions on how to provide incentives to covered persons to more efficiently utilize available benefits.

c) Review of the entity's assessments and assist in preparing the entity's health insurance budget.

d) Explanation of the coverage that is provided by the FUND and assistance to the entity in selecting proper coverage.

e) Provide technical support and guidance in relation to Retiree Drug Subsidy (RDS) applications and ancillary services;

f) Provide technical support and guidance in relation to GASB 45 and other post-employment benefit (OPEB) assessments.

g) Provide technical support and guidance in relation to the Patient Protection and Affordable Care Act (PPACA) to ensure compliance with current and future requirements.

h) Serve as a liaison between the owner, FUND and benefit vendors and intervene, where necessary, for the owner's best interests.

i) Assist the entity in resolving and settling claims.

j) Assist in negotiating and communicating plan design changes for bargaining units and employees.

k) Assist the owner by consulting on the formation of the Scope of Work and related documentation for the procurement of necessary insurance coverage in accordance with New Jersey Statutes pertaining to same; all activities subject to final approval by the owner.

l) Provide on-site benefits administration services to the owner's Human Resources Division for program/plan implementation, open enrollment coordination, coordination of voluntary benefit programs, issuance of retiree medical notices, account management duties for RDS and related assignments.

m) Be available for consultation on an as-needed basis as required by the Human Resources Director, Chief Financial Officer or the County Administrator.

n) Serve as an active member of the owner's Wellness Committee and work to provide incentives to covered persons to more efficiently utilize available benefits.

o) Attend employee meetings as directed by the owner.

p) Attend FUND meetings monthly or as scheduled.

q) Present annual report to the owner on the FUND's performance and services.

r) Cooperate with the FUND, its executive director in furthering the efficiency and effectiveness of the FUND in the best interest of the County.

V. QUALIFICATION STATEMENT

A statement is to be provided by the respondent who will serve as the primary contractor. The statement shall set forth brief details of the firm's principal activities, the number of personnel in the firm and the firm's location. Please provide a list of three (3) clients for whom similar services have been provided. Include the following in your response:

1. **Name of government agency.**
2. **Contact person's name, position, and current telephone number.**
3. **Dates, cost, and scope of service.**
4. **Status and comments.**

Acrisure is recognized as a national leader for public and private sector organizations for fully insured and self-insured group benefit plans. We pride ourselves on our ability to develop benefit plans that are not only cost effective, but also provide comprehensive coverage for your employees.

Acrisure's primary public sector New Jersey division is located in Woodbridge, New Jersey with approximately fifteen members of the firm including management, support staff, and administrative assistance. Our firm has vast experience in all aspects of employee benefits management, including but not limited to self-funding, financial analysis, collective bargaining negotiations, fiscal or calendar year budget projections, managing the Request for Proposal process, Chapter 78 implementation, and federal health care reform.

Our team members bring a wide array of experiences developed at many of the largest national brokerage and consulting firms, where they were training in underwriting and the methodologies that many insurers utilize in their proposals and renewal practices. Nationally, Acrisure currently has over 7,000 employees and manages in excess of $15 billion dollars in premiums. Our firm is a national network of more than 450 agencies across the country.

Acrisure maintains professional appointments with the leading insurance carriers on a national and local basis. Our firm has a long-standing professional relationship with the health insurance companies that currently serve the County, including Aetna, CoreSource and Horizon Blue Cross Blue Shield, as well as many other leading insurance providers.

A significant part of the service we provide to our clients is out ability to negotiate favorable insurance and administrative cost terms. Our success in negotiating contract terms and renewal costs are a combination of the depth of experience that our consulting staff has in both underwriting and brokerage services. These skills have led us to understand the intricate sub-components of how premium rates are comprised. In addition, we have the knowledge the challenge underwriters and ultimately obtain the lowest possible cost for our clients.

Our firm also maintains bi-lingual staff, in-house legal counsel, and a dedicated claims advocacy team, who will work directly with the administration and employees of the County. Our efforts can provide savings, analysis, and value-added services for our clients. Acrisure serves well over six dozen governmental clients throughout New Jersey and below are three specific clients where our services have provided tangible results.

Name of government agency:
County of Middlesex

Contact person's name, position, and current telephone number:
Mr. John Pulomena, County Executive, 732-745-3040

Dates, cost and scope of service:
Middlesex County has approximately 4700 covered active employees and retirees. Acrisure serves as the County Insurance Fund Administrator / Consultant benefits for all health insurance, dental insurance, and prescription drug insurance.

Acrisure presently handles, as Middlesex County Joint Health Insurance Fund Executive Director/Fund Administrator, all requirements of the position (i.e., timely reporting, budget and rate development, liaison with the New Jersey Department of Banking and Insurance, oversight of professionals, minutes, agenda, issue resolution, mailings, etc.)

Acrisure has demonstrated its ability to reduce costs for Governmental Entity clients through specific examples cited herein. Our firm designs and implements health care cost containment strategies, creative plan designs, and flexible benefits programs as well as conducts claims analysis, evaluates managed care programs and provider networks. Acrisure provides analysis of client claims data, prepares and analyzes client claims data, prepares and delivers client reports; and reviews all aspects of the employee benefit programs.

Acrisure has developed programs and strategies for public entities, which have saved millions of dollars for those entities. Strategies include plan design alternatives, employee cost sharing strategies, eligibility audits, bargaining unit negotiations, and insurance company and service provider cost reduction negotiations. Our compensation for broker services provided for the County's medical, dental, and prescription coverage is $290,000.

Status and Comments

Acrisure currently serves as the Executive Director/Fund Administrator for the Middlesex county Joint Health Insurance Fund (MCJHIF). Over the past two years, Acrisure has accomplished many tasks as Fund Administrator for the County of Middlesex including, but not limited to implementing and maintaining an employee eligibility system and facilitating RDS processing for the County. Our firm assisted the County with Healthcare Reform by streamlining and updating all Fund documents to conform to Healthcare Reform, hosting a Healthcare Reform seminar, informing the MCJHIF of Healthcare Reform requirements (ex: new W-2 field, PCORI tax and Reinsurance tax, etc.) and updating the appeals process to conform to Healthcare Reform. Acrisure also changed the stop loss policy amount, added prescription drug coverage, and generated a savings.

Acrisure developed a rate submission process for the County to use with Ceridian and developed and implemented budgets and rates. Our firm managed the open enrollment process, held meetings with representatives for all entities, prepared member materials and updated websites. Acrisure streamlined the Bill List process, implemented and maintains the employee eligibility system, facilitated RDS processing for the entities, developed a Contingency Reserve, and updated the Fund Bylaws.

Specifically, our firm's performance has resulted in documented savings and returns of over $1.1 million for a municipal client, including the following specific returns:

- Upon appointment, performed retrospective reinsurance reimbursement audit yielding $550,000 in additional reimbursements, which would have otherwise gone unpaid;
- Stop loss renewal negotiation resulting in cost reduction of $245,000;
- ERRP Retiree Subsidy reimbursement of $360,000 from the Department of Health and Human Services under the Early Retiree Reinsurance Program
- These savings and refunds have been a direct result of Acrisure Employee Benefit service efforts.

Name of government agency:
City of Union City

Contact person's name, position, and current telephone number:
Hon. Brian P. Stack, Mayor, 201-348-5700

Dates, cost and scope of service:
Acrisure has served as the employee benefits broker and consultant for the City of Union City for the past nine years. Our staff handles the medical, prescription drug, dental, and vision benefit programs for approximately 750 plan participants (both active and retiree) with total annual premium of approximately $19 million. Horizon Blue Cross Blue Shield of New Jersey is the current provider for medical and dental benefits, while Benecard is the Pharmacy Benefit Manager for the prescription drug program, and VSP administers the vision plan. Our firm annually markets each of the benefits programs through an extensive Request for Proposal marketing process and ultimately provides cost effective fully and self-insured recommendations to the administration, including cost savings measures which can be presented to union representatives for bargaining unit negotiations.

In addition to obtaining below market trend renewals each year, our firm assists the City in all areas of administration and management of the benefits program including billing and claims issues, annual RDS filings, post-retirement benefit evaluations (GASB45), preparing open enrollment literature and coordinating benefit fairs with each of the insurance providers, implementation of Chapter 78 health care reform including providing exact contribution figures for each employee as well as providing the required W-2 reporting information. Acrisure's compensation for services provided is approximately 2%.

Status and comments:
Retiree & Active Eligibility Audit - Apart from our core services as mentioned, our firm recently conducted an extensive eligibility audit for the City. This audit was two-fold; the first to require both retired and active plan participants to provide updated information on each of their eligible dependents, and the second was to check that retirees receiving lifetime benefits met the full state requirements with sufficient years of service and/or age. This comprehensive audit produced results which ultimately provided significant cost savings to the City and aided the City's Human Resources Department in maintaining current and accurate plan participant information.

Medical Renewal - For the past five years, our firm has produced medical renewals for the City which achieved below market trend increases, well within the budgetary restrictions as faced by this municipality.

RDS Reimbursement - For the past four plan years, our firm has assisted the City in properly submitting their RDS submission. The most recent reimbursement submitted to the City was in excess of $200,000.

Name of government agency:
Plainfield Board of Education

Contact person's name, position, and current telephone number:
Mr. Gary Ottmann, Business Administrator, 908-731-4224

Dates, cost and scope of service:
Acrisure has served as the broker of record for both the employee benefits and property/casualty program for the Plainfield Board of Education for the past several years. Specifically pertaining to the employee benefits, our staff handles the medical, prescription drug, dental, and vision benefit programs for approximately 1,000 plan participants (predominately active population with several self-pay retirees) with total annual premium of approximately $20 million. Horizon Blue Cross Blue Shield of New Jersey currently provides the dental and certain medical program products, while Untied Health Care/Oxford provides Our firm annually markets each of the benefits programs through an extensive Request for Proposal marketing process and ultimately provides cost effective recommendations to the administration, including cost savings measures which can be presented to union representatives for bargaining unit negotiations.

In addition to obtaining below market trend renewals each year, our firm assists the Board in all areas of administration and management of the benefits program including billing and claims issues, COBRA and self-pay administration, eligibility and enrollments, preparing open enrollment literature and coordinating benefit fairs with each of the insurance providers, delivering a total benefits overview presentation for New Teacher Orientation, implementation of Chapter 78 health care reform including assistance with contribution figures for each employee as well as providing the required W-2 reporting information. Acrisure's compensation for services provided is approximately 1 – 2%.

Status and comments:
For the past several years, our firm has assisted in negotiating benefits renewals below market trend, well within the budgetary restrictions of this Board of Education. We furthermore have provided several reports on cost savings initiatives including plan design changes with increased cost sharing mechanisms through deductible and copayments, increasing out of network deductibles to promote greater in network usage, increase of Emergency Room facility copayments mandatory base plan participants with buy-up options for new hires, introduction of a lower cost prescription drug plan, mandatory mail and step therapy provisions, mandatory generic programs, incentives for married couples to only have one spouse elect coverage through the Board opposed to dual coverage, as an example. We have been available to attend labor negotiation meetings with the Board and the Business Administrator, as requested.

VI. Key Personnel Information

The respondent shall provide the identity and the professional credentials of the principals and other key personnel either working for the contractor or a subcontractor to be assigned to the work and their areas of responsibilities.

The County of Somerset would receive account service and management by a dedicated team of professionals from Acrisure who are focused on providing professional services to and advising public entities. Lisa Narcise, Senior Account Manager, would serve as Team Leader. Direct account support will be provided by Tom Fletcher, Susan Baltazar, and Michele Barone - Padden who will assist and coordinate all day to day service issues for the County.

Additional staff would be assigned as necessary. Our firm also maintains bi-lingual staff, dedicated claims advocacy team, and in-house legal counsel, who work directly with the administration and employees of our clients.

Resumes for the Account Management Team and copies of licenses from the New Jersey Department of Banking and Insurance are included on the following pages.

Please note the personnel supplied by Acrisure for the on-site benefits administration services is knowledgeable in each of these subjects, and agrees to submit to a criminal background check.

State of New Jersey

License No: 1202869 NPN: 12259059

Department of Banking and Insurance

ACRISURE, LLC

5664 PRAIRIE CREEK DR
CALEDONIA MI 49316

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES
This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Casualty; Life; Life with Viatical; Property; Surplus Lines	06/01/2020	05/31/2022

MCaride

The department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information
web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.
Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**
Mailing Address: Department of Banking and Insurance
20 West State Street
P.O. Box 327
Trenton, NJ. 08625-0327

ACRISURE, LLC
PO BOX 1788
GRAND RAPIDS MI 49501

Acrisure, LLC

Lisa Narcise
Senior Account Manager

lnarcise@acrisure.com

732-602-0010

1460 Route 9 North
Suite 310
Woodbridge, NJ 07095

www.acrisure.com

State of New Jersey
Producer License

Reference Number 1083280

- Accident, Health or Sickness
- Life Insurance

Lisa Narcise serves as Senior Account Manager for Acrisure, LLC handling Public Sector entities and mid-sized private employee benefits. Mrs. Narcise brings over twelve years of experience in the insurance industry. She has experience working in the small group 2-50 market as well. She is licensed by the State of New Jersey, New York, Pennsylvania, Arizona and South Carolina in the areas of Life, Accident & Health insurance.

Mrs. Narcise has expertise in Human Resource and Payroll systems. She previously has worked as an Account Vice President and Consultant for national brokerage firms and a regional general agency. She currently manages several mid-size and large group health accounts.

Mrs. Narcise graduated from William Paterson University with a bachelor's degree in Political Science. She was honored with membership to Phi Sigma Alpha, the Political Science Honor Society. Mrs. Narcise is an active member of the North Chapter of New Jersey National Association of Health Underwriters (NAHU) and active with the Membership Committee Chair for the North Chapter. She is a Vice President of Operations and Coach for Mount Olive Soccer Club. She resides in Mount Olive, New Jersey with her family.

ACRISURE

State of New Jersey

License No: 1083280 NPN: 8960637

Department of Banking and Insurance

LISA NARCISE

[redacted]

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES
This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Life	01/01/2021	12/31/2022

MCaride

The department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information
web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.
Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**
Mailing Address: Department of Banking and Insurance
20 West State Street
P.O. Box 327
Trenton, NJ, 08625-0327

LISA NARCISE

[redacted]

Acrisure, LLC

Thomas Fletcher
VP, Senior Account Manager

tfletcher@acrisure.com

732-602-0010

1460 Route 9 North
Suite 310
Woodbridge, NJ 07095

www.acrisure.com

State of New Jersey
Producer License

Reference Number 9354213

- Accident, Health, or Sickness
- Life Insurance

Thomas C. Fletcher is a seasoned employee benefits professional who recently joined Acrisure, LLC and brings a wealth of experience and expertise with him. His responsibilities include management of some of Acrisure's major accounts, ensuring that their benefit plans are performing in an efficient and cost effective manor while meeting the needs of both employers and employees.

Mr. Fletcher comes to Acrisure with over 30 years of industry experience. Most recently, he spent 12 years with a major national brokerage firm after a 19 year career with Horizon Blue Cross Blue Shield of New Jersey. His duties over his career have included several sales / account management roles in varied market sectors ranging from public and private sector employers to Taft Hartley Welfare Funds. His most recent position was serving as Vice President with Brown & Brown Metro, responsible for management oversight and employee development.

Over his career he has developed expertise in many facets of employee benefits covering the spectrum of benefit funding alternatives, state and federal regulations, to analysis and assessment of provider networks and operational procedures. During his career with Horizon, he was awarded the prestigious President's Circle award four times recognizing him for market excellence.

Mr. Fletcher was graduated from Ohio Wesleyan University graduating with a B.A. in Economics and History. He holds Life and Health licenses for the states of New Jersey, New York, Connecticut, Virginia, and Pennsylvania. Mr. Fletcher resides in Morristown, New Jersey with his wife Elizabeth and two children, Christopher and Grace.

ACRISURE

State of New Jersey

License No: 9354213 NPN: 1988236

Department of Banking and Insurance

THOMAS C FLETCHER

1460 ROUTE 9 N STE 310
WOODBRIDGE NJ 07095-1400

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES
This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Life	01/01/2021	12/31/2022

MCaride

The department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information
web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.
Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**
Mailing Address: Department of Banking and Insurance
20 West State Street
P.O. Box 327
Trenton, NJ. 08625-0327

[redacted]

Acrisure, LLC

Susan Baltazar
Account Manager

sbaltazar@acrisure.com

732-602-0010

1460 Route 9 North
Suite 310
Woodbridge, NJ 07095

www.acrisure.com

State of New Jersey
Producer License

Reference Number 1366705

- Accident, Health or Sickness
- Life
- Property
- Casualty

Susan Baltazar serves as an account manager for Acrisure, LLC. Ms. Baltazar holds her life, accident, and health licenses with the State of New Jersey.

Prior to joining Acrisure, Ms. Baltazar, had more than 10 years of professional experience in the healthcare industry with brokerage roles in both the private and public sector, where she specialized in employee benefits and had extensive account servicing responsibilities for numerous accounts. Her duties included analyzing and negotiating plan renewals, claims resolution, assisting through the re-certification process, conversion, benefits administration, collective bargaining practices, and preparing spreadsheets and daily communication with brokers and constituents.

Ms. Baltazar's background also includes experience on the insurance carrier side, where she worked in various roles at Aetna, the most recent being as account manager. She specialized in negotiating and identifying cross-sell opportunities on plan renewals, claims resolution, benefit inquiries, and overall client service for assigned private sector broker accounts. Her excellence has been recognized by her peers and with several company awards.

Ms. Baltazar graduated from Rutgers University with a Bachelor's degree in Psychology. She and her family reside in Woodbridge, New Jersey.

ACRISURE

State of New Jersey

License No: 1366705 NPN: 16608826

Department of Banking and Insurance

SUSAN M BALTAZAR

[redacted]

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES
This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Casualty; Life; Property	08/01/2020	07/31/2022

MCaride

The department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information
web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.
Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**
Mailing Address: Department of Banking and Insurance
20 West State Street
P.O. Box 327
Trenton, NJ. 08625-0327

SUSAN M BALTAZAR
[redacted]

Acrisure, LLC

Michele Barone-Padden
Client Advocate

mpadden@acrisure.com

732-602-0010

1460 Route 9 North
Suite 310
Woodbridge, NJ 07095

www.acrisure.com

State of New Jersey Producer License

Reference Number 1311571

- Accident, Health, or Sickness

Michele Barone-Padden serves as Client Advocate for Acrisure, LLC. Mrs. Barone-Padden is a full time dedicated service representative handling all claims inquiries, emergencies, grievances and eligibility matters.

Mrs. Barone-Padden advocates on behalf of administration, union leaders, and individual members of our firm's clientele and coordinates directly with all insurance providers in the region. Her direct interaction streamlines the claim resolution process and lessens the burden on the administration for our clients. Mrs. Barone-Padden provides the highest level of compassion and professionalism to Acrisure's clients. Her efforts were recognized this year with Acrisure's prestigious National Service Award.

Mrs. Barone-Padden has in excess of ten years professional experience within the insurance industry. She began her career in healthcare with Baxter Healthcare, where she worked with medical professionals and executives. She also served as a Senior Medical Buyer for Crozer-Chester Health Systems in Springfield, Pennsylvania.

Mrs. Barone-Padden is licensed in life and health in the state of New Jersey. Mrs. Barone-Padden received her Bachelor of Science degree from East Stroudsburg University.

Mrs. Barone-Padden is active in her hometown of Fords (Woodbridge), New Jersey where she lives with her husband and three children.

ACRISURE

State of New Jersey

License No: 1311571 NPN: 16387241

Department of Banking and Insurance

MICHELE BARONE-PADDEN

[redacted]

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES

This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness	07/01/2019	06/30/2021

MCaride

The department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information
web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.
Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**
Mailing Address: Department of Banking and Insurance
20 West State Street
P.O. Box 327
Trenton, NJ. 08625-0327

MICHELE BARONE-PADDEN
[redacted]

VII. SUBCONTRACTORS

Respondents may engage the services of subcontractors for completion of this project. If their proposal involves any subcontractors, full details on the nature of the work to be performed by them and the location in which the work is to be performed must be provided. The respondent understands that if selected, the owner prior to initiating any subcontracted work, must approve the use of subcontractors in writing.

There are no known services to be sub-contracted out by Acrisure.

VIII. PROPOSAL FORMS

The following forms are contained in the attachments. All forms are required and shall be completed and made part of the proposal submitted.

1. **Proposal Cost / Signature Form**
2. **Non-Collusion Affidavit**
3. **Stockholder Disclosure**
4. **Affirmative Action Statement**
5. **Acknowledgement of Receipt of Addenda**
6. **Disclosure of Investment Activities in Iran**

All of the required forms are completed and contained within the attachments portion of this Response to Request for Proposal.

IX. LOCATION OF SERVICING OFFICE

The proposal must list the location and address of the present, active office that will service and manage this contract.

Our principal location where services required to be performed under this Request for Proposal is located at:

1460 Route 9 North, Suite 310
Woodbridge, New Jersey 07095

X. GAME PLAN APPROACH

Acrisure has created a playbook checklist for our Employee Benefits Services. Our approach is designed to drive our client's strategies, set multiyear goals for cost control, employ innovative strategies and tactics, match our client's culture and business strategy, and can easily adapt for transitional planning and changes.

- Plan Design Review
  - Cost Reducing Strategies
    - Wellness programs
    - Benefits delivery technology solutions
    - Employee education and communications
    - Design and benefits analysis
  - Alternative Funding Strategies
    - RFP for alternative carriers
    - Consumer-driven healthcare alternatives
    - Comprehensive self-funding and carve-out analysis

- Long-Term Financial Modeling & Benchmarking
  - Point of No Return Prediction
    - Analyze current costs and projected annual increases over multiple years
    - Compare with annual profits and projected increases
    - Explore causes of healthcare cost increases
    - Find ways to impact costs over multiple years
  - Custom Benchmarking Surveys
    - Analyze benefits, cost and employee retention now and future
    - Analyze benefits outcomes compared to business goals
    - Explore other companies' benefits plans
    - Focus on client's competitors

- Compliance Assessment & Health and Welfare Consulting
  - Immediate Compliance
    - "WRAP" SPD document development for all companies
    - Department of Labor Form 5500 filings with IRS for companies with over 100 participants in their health and welfare plans
    - Check for other compliance issues
  - Long-Term Compliance

        - Insurance contracts review and analysis
        - Produce standard summary plan description
        - Employee handbook creation
        - Legislative changes to state and federal law

- Carrier Negotiation & Implementation
    - Negotiation
        - Work with multiple carriers to find best plan and price
        - Develop beneficial financial terms for cost reduction
        - Exploit contractual terms for client benefit
        - Leverage carrier relationships and competition
    - Implementation
        - Benefits transitional plan
        - Employee meeting facilitation
        - Technology solutions for plan management
        - Constant client and HR support

- Wellness Program Design and Execution
    - Personalized offerings
        - Weight management
        - Smoking cessation
        - Stress management
        - Chronic conditions
        - Complementary care

    - Health Risk Assessment
        - Online and on-site individual assessments
        - Disease-specific intervention and management
        - Behavior modification
    - Educational Information
        - Books, tip sheets, and FAQs
        - Online information and support

- Consumer Driven Healthcare Alternatives
    - Health Savings Accounts (HSA)
        - Institute High Deductible Health Plan (HDHP)
        - Pays for current medical expenses
        - Tax-free savings for future medical expenses
        - HDHP pays for expenses beyond HSA

        - Provides greater flexibility for plan designs

    - Health Reimbursement Accounts (HRA)
        - Reimburses employees for costs like deductibles and co-insurance
        - Tax-free reimbursements
        - Provides greater flexibility for plan design

- Carve-Outs & Underwriting Comprehensive Self-Funding
    - Specialized Vendor/Carrier Relationships
        - Supplementary carve-out of prescription plan
        - Cost reduction due to prescription carve-out
    - Underwriting Analysis
        - Lowest possible renewals for all of our clients
        - Leverage with insurance carriers
        - Understanding of the intricate sub-components of how the premium rates are comprised
        - Knowledge needed to challenge the underwriters and ultimately obtain the lowest possible cost for our clients

- Employee Education & Communication
    - Employee Communication
        - In-person kick-off meeting with employees
        - One-on-one consulting
        - Employee support services
        - Regular e-newsletter on plan changes and information
    - Health Advocate (Employee Education)
        - Access to Personal Health Advocate/Registered Nurse
        - Physician locator
        - Scheduling assistance with specialists
        - Identification of "Best in Class" medical institutions for serious illnesses, injuries or chronic conditions
        - Assistance in resolving eligibility, benefits and claims issues
        - 24/7 availability

- State of the Art Benefits Delivery Technology Solutions
    - My Benergy
        - Streamlined enrollment through online employee portal
        - Direct carrier and payroll vendor connections
        - Pre-formatted plan modeling tools and contribution calculators

        - Research database to assist in deciphering complex benefit plans such as COBRA and CDHPs
        - Database of healthcare and benefits state and federal legislation
- Retirement Plan Analysis & Auxiliary Benefits
    - 401(k), 403(b), and 457 Plans
        - Design
        - Documents
        - Compliance
        - Fund Management Review
        - Vendor Search
    - Defined Benefits Plans
        - Compliance
        - Design
        - Administrative Services
    - Auxiliary Benefits
        - Voluntary dental and vision
        - Voluntary homeowners and auto

XI. SERVICES AND CAPABILITIES

Acrisure uses three core philosophies to service and manage our client's employee benefits and risk management programs. We provide to our clients professional value-added services that are based on strategic planning, exceptional service and cutting-edge technology.

Our goal is to achieve long-term relationships focused on bringing value to your insurance programs. We commit to utilizing our collective talent to support your insurance needs and goals.

We will deliver to you the highest quality employee benefits and risk management programs and strategic planning services in a manner that is most suitable to achieving your business goals.

Strategic Planning
We recommend that our clients make their insurance programs a strategic initiative. By defining objectives and developing an action plan based on meeting those objectives, we ensure an organized, comprehensive approach to fulfilling your insurance needs. Our careful strategic planning services include ongoing evaluation of all your plan's characteristics, such as access, service and price, to ensure a proper balance is achieved. Strategic planning also shields your plan from becoming obsolete as new trends and market factors emerge, and can help with budgeting and long-term cost management.

Exceptional Service
Acrisure takes great pride on the level of knowledge and service we provide to our clients.

- *Contact:* We meet with clients regularly to ensure carriers, coverage and costs are meeting expectations.
- *Education:* We conduct meetings and provide custom communication materials for staff.
- *Advocacy:* We work on your behalf to bring an unbiased perspective to all situations, with no allegiance to any specific carrier or vendor.
- *Personnel:* We hire and maintain a professional, experienced staff and ensure that they are up to date on all the latest trends and information.
- *Information:* We possess the information and expertise that allow us to negotiate comprehensive, competitive insurance programs and we know where to find answers to your insurance, employee benefits and human resources questions.

Technology
We use leading-edge technology to provide our customers with the latest data analysis, as well as legislative, communication and human resources administration tools. Using powerful Web-based applications, we provide our agency staff and our clients with unsurpassed efficiency and access to information.

We offer professional services in the following areas:

- Plan Strategy and Analysis
- Data Review and Analysis
- Employer / Employee Education
- Marketing Action Plan
- In-House Legal Counsel
- Claims / Client Advocacy
- Funding Analysis
- Identification of Exposures to Loss
- OSHA Loss Analysis and Preparation for Inspection
- Implementation and Monitoring of Recommendations

Employee Benefits

I. Plan Strategy Capabilities

Acrisure's comprehensive broker and consulting services are comprised of several key components: claims advocacy, marketing and renewal strategies, plan design and implementation, in-house legal counsel, health care reform, benchmarking, compliance, wellness services, and communication. These capabilities are the cornerstone to all aspects of employee benefits including, but not limited to medical, dental, prescription, vision, and voluntary programs such as life, disability, auto / homeowners, and 401K / 403B services.

In order to ensure that our clients offer competitive and cost-effective employee benefits packages, we offer the following:

Actuarial Services

We maintain the ability to assist with actuarial calculations critical to your employee benefit plan. Our firm can provide analyses and studies ranging from basic valuations to highly sophisticated long-range forecasts. By partnering with them, we go beyond standard solutions and deliver the maximum value for your benefit dollar.

PlanAdvisor®

Eliminate guesswork from your insurance renewal process. The tools available in PlanAdvisor can help you make educated benefit plan decisions, balancing cost and value for your company and employees. With PlanAdvisor, we can help you:

Analyze your benefits plan costs and utilization against reliable benchmark information

Project the impact of medical and dental plan design changes

Estimate your renewal costs

Streamline the plan selection process for your employees

Benchmark Surveys & Statistics

Our benchmarking data provides you a standard to which you can compare your benefit programs. We will make recommendations to help you enhance your plan while at the same time remaining competitive and reducing your overall plan costs.

Valuable benefit trend statistics and surveys are one of the core pieces of information that we provide to our clients to help support your benefit plan design strategy and decisions. These surveys and statistics provide benchmark data from leading consulting organizations around the country and cover the following topics:

- Ancillary Benefits
- Benefit Costs
- Benefit Management
- Health Care Costs
- Health Care Reform
- Health Plans
- Prescription Drugs
- Wellness Benefits

Plan Design

We offer our clients educational pieces on plan design so they are fully informed when considering their design options.

II. Data Review and Analysis

Acrisure has managed insurance programs for numerous public entities, including municipalities, school boards, independent authorities, as well as private companies throughout the State of New Jersey. Our comprehensive management technique includes a number of internal medical management and preventive health initiatives.

As the health care industry continues to change, our firm has remained ahead of the game. With leading-edge technology, we are able to obtain meaningful information that helps us evaluate cost drivers, trends and savings opportunities associated with our clients' benefits plans. In addition, we work to evaluate the impact of various plan management initiatives and forecast the impact of future plan changes.

We provide employer groups with tools that will provide consistent year-to-year data, easy-to-read reports and comparative benchmarks. This highly meaningful yet understandable information enables us to work together with your data in a continuous, interactive manner as plan management issues arise.

III. Pharmacy Benefit Services

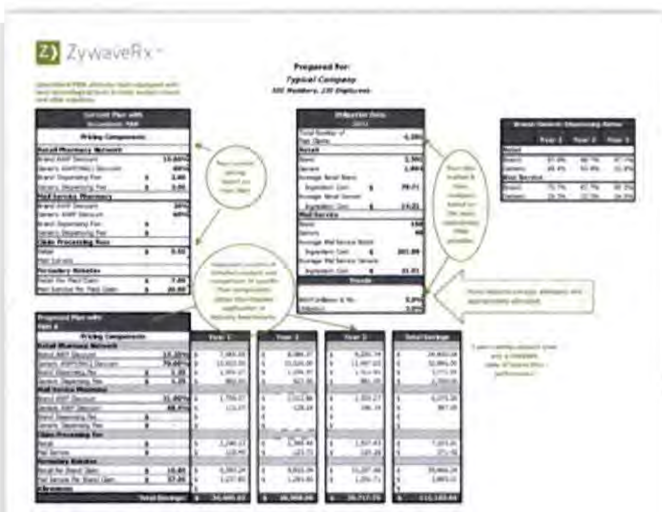
Our Understanding of Your Needs

Pharmacy benefits have become one of the most high-profile areas of employee health plans, from both an economic and a member desirability and satisfaction standpoint. What's more, the pharmacy arena is highly complex, and many brokers do not have the time or special expertise necessary to give their clients' pharmacy benefits the attention they need. Acrisure is a rare exception.

ZywaveRx™

Acrisure lets you compare your current pharmacy benefits manager to all leading national PBMs. Our firm can provide you with access to exclusive, extremely favorable terms for your pharmacy benefits.

The highlights include zero dollar administrative fees, low dispensing fees, deep pharmacy discounts and aggressive rebates.



IV. Plan Administration and Legislative Compliance

There are countless rules and regulations governing employee benefit plans. Our expert team will help ensure that you are meeting your compliance obligations. We stay up to date, and will inform you of any laws or regulations that may affect your employee benefit program. Our compliance consulting services include:

- Easy-to-read *Legislative Briefs* that summarize recent federal legislative developments in insurance and employee benefits.
- Answers to common COBRA, FMLA, Health Care Reform, HIPAA, HIPAA Privacy, Medicare Part D and Section 125 questions.
- Commonly used forms in COBRA, FMLA, Health Care Reform, HIPAA, HIPAA Privacy, Medicare Part D and Section 125 administration.
- State-specific compliance materials, including COBRA, FMLA, disability laws, state mandates and more.
- A community of knowledgeable colleagues from all over the country to share resources and information via an online interactive forum.
- Our firm is committed to helping you with complex plan administration and legislative compliance, using a variety of internal and external resources.

<u>Legislative Briefs</u>

Our firm is happy to provide our clients with the *Legislative Brief* publication that summarizes recent federal legislative developments in insurance and employee benefits. These informative documents are researched and written in an easy-to-read manner by experienced benefits attorneys.

V. Human Resources Tools

Human resources are a vital aspect of any organization and we know that HR personnel can become overwhelmed by their range of responsibilities. Acrisure is dedicated to offering solutions for your organization's human resource challenges. Our services include:

- Clarification and advice on compliance with laws governing employment such as FMLA, ADA and EEO
- HR tools such as employee surveys, checklists, letters, employment applications and forms
- Employee communications, covering important HR topics and legislation that affects them
- Benefit statements to help employees realize and appreciate the full value of their compensation
- Information and tools to support your recruiting, retention and termination needs
- Surveys, advice and informational articles about measuring and improving employee satisfaction and engagement
- Enrollment support tools, including education materials for you and employees, and necessary forms, tools and communications
- A community of professionals to discuss your day-to-day human resource challenges

VI. Custom Employer / Employee Communications

Understanding the complexity of insurance plans is a challenge even for experienced benefits managers. Employers must keep abreast of constantly changing trends, laws and other regulations. Meanwhile, employees need to fully understand their benefits in order to be wise consumers and understand the value of their "hidden paycheck." Unfortunately, most employers have limited resources in this area.

The Acrisure team will educate you on important issues while helping you tackle your mounting employee communication challenges. With strategic planning and thorough understanding of your communication objectives, we provide custom communication materials that will help your employees understand their plans and the issues influencing your benefits decisions.

Benefits Announcements & Educational Material

You'll have access to article, flyers, payroll stuffers, posters and emails used to announce benefit changes, introduce new benefits or plans, and help employees understand and use certain benefits.

Benefit Statements

Our offerings include benefit statement items such as a summary of an employee's benefits package, showing overall compensation including salary and benefits. Employees are more likely to appreciate their benefits packages if they truly understand all that is provided to them—we can help you give employees a visual that shows the portion of their total compensation that is employee benefits.

Consumer-directed Health Care (CDHC)

We provide everything you need, including letters, flyers, articles, payroll stuffers, posters and emails to help support your CDHC campaigns, including educational and promotional materials for you and your employees. Whether you are implementing an HSA or HRA, or just want to promote consumerism among employees, we can provide resources.

Employer Education Articles and Newsletters

Access educational articles to help you understand hot benefit topics, including CDHC, benefit costs, industry trends and more. Plus, we offer a quarterly Benefits Bulletin newsletter, a quarterly pharmacy benefits newsletter and a monthly one-page Benefits Buzz newsletter highlighting timely HR and benefit news.

Know Your Benefits

The *Know Your Benefits* series provides your employees insight and information about insurance and employee benefits topics. These articles help your employees become more knowledgeable about their benefits and can serve as a foundation for your ongoing employee communication campaigns.

Live Well, Work Well

Acrisure offers a *Live Well, Work Well* series that focuses on health and wellness issues. The flyers offer valuable tips and information about fitness, nutrition, safety, overall health, medical issues and more for employees and their families.

National Health Observances Calendar

The calendar allows you to educate and inform your employees on wellness issues throughout the year by supplying you with national health observances for each month and listings of corresponding *Live Well, Work Well* flyers.

Prevention Newsletter

This employee newsletter focuses on prevention topics such as obesity, fad diets, and drug and alcohol prevention for kids.

VII. Wellness Services

Wellness benefits refer to the education and activities that a workplace may implement to promote healthy lifestyles to employees and their families. Examples of wellness programming include health education classes, subsidized use of fitness facilities, internal policies or activities that promote healthy behavior, and any other activity, policy or environmental change that affects the health of employees. Our wellness programs work because we put full time counselors onsite at your facility to meet with and engage with employees.

At Acrisure, we can help you design and implement a simple or complex wellness program. Many programs require a minimal investment of time and money. More substantial programs require more resources, but the long-term return on your investment will outweigh the costs.

A wellness program will impact your company's bottom line by:

- Helping control rising health care costs
- Increasing employee productivity
- Increasing employee morale
- Decreasing absenteeism

We can build and customize a wellness program specific to your employee's needs and health care data, and we will deliver the tools you need to get a successful wellness program off the ground. We also can provide turn-key wellness programs that provide you with everything you need, from posters, guides, surveys and information to help you gauge your ROI, tailored to meet specific wellness initiatives.

We will help you:

- Gather claims data, employee feedback, health risk assessment aggregate results, prescription drug utilization, culture audit and other pertinent data. From this data we will make some recommendations regarding the types of programs you will want to offer.
- Build a strategic wellness plan that incorporates specific goals and objectives.
- Help support the implementation of the wellness plan with targeted resources and communication vehicles.
- Evaluate and refine the plan over time.

VIII. Sample Literature

With topics ranging from health care reform to health savings accounts to health and wellness, Acrisure has the resources that help you to stay on top of benefits trends, help your employees to stay well and help your organization to run more efficiently. This benefits resource library provides an overview of our content offerings with sample titles organized by topic.

To access any of the resources in this guide, simply contact Acrisure. Read on to find out what we can do for you.

Health Care Reform

With constant changes and regularly released guidance, it's often difficult to stay up to date on health care reform. We provide timely newsletters, articles and briefs to help you and your employees stay on top of the most recent legislation.

Employer Education

Stay informed with the latest information as health care reform provisions take effect.

- The *Health Care Reform Timeline Chart* provides an at-a-glance description of the major health care reform provisions affecting you and your employees.
- The *Health Care Reform: 2014 Compliance Checklist* offers a quick way to ensure you are in compliance.
- *Health Care Reform Toolkits* give employers the information they need to navigate health care reform's compliance requirements. Separate versions are offered for large and small employers.

Health Care Reform Calculators

Use these sophisticated calculators, which can help guide your decisions by modeling the estimated impact of health care reform on your business.

- Our *Health Care Reform Pay or Play Calculator* determines what penalties your organization could be vulnerable to in 2015, and it estimates the potential penalty amounts.
- The *Health Care Reform Large Employer Calculator* determines whether your organization is considered an applicable large employer under health care reform and therefore possibly subject to penalties.
- Use the *Health Care Reform Full-time Employee Tracker* to determine which employees are full-time and must be offered coverage to avoid penalties under health care reform.

Employee Communications

Your employees need health care reform communications that are easy to understand. Provide that with these articles, payroll stuffers and posters.

- *Health Care Reform: General Questions and Answers for Employees* discusses commonly asked questions regarding how health care reform may affect your employees' benefit plans.
- *Health Care Reform: What Does the Individual Mandate Mean to Me?* informs your employees about the Affordable Care Act's individual mandate and how it affects them.
- *Health Care Reform: The Who, What and When* takes a look at some of the major health care reform provisions that will take effect over the next decade.

Notices and Disclosures

Never go searching for a model notice again. We have dozens of government-issued model notices and disclosures all in one place.

- Model Creditable Coverage Disclosure Notice
- Model Notice of Annual Limit Waiver
- Model Notice for Grandfathered Plans

Presentations

Use these comprehensive presentations for education on the health care reform legislation.

- *Top Employer Health Care Reform Questions Presentation* provides answers to common employer questions regarding health care reform.
- *Benefits 101: Health Care Reform Presentation* discusses the impact of the Affordable Care Act on the health insurance industry, and is meant to supplement the *Benefits 101 Guide.*
- *The Individual Mandate Presentation* details provisions of the Affordable Care Act regarding the coverage threshold, penalties and exemptions associated with the requirement to obtain health coverage.

Plan Design

With information on dozens of sample plan designs and timely benchmarking data, we'll help you find the plan that is right for your employees and your organization's bottom line.

Benchmark Surveys & Statistics

Stay on top of the latest benefits trends and see how your benefits program compares to those of employers from around the country by using the results of numerous benchmarking surveys.

- *2017 Health Plan Design Benchmark Summary* is a report on data gathered from a 2013 survey of employers from across the country. The summary features various plan design measures, segmented by industry, region, group size and plan type.
- You can compare your benefits program to key trends in health care with the *Towers Watson 2017 Health Care Cost Survey,* taken by over 500 of the nation's top employers.
- We also offer a number of national surveys on topics including health care reform, health plan features, workplace wellness and paid time off benefits.

Plan Design Strategies

Want to know more about a different plan design? Uncover the details about a benefit plan with one of the many *Plan Designs* articles we provide.

- *Plan Designs: Health Savings Accounts* provides answers to many commonly asked questions related to HSAs. A chart comparing HSAs, HRAs, FSAs and MSAs is included.
- *Plan Designs: Understanding Trend and the Impact on Your Renewal* discusses trend and how it could influence your plan design choice come renewal time.
- *Plan Design: The Self-insurance Guide* discusses the pros and cons of self-insuring your organization's health care plan.

Compliance

Between changing legislation and health care reform, staying compliant has never been more difficult. Not anymore—we deliver all the legislative information you need. This information is released in a timely manner and reviewed by a team of lawyers to keep you updated and compliant.

Federal Legislation & Compliance

Stay up to date with access to valuable information on the ADA, COBRA, CHIPRA, FMLA, HIPAA (including privacy), GINA, Medicare Part D, Mental Health Parity, Section 125 and other federal regulations and employment laws.

- DOL Audit Guide: Employee Benefit Plans
- Select Reporting and Disclosure Requirements for Group Health Plans

- New Participant Disclosure Requirements for Retirement Plans
- Top 10 COBRA Mistakes and How to Avoid Them
- Mental Health Parity—Compliance Overview FAQs
- Changes to HIPAA Rules: HITECH Act
- HSA Questions and Answers
- 2015 Open Enrollment Checklist

State-specific Legislation & Compliance

Keep track of regional legislative changes with valuable state-specific information related to COBRA, FMLA, disability insurance laws, state mandates, cellphone use while driving, domestic partner laws and rest/meal periods.

- Same-sex Marriage/Domestic Partner – Laws by State
- Cellphone Use/Texting While Driving – Laws by State
- State Disability Insurance Laws
- Health Insurance Mandates in the States
- Minimum Length of Meal Period – Laws by State

Enrollment Tools

Acrisure can deliver the resources you need to effectively communicate with your employees about benefit enrollment.

- *Employee Benefits Meeting Presentation, Open Enrollment - for Large Groups* is a presentation for annual employee meetings about benefits changes and open enrollment procedures.
- *Open Enrollment Education Opportunities* provides various methods for employers to educate employees about their benefits plans.

- *Open Enrollment Checklist* contains an open enrollment checklist for the upcoming plan year.

Workplace Wellness

Your workplace wellness program should certainly affect your employees on the job, but it should also impact their lives away from work. By promoting a healthy lifestyle you can not only improve your employees' quality of life, but also protect your workers and your business from unnecessary expenses. We have hundreds of health and wellness documents on a wide range of topics, including:

- Workplace wellness program how-to articles
- Low-cost wellness ideas
- Financial conservation
- Fitness
- General health
- Nutrition/obesity
- Smoking cessation
- *Weight-loss Winner* wellness competition

Employee Health & Wellness

Acrisure has over 600 employee communications designed to promote health and wellness both in the workplace and in your employees' everyday lives.

- The Live Well, Work Well flyer *Fitness First: Exercise Programs* stresses the importance and benefits of regular physical activity and teaches your employees how to get started on a fitness program.
- *Prevention Newsletter: Everyday Health and Wellness* discusses the simple daily things employees can do to help themselves lead healthier lives.
- The *2014 National Health Observances Calendar* includes a listing of popular national health and wellness observances for 2014 and also lists educational employee communications we can provide for each observance.

Employee Consumerism Education

Teach your employees to be wise consumers of health care with dozens of educational articles and presentations that discuss topics ranging from health savings accounts to health care terminology.

- *10 Reasons to Love a Health Savings Account* discusses the biggest advantages of HSAs.
- The *Wise Use of the Emergency Room – Presentation* and *Handout* can be used to teach your employees how to save money by knowing when to go to the emergency room, urgent care or their physicians' offices.

The *Save Money—Go Generic Payroll Stuffer* informs your employees how they can save a significant amount of money by simply requesting generic medication.

Benefits Communication

Get the most out of your benefits program by staying informed and keeping your employees educated. We provide customized benefits communications for both you and your employees on a variety of topics including benefit education, consumer-driven health plans and saving for retirement.

Benefits Insights

The *Benefits Insights* series serves as a reliable resource for all types of benefits-related topics and issues and provides you with answers when you have questions.

- Employee Benefit Trends
- Domestic Partner Benefits

- Employee Benefit Plan Audits: Common Mistakes
- Educate Employees on the Importance of Life Insurance
- Comparing MSAs, HSAs, HRAs and FSAs—Which Approach is Best?

Employer Newsletters

Our employer newsletters provide an overview of recent events and benefits trends to keep you in the loop.

- *Benefits Buzz* is a monthly one-page newsletter that touches on recent events, legislative updates and benefits issues.
- *Benefits Bulletin* is a quarterly newsletter discussing hot benefit topics in-depth.

Employee Newsletters

Save your HR department's valuable time and resources while increasing productivity. The *Live Well, Work Well Newsletter* is a customizable monthly newsletter that provides your employees with wellness, fitness, nutrition and financial tips and includes a healthy recipe in every issue.

Benefits Announcements and Educational Material

Your benefits program is most effective when your employees are fully informed and actively participating. We provide announcements and summaries to inform them of plan updates or changes, and the educational materials they need to put your benefits plan to good use.

- The *Benefits 101 Guide* is intended to provide your workers with the basics about their employee benefits, especially those who are new to insurance.
- The *Voluntary Benefits - Employee Guide* provides basic education on numerous voluntary benefits, and is easily customizable.
- The *Benefits Summary* is a detailed, customizable summary of benefits that is perfect for new employee orientation or open enrollment.
- The *Health Reimbursement Arrangement (HRA) Eligible Expenses* document educates employees on what is eligible for reimbursement under an HRA.
- The *Understanding a Health Savings Account (HSA)* document answers common questions asked by employees prior to selecting an HSA plan.
- The *Be a Wise Health Care Consumer—25 Ways to Reduce Your Health Care Costs* article helps employees learn to shop for value when it comes to health care.
- The *10 Easy Ways to Stretch Your Health Care Dollars* article provides tips for employees on how to spend health care dollars wisely.
- The *Health Savings Accounts* article outlines the basics of health savings accounts for your employees.

Marketing for Insurance Programs

In addition to general day-to-day services for both employee benefits and risk management, Acrisure will release a Request for Proposal to the marketplace in order to review all vendor options now and at renewal. We specialize in evaluating, negotiating with and recommending insurers and providers to our clients. Our position in the marketplace allows us to enjoy preferred financial arrangements with insurance vendors and third-party administrators across the United States. We actively cultivate long-standing relationships with major carriers, and those relationships allow us to negotiate aggressively and obtain cost-effective proposals for our clients.

As we negotiate with vendors, we will also examine your loss history, establish the necessary types of coverage consistent with your risk tolerance, choose carriers that provide superior services, and adopt the optimal funding mechanisms for your specific needs. We have established rigorous selection criteria for potential vendors and recommend a selection based on the following considerations.

<u>Critical Vendor Selection Criteria</u>

- Overall service and quality
- Experience in administering network-based programs
- Commitment to continuous quality improvement processes
- Experience in administering multiple option insurance programs
- Quality of communication materials (e.g., booklets, EOBs, etc.)
- Effective administration procedures (e.g., coordination of benefits, subrogation, etc.)
- Responsiveness of group representative
- Cost efficiency
- Professionalism of response to RFP
- Willingness to adapt to changing needs and circumstances
- Adequate staffing ratios
- Superior network coverage in relation to location of employees

Marketing Action Plan Steps 1 – 4

Step 1

- Request claims by location from current vendors
- Analyze claims data to identify utilization trends
- Prepare and present utilization data report with plan design recommendations
- Model plan design changes to provide cost differentials (if applicable)
- Prepare summary of current employee provider usage
- Prepare network evaluation based on utilization data and available networks

Step 2

- While completing the activities described in Step 1, above, Acrisure will perform a complete market study to determine the best possible insurance and/or administrator vendors for our client. The market study will entail the following activities.
- Planning Phase/Meeting
- Identify/introduce team members
- Establish communication channels
- Determine 's satisfaction with current service
- Determine 's expectations for future service
- Determine 's specific objectives for an insurer or administrator
- Determine project scope
- Discuss timeframe
- Review fixed costs
- Review current carrier financial information (experience and rate guarantee)
- Determine stop-loss insurance to include in RFP
- Identify information needed in RFP

Information Gathering

- Determine missing information
- Request missing information
- Acquire historical claims data
- Acquire and review summary plan descriptions
- Acquire and review plan document(s) and amendments
- Acquire and review rate, benefit and financial histories

Develop RFP Specifications

- Inventory current services provided
- Review contractual obligations of current vendors
- Finalize list of desired vendor services
- Determine other bidding requirements
- Review and prioritize bid specifications
- Draft, edit and refine RFP specifications
- Meet to confirm specifications
- Decide upon scoring/evaluation system
- Prepare final RFP draft
- Vendor solicitation
- Identify suitable vendors
- Copy and mail specifications and RFPs
- Answer vendor questions and provide additional information
- Receive proposals

Vendor Selection

- Conduct preliminary review of proposals
- Request clarification of missing information
- Conduct reference checks
- Evaluate and score proposals
- Develop a report and recommendations for finalists
- Conduct on-site review of finalists
- Review contracts with finalists
- Negotiate contractual provisions
- Select successful bidders

Communication

- Review prior communication media and current goals
- Develop theme and construct plan
- Decide on method and media
- Draft text
- Modify and approve communications with management
- Involve successful vendors
- Finalize text and design of communication materials
- Print communication materials
- Distribute communication materials

Step 3

- Implementation of selected vendors, PPO networks and HMOs
- Create implementation blueprint identifying each specific task, responsible party and target completion date
- Monitor each step of blueprint throughout implementation process

Step 4

After the initial plan is complete, we propose developing a three to five-year strategic plan. This plan will identify and prioritize additional long-term objectives. It will also establish specific deadlines for meeting those objectives and will allow for ongoing modification as the need arises.

XII. ATTACHMENTS

A. Stockholder Disclosure Certification

B. Non-Collusion Affidavit

C. EEO/Affirmative Action Compliance Notice

D. Certificate of Employee Information Report

E. Proposal Cost Form / Signature Page

F. Acknowledgement of Receipt of Addenda

G. Disclosure of Activities in Iran

H. New Jersey Business Registration Certificate

I. Certificates Naming County Additionally Insured

J. Evidence of Medical Malpractice or Professional Liability Insurance

K. Authorization for Background Check

L. Americans with Disability Act of 1990 Language

M. Exceptions

ATTACHMENT A

STOCKHOLDER DISCLOSURE CERTIFICATION

County of Somerset New Jersey
PO Box 3000 – 20 Grove Street
COUNTY ADMINISTRATION BUILDING
Somerville, NJ 08876-1262
PHONE: (908) 231-7043 FAX: (908) 575-3917

OWNERSHIP DISCLOSURE FORM

BID SOLICITATION #: CY-COM-0023-21 **VENDOR {BIDDER}:** Acrisure, LLC

PART 1

PLEASE COMPLETE THE QUESTIONS BELOW BY CHECKING EITHER THE "YES" OR THE "NO" BOX. ALL PARTIES ENTERING INTO A CONTRACT WITH THE STATE ARE REQUIRED TO COMPLETE THIS FORM PURSUANT TO N.J.S.A. 52:25-24.2

PLEASE NOTE THAT IF THE VENDOR/BIDDER IS A NON-PROFIT ENTITY, THIS FORM IS NOT REQUIRED.

	YES	NO
1. Are there any individuals, corporations, partnerships, or limited liability companies owning a **10% or greater** interest in the Vendor {Bidder}?	X	
IF THE ANSWER TO QUESTION 1 IS "NO", PLEASE SIGN AND DATE THE FORM. IF THE ANSWER TO QUESTION 1 IS "YES", PLEASE ANSWER QUESTION 2—4 BELOW.		
2. Of those parties owning a **10% or greater** interest in the Vendor {Bidder}, are any of those parties individuals?		X
3. Of those parties owning a **10% or greater** interest in the Vendor {Bidder}, are any of those parties **corporations, partnerships, or limited liability companies**?	X	
4. If you answer to Question 3 is "**YES**", are there any parties owning a **10% or greater** interest in the **corporation, partnership, or limited liability company** referenced in Question 3?	X	

IF ANY OF THE ANSWERS TO QUESTION 2-4 ARE "YES", PLEASE PROVIDE THE REQUESTED INFORMATION IN PART 2 BELOW.

PART 2

PLEASE PROVIDE FURTHER INFORMATION RELATED TO QUESTIONS 2—4 ANSWERED AS "YES".

If you answered "**YES**" for questions 2, 3, or 4, you must disclose identifying information related to the individuals, corporations, partnerships, and/or limited liability companies owning a 10% or greater interest in the Vendor {Bidder}. Further, if one or more of these entities is itself a corporation, partnership, or limited liability company, you must also disclose all parties that own a 10% or greater interest in that corporation, partnership, or limited liability company. This information is required by statute.

INDIVIDUALS

NAME					
ADDRESS 1					
ADDRESS 2					
CITY		**STATE**		**ZIP**	

NAME					
ADDRESS 1					
ADDRESS 2					
CITY		**STATE**		**ZIP**	

NAME					
ADDRESS 1					
ADDRESS 2					
CITY		**STATE**		**ZIP**	

NAME					
ADDRESS 1					
ADDRESS 2					
CITY		**STATE**		**ZIP**	

Attach Additional Sheets If Necessary

PART 2 continued

PARTNERSHIPS / CORPORATIONS / LIMITED LIABILITY COMPANIES

ENTITY NAME	Acrisure Intermediate, Inc. (100% owner of Acrisure, LLC)				
PARTNER NAME					
ADDRESS 1	5664 Prairie Creek Drive				
ADDRESS 2					
CITY	Caledonia	**STATE**	Michigan	**ZIP**	49316

ENTITY NAME	Acrisure Holdings, Inc. (100% owner of Acrisure Intermediate, Inc.)				
PARTNER NAME					
ADDRESS 1	5664 Prairie Creek Drive				
ADDRESS 2					
CITY	Caledonia	**STATE**	Michigan	**ZIP**	49316

ENTITY NAME	** No person or entity is the ultimate beneficial owner of 10% or more of Acrisure Holdings, Inc.				
PARTNER NAME					
ADDRESS 1					
ADDRESS 2					
CITY		**STATE**		**ZIP**	

Attach Additional Sheets If Necessary

In the alternative, to comply with the ownership disclosure requirement, a Vendor {Bidder} with any direct or indirect parent entity which is publicly traded may submit the name and address of each publicly traded entity and the name and address of each person that holds a 10 percent or greater beneficial interest in the publicly traded entity as of the last annual filing with the federal Securities and Exchange Commission or the foreign equivalent, and, if there is any person that holds a 10 percent or greater beneficial interest, also shall submit links to the websites containing the last annual filings with the federal Securities and Exchange Commission or the foreign equivalent and the relevant page numbers of the filings that contain the information on each person that holds a 10 percent or greater beneficial interest. N.J.S.A. 52:25-24.2.

PART 3

PUBLICLY TRADED PARENT COMPANY DISCLOSURE

Ownership disclosure (name and address) can be met by submitting the last annual filing of an SEC or similar foreign regulator document or providing the website link to such documents, and include relevant page numbers. See N.J.S.A 52:25-24.2.

TITLE OF ATTACHED DOCUMENTS OR WEBLINK	PAGE #

Attach Additional Sheets if Necessary

CERTIFICATION

I, the undersigned, certify that I am authorized to execute this certification on behalf of the Vendor {Bidder}, that the foregoing information and any attachments hereto, to the best of my knowledge are true and complete. I acknowledge that the County of Somerset, NJ is relying on the information contained herein, and that the Vendor {Bidder} is under a continuing obligation from the date of this certification through the completion of any contract(s) with the County to notify the County in writing of any changes to the information contained herein; that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification. If I do so, I will be subject to criminal prosecution under the law, and it will constitute a material breach of my agreement(s) with the County, permitting the County to declare any contract(s) resulting from this certification void and unenforceable.

Signature (Do not enter Vendor ID as a signature)

January 19, 2021

Date

Lindsay Travali, Marketing Manager & Authorized Representative

Print Name and Title

[redacted]

FEIN/SSN

ATTACHMENT B

NON-COLLUSION AFFIDAVIT

COUNTY OF SOMERSET, NEW JERSEY
NON-COLLUSION AFFIDAVIT
(N.J.S.A. 52:34-15)

State of New Jersey

County of Middlesex

I, Lindsay Travali residing in Township of Brick
(Name of Affiant) (Name of Municipality)

in the County of Ocean and State of New Jersey of full age,

being duly sworn according to law on my oath depose and say that:

I am Marketing Manager & Authorized Representative of the Company of Acrisure, LLC
(Title or Position) (Name of Firm/Company)

the Bidder/Respondent making this Proposal for the Bid/RFP numbered CY-COM-0023-21 ,
(Contract #)
and that I executed the said Proposal with full authority to do so; that said Bidder/Respondent has not, directly or indirectly entered into any agreement, participated in any collusion, or otherwise taken any action in restraint of free, competitive bidding in connection with the above numbered project; and that all statements contained in said Proposal and in this affidavit are true and correct, and made with full knowledge that the County of Somerset relies upon the truth of the statements contained in said Proposal and in the statements contained in this affidavit in awarding the contract. I further warrant that no person or selling agency has been employed or retained to solicit or secure such contract upon an agreement or understanding for a commission, percentage, brokerage, or contingent fee, except bona fide employees or bona fide established commercial or selling agencies maintained by Acrisure, LLC .
(Name of Firm/Company)

(Signature of Affiant)

Lindsay Travali
(Type of Print Name of Affiant)

ATTACHMENT C

EEO / AFFIRMATIVE ACTION COMPLIANCE NOTICE

COUNTY OF SOMERSET, NEW JERSEY
EEO/AFFIRMATIVE ACTION COMPLIANCE NOTICE
N.J.S.A. 10:5-31 and N.J.A.C. 17:27
GOODS, PROFESSIONAL SERVICE AND GENERAL SERVICE CONTRACTS

All successful bidders are required to submit evidence of appropriate affirmative action compliance to the County and Division of Public Contracts Equal Employment Opportunity Compliance. During a review, Division representatives will review the County files to determine whether the affirmative action evidence has been submitted by the vendor/contractor. Specifically, each vendor/contractor shall submit to the County, prior to execution of the contract, one of the following documents:

Goods and General Service Vendors
1. Letter of Federal Approval indicating that the vendor is under an existing Federally approved or sanctioned affirmative action program. A copy of the approval letter is to be provided by the vendor to the County and the Division. This approval letter is valid for one year from the date of issuance.

Do you have a federally-approved or sanctioned EEO/AA program? **Yes** ☐ **No** ☒
If yes, please submit a photostatic copy of such approval.

2. A Certificate of Employee Information Report (hereafter "Certificate"), issued in accordance with N.J.A.C. 17:27-1.1 et seq. The vendor must provide a copy of the Certificate to the County as evidence of its compliance with the regulations. The Certificate represents the review and approval of the vendor's Employee Information Report, Form AA-302 by the Division. The period of validity of the Certificate is indicated on its face. Certificates must be renewed prior to their expiration date in order to remain valid.

Do you have a State Certificate of Employee Information Report Approval? **Yes** ☒ **No** ☐
If yes, please submit a photostatic copy of such approval.

3. The successful vendor shall complete an Initial Employee Report, Form AA-302 and submit it to the Division with $150.00 Fee and forward a copy of the Form to the County. Upon submission and review by the Division, this report shall constitute evidence of compliance with the regulations. Prior to execution of the contract, the EEO/AA evidence must be submitted.

The successful vendor may obtain the Affirmative Action Employee Information Report (AA302) on the Division website www.state.nj.us/treasury/contract_compliance.

The successful vendor(s) must submit the AA302 Report to the Division of Public Contracts Equal Employment Opportunity Compliance, with a copy to Public Agency.

The undersigned vendor certifies that he/she is aware of the commitment to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27 and agrees to furnish the required forms of evidence.

The undersigned vendor further understands that his/her bid shall be rejected as non-responsive if said contractor fails to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27.

COMPANY: Acrisure, LLC SIGNATURE: ____________

PRINT NAME: Lindsay Travali TITLE: Marketing Manager & Authorized Representative

DATE: January 19, 2021

(REVISED 4/10)

COUNTY OF SOMERSET, NEW JERSEY

EXHIBIT A

MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE

N.J.S.A. 10:5-31 et seq. (P.L. 1975, C. 127)

N.J.A.C. 17:27

GOODS, PROFESSIONAL SERVICE AND GENERAL SERVICE CONTRACTS

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the contractor will ensure that equal employment opportunity is afforded to such applicants in recruitment and employment, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such equal employment opportunity shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause.

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The contractor or subcontractor will send to each labor union, with which it has a collective bargaining agreement, a notice, to be provided by the agency contracting officer, advising the labor union of the contractor's commitments under this chapter and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor, where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to meet targeted county employment goals established in accordance with N.J.A.C. l7:27-5.2.

The contractor or subcontractor agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, and labor unions, that it does not discriminate on the basis of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

In conforming with the targeted employment goals, the contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval

Certificate of Employee Information Report

Employee Information Report Form AA302 (electronically provided by the Division and distributed to the public agency through the Division's website at www.state.nj.us/treasury/contract_compliance)

The contractor and its subcontractors shall furnish such reports or other documents to the Division of Purchase & Property, CCAU, EEO Monitoring Program as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division of Purchase & Property, CCAU, EEO Monitoring Program for conducting a compliance investigation pursuant to **Subchapter 10 of the Administrative Code at N.J.A.C. 17:27**.

ATTACHMENT D

CERTIFICATE OF EMPLOYEE INFORMATION REPORT

Certification 1125

CERTIFICATE OF EMPLOYEE INFORMATION REPORT
RENEWAL

This is to certify that the contractor listed below has submitted an Employee Information Report pursuant to N.J.A.C. 17:27-1.1 et. seq. and the State Treasurer has approved said report. This approval will remain in effect for the period of 15-MAR-2019 to 15-MAR-2022

ACRISURE, LLC
5664 PRAIRIE CREEK DRIVE
CALEDONIA MI 49316

ELIZABETH MAHER MUOIO
State Treasurer

ATTACHMENT E

PROPOSAL COST FORM / SIGNATURE PAGE

PROPOSAL COST FORM/SIGNATURE PAGE

TO THE COUNTY OF SOMERSET BOARD OF CHOSEN FREEHOLDERS:

The undersigned declares that he/she has read the Notice, Instructions, Affidavits and Scope of Services attached, that he/she has determined the conditions affecting the proposal and agrees, if this proposal is accepted, to furnish and deliver services per the attached schedule of fees for the following:

Consulting Services for Somerset County Employee Benefits Plan
CONTRACT #: CY-COM-0023-21

LUMP SUM PER YEAR NOT TO EXCEED $150,000.00

Description	2021	2022	2023	2024 (optional)	2025 (optional)
Consulting Services	$ 75,000	$ 100,000	$ 125,000	$ 145,000	$ 145,000

* Schedule of Fees and hourly rates for additional consulting services attached: ☐ Yes ☒ No
*See also Section 5.6

limited liability company
~~(Corporation)~~
The undersigned is a ~~(Partnership)~~ under the laws of the State of Michigan having its
~~(Individual)~~
Principal office at 5664 Prairie Creek Drive, Caledonia, Michigan 49316 .

Acrisure, LLC
Company

[redacted]
Federal I.D. # or Social Security #

1460 Route 9 North, Suite 310, Woodbridge, New Jersey 07095
Address

Signature of Authorized Agent

Lindsay Travali
Type or Print Name

Marketing Manager &
Authorized Representative
Title of Authorized Agent

January 19, 2021
Date

732-602-0010
Telephone Number

ltravali@acrisure.com
Email Address

732-602-0011
Fax Number

ATTACHMENT F

ACKNOWLEDGEMENT OF RECEIPT OF ADDENDA

COUNTY OF SOMERSET, NEW JERSEY

ACKNOWLEDGMENT OF RECEIPT OF ADDENDA

The undersigned Respondent hereby acknowledges receipt of the following Addenda:

ADDENDUM NUMBER	DATE	ACKNOWLEDGE RECEIPT (Initial)

Acknowledged for: Acrisure, LLC
(Name of Bidder)

By: ____________________
(Signature of Authorized Representative)

Name: Lindsay Travali
(Print or Type)

Title: Marketing Manager & Authorized Representative

Date: January 19, 2021

FORM NOT REQUIRED IF NO ADDENDA ISSUED

ATTACHMENT G

DISCLOSURE OF INVESTMENT ACTIVITIES IN IRAN

County of Somerset, New Jersey
Disclosure of Investment Activities in Iran

Bidder Name:	Acrisure, LLC

Part 1: Certification

*BIDDERS ARE TO COMPLETE PART 1 BY CHECKING **EITHER BOX.***

Pursuant to Public Law 2012, c.25, any person or entity that submits a bid or proposal or otherwise proposes to enter into or renew a contract must complete the certification below to attest, under penalty of perjury, that neither the person or entity, nor any of its parents, subsidiaries, or affiliates, is identified on the Department of Treasury's Chapter 25 list as a person or entity engaging in investment activities in Iran. The Chapter 25 list is found on the Division's website www.state.nj.us/treasury/purchase/pdf/Chapter25List.pdf. Bidders must review this list prior to completing the below certification. Failure to complete the certification may render a bidder's proposal non-responsive. If the Director finds a person or entity to be in violation of law, s/he shall take action as may be appropriate and provided by law, rule or contract, including but not limited to, imposing sanctions, seeking compliance, recovering damages, declaring the party in default and seeking debarment or suspension of the party.

Check the Appropriate Box

[X] I certify, pursuant to Public Law 2012, c. 25, that neither the bidder listed above nor any of the bidder's parents, subsidiaries, or affiliates is listed on the N.J. Department of the Treasury's list of entities determined to be engaged in prohibited activities in Iran pursuant to P.L. 2012, c. 25 ("Chapter 25 List"). I further certify that I am the person listed above, or I am an officer or representative of the entity listed above and am authorized to make this certification on its behalf. I will skip Part 2 and sign and complete the Certification below.

OR

[ ] I am unable to certify as above because the bidder and/or one or more of its parents, subsidiaries, or affiliates is listed on the Department's Chapter 25 list. I will provide a detailed, accurate and precise description of the activities in Part 2 below and sign and complete the Certification below. Failure to provide such will result in the proposal being rendered as nonresponsive and appropriate penalties, fines and/or sanctions will be assessed as provided by law.

Part 2 – Additional Information

PLEASE PROVIDE FURTHER INFOMRATION RELATED TO INVESTEMENT ACTIVITIES IN IRAN. You must provide a detailed, accurate and precise description of the activities of the bidding person/entity, or one of its parents, subsidiaries or affiliates, engaging in the investment activates in Iran on additional sheets provided by you.

Part 3: Certification

I, being duly sworn upon my oath, hereby represent and state that the foregoing information and any attachments there to the best of my knowledge are true and complete. I attest that I am authorized to execute this certification on behalf of the above-referenced person or entity. I acknowledge that the County of Somerset is relying on the information contained herein and thereby acknowledge that I am under a continuing obligation from the date of this certification through the completion of any contracts with the County of Somerset to notify the County of Somerset in writing of any changes to the answers of information contained herein. I acknowledge that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I recognize that I am subject to criminal prosecution under the law and that it will also constitute a material breach of my agreement(s) with the County of Somerset and that the County of Somerset at its option may declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print):	Lindsay Travali	**Title:**	Marketing Manager & Authorized Representative
Signature:	[signature]	**Date:**	January 19, 2021

ATTACHMENT H

NEW JERSEY BUSINESS REGISTRATION CERTIFICATE

STATE OF NEW JERSEY
BUSINESS REGISTRATION CERTIFICATE

Taxpayer Name:	ACRISURE LLC
Trade Name:	
Address:	5664 PRAIRIE CREEK DR CALEDONIA, MI 49316
Certificate Number:	1812228
Effective Date:	July 31, 2013
Date of Issuance:	January 19, 2021

For Office Use Only:

20210119140445553

ATTACHMENT I

CERTIFICATES NAMING COUNTY ADDITIONALLY INSURED

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 1/19/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Acrisure Corporate
770 Kenmoor Ave SE, Suite #300
Grand Rapids, MI 49546

CONTACT NAME: Angela Sweeney
PHONE (A/C, No, Ext): 616-265-1684 | FAX (A/C, No): 800-847-3129
E-MAIL ADDRESS: asweeney@acrisure.com

INSURED ACRILLC-09
Acrisure Holdings Inc.
Acrisure, LLC
770 Kenmoor Ave SE, Suite #300
Grand Rapids, MI 49546

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Liberty Mutual Insurance Company	23043
INSURER B : Accident Fund Insurance Company of America	10166
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** 1628311289 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY	Y	Y	TB5-Z91-461663-020	10/1/2020	10/1/2021	EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE / X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 500,000
							MED EXP (Any one person)	$ 10,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	X POLICY / PRO-JECT / LOC						PRODUCTS - COMP/OP AGG	$ 1,000,000
	OTHER:						Empl Benefits - Aggr	$ 2,000,000
A	AUTOMOBILE LIABILITY	Y	Y	AS6-Z91-461663-010	10/1/2020	10/1/2021	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
	X ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	X HIRED AUTOS ONLY / X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
							Comp/Coll Deduct	$ 1,000
A	X UMBRELLA LIAB / X OCCUR	Y	Y	TH7-Z91-461663-040	10/1/2020	10/1/2021	EACH OCCURRENCE	$ 10,000,000
	EXCESS LIAB / CLAIMS-MADE						AGGREGATE	$ 10,000,000
	DED / X RETENTION $ 10,000							$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N		Y	0400179719	3/1/2020	3/1/2021	PER STATUTE / OTH-ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N/A					E.L. EACH ACCIDENT	$ 500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 500,000
							E.L. DISEASE - POLICY LIMIT	$ 500,000
B	CA Workers Comp.		Y	1400015334	3/1/2020	3/1/2021	500,000 / 500,000	500,000
B	WI / NY / HI Workers Comp.		Y	1400015321	3/1/2020	3/1/2021	500,000 / 500,000	500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Named Insured: Acrisure Holdings, Inc., and any majority owned affiliate, now or hereafter created.
Re: Acrisure, LLC

CERTIFICATE HOLDER

County of Somerset
20 Grove Street
Somerville, NJ 08876

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE
Randy Amyuni

ATTACHMENT J

EVIDENCE OF MEDICAL MALPRACTICE OR PROFESSIONAL LIABILITY INSURANCE

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 1/19/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Acrisure Corporate
770 Kenmoor Ave SE, Suite #300
Grand Rapids, MI 49546

CONTACT NAME: Angela Sweeney
PHONE (A/C, No, Ext): 616-265-1684
FAX (A/C, No): 800-847-3129
E-MAIL ADDRESS: asweeney@acrisure.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Evanston Insurance Company	35378
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED ACRILLC-09
Acrisure Holdings Inc.
Acrisure, LLC
770 Kenmoor Ave SE, Suite #300
Grand Rapids, MI 49546

COVERAGES **CERTIFICATE NUMBER:** 1278703002 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY; CLAIMS-MADE / OCCUR; GEN'L AGGREGATE LIMIT APPLIES PER: POLICY / PRO-JECT / LOC; OTHER:						EACH OCCURRENCE	$
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
							GENERAL AGGREGATE	$
							PRODUCTS - COMP/OP AGG	$
								$
	AUTOMOBILE LIABILITY; ANY AUTO; OWNED AUTOS ONLY; SCHEDULED AUTOS; HIRED AUTOS ONLY; NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident)	$
							BODILY INJURY (Per person)	$
							BODILY INJURY (Per accident)	$
							PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB / OCCUR; EXCESS LIAB / CLAIMS-MADE; DED / RETENTION $						EACH OCCURRENCE	$
							AGGREGATE	$
								$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N; ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBEREXCLUDED? (Mandatory in NH); If yes, describe under DESCRIPTION OF OPERATIONS below	N / A					PER STATUTE / OTH-ER	
							E.L. EACH ACCIDENT	$
							E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	Errors & Omissions			MKLV7PL0004356	10/1/2020	10/1/2021	Occurrence Aggregate	10,000,000 10,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Named Insured: Acrisure Holdings, Inc., and any majority owned affiliate, now or hereafter created.
Re: Acrisure, LLC

CERTIFICATE HOLDER

County of Somerset
20 Grove Street
Somerville, NJ 08876

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Randy Amyoni

ATTACHMENT K

AUTHORIZATION FOR BACKGROUND CHECK
(To be submitted prior to award date)

ATTACHMENT L

AMERICANS WITH DISABILITY ACT OF 1990 LANGUAGE

COUNTY OF SOMERSET, NEW JERSEY
AMERICANS WITH DISABILITIES ACT OF 1990
Equal Opportunity for Individuals with Disability

The Contractor and the Owner, do hereby agree that the provisions of Title II of the Americans With Disabilities Act of 1990 (the "Act") *(42 U.S.C. S121 01* et seq.), which prohibits discrimination on the basis of disability by public entities in all services, programs, and activities provided or made available by public entities, and the rules and regulations promulgated pursuant there unto, are made a part of this contract. In providing any aid, benefit, or service on behalf of the owner pursuant to this contract, the contractor agrees that the performance shall be in strict compliance with the Act. In the event that the contractor, its agents, servants, employees, or subcontractors violate or are alleged to have violated the Act during the performance of this contract, the contractor shall defend the owner in any action or administrative proceeding commenced pursuant to this Act. The contractor shall indemnify, protect, and save harmless the owner, its agents, servants, and employees from and against any and all suits, claims, losses, demands, or damages, of whatever kind or nature arising out of or claimed to arise out of the alleged violation. The contractor shall, at its own expense, appear, defend, and pay any and all charges for legal services and any and all costs and other expenses arising from such action or administrative proceeding or incurred in connection therewith. In any and all complaints brought pursuant to the owner's grievance procedure, the contractor agrees to abide by any decision of the owner which is rendered pursuant to said grievance procedure. If any action or administrative proceeding results in an award of damages against the owner, or if the owner incurs any expense to cure a violation of the ADA which has been brought pursuant to its grievance procedure, the contractor shall satisfy and discharge the same at its own expense.

The owner shall, as soon as practicable after a claim has been made against it, give written notice thereof to the contractor along with full and complete particulars of the claim, If any action or administrative proceeding is brought against the owner or any of its agents, servants, and employees, the *owner shall* expeditiously forward or have forwarded to the contractor every demand, complaint, notice, summons, pleading, or other process received by the owner or its representatives.

It is expressly agreed and understood that any approval by the owner of the services provided by the contractor pursuant to this contract will not relieve the contractor of the obligation to comply with the Act and to defend, indemnify, protect, and save harmless the owner pursuant to this paragraph.

It is further agreed and understood that the owner assumes no obligation to indemnify or save harmless the contractor, its agents, servants, employees and subcontractors for any claim which may arise out of their performance of this Agreement. Furthermore, the contractor expressly understands and agrees that the provisions of this indemnification clause shall in no way limit the contractor's obligations assumed in this Agreement, nor shall they be construed to relieve the contractor from any liability, nor preclude the owner from taking any other actions available to it under any other provisions of the Agreement or otherwise at law.

ATTACHMENT M

EXCEPTIONS

COUNTY OF SOMERSET

EXCEPTIONS

For each exception, the bidder must identify the specific section of specifications by providing the number and title the exception applies to. It is the responsibility of the bidder to document the equivalence claim in writing. Submitting product brochures is not an acceptable claim of equivalence.

(IF NONE SO STATE)

None

USE ADDITIONAL SHEET IF NECESSARY