FAIRVIEW
INSURANCE AGENCY
ASSOCIATES

CELEBRATING 1970 50 2020 45 YEARS OF SERVICE

January 20, 2021

Attn: Melissa A. Kosensky, Purchasing Agent
Somerset County Park Commission
Purchasing Division
Somerset County Administration Building
20 Grove Street
Somerville, NJ 08876

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

Dear Ms. Kosensky:

Thank you for the opportunity to bid on the above referenced RFP. One (1) original and five (5) copies are enclosed for your review and consideration.

Our firm's Proposal Requirements (including fee schedule) are located in the section marked "Proposal" immediately following this letter. All other proposal materials are organized in the following manner:

- Required Documents
  - RFP Document Checklist
  - Proposal Form/Signature Page
  - Ownership Disclosure Form
  - Non-Collusion Affidavit
  - EEO/Affirmative Action Compliance Notice
  - Certificate of Employee Information Report
  - New Jersey Business Registration Certificate
  - Acknowledgement of Receipt of Addenda
  - Disclosure of Investment Activities in Iran
  - Insurance Information
  - W-9
  - Exceptions (None)
- Licenses and Resumes
- References
- Service Information

If you have any questions regarding this proposal, please do not hesitate to contact me. I can be reached at 973-857-0870, extension 1132.

Sincerely,

Michael Graham
Chief Operating Officer

25 Fairview Avenue • Verona, New Jersey 07044
Tel: 973.857.0870 • Toll Free: 800.372.2558 • Fax: 973.857.9131
1930 E. Marlton Pike, Suite C-16 • Cherry Hill, New Jersey 08003
Tel: 856.424.8515 • Toll Free: 800.452.5376 • Fax: 856.424.7933
www.fairviewinsurance.com

PROFESSIONAL INSURANCE AGENT

Independent Insurance Agent

PROPOSAL

Fairview Insurance Agency Associates
25 Fairview Avenue, Verona, NJ 07044

4.1 Qualification Statement

Foundation Risk Partners, Corp. dba Fairview Insurance Agency Associates ("Fairview Insurance") is a full-service independent insurance agency based in Verona and Cherry Hill, New Jersey. Working on behalf of individuals, companies and public entities, we provide customized insurance plans, employee benefits, risk management and insurance consulting services. Our longevity and depth of experience has fostered a solid reputation for friendly, personal service that forms the core of our success.

Founded and operated by John F. Graham, Fairview Insurance is a third-generation insurance business that has grown to a national brokerage firm since its establishment in 1970. We take pride in providing the services of a national-caliber company with the personality of a family-operated "Main Street" business. Even today, many Graham family members continue to work at Fairview Insurance. This approach has driven our climb as one of the Mid-Atlantic region's premier insurance agencies, with annual premiums totaling more than $250 million. In June 2020, Fairview Insurance joined Foundation Risk Partners a national brokerage and consultancy representing the full spectrum of insurance through its growing family of agencies.

Fairview Insurance's specializes in health benefits and we take pride in our extensive knowledge of the healthcare marketplace. Our experience dates back more than thirty-five years, when Fairview transitioned the City of Hoboken from the New Jersey State Health Benefits Program ("NJ SHBP") to the private marketplace in the 1980s. Since then, we have aided dozens of public entities and private businesses with their employee benefits needs, and have saved our clients millions of dollars in insurance premium, while keeping the integrity of their benefits plans intact. Our focus on employee education has significantly contributed to our success, and our firm ensures that employees are part of the decision-making process and are not placed in an adversarial position.

A few of our firm's notable achievements are listed below:

- Saved the City of Passaic Board of Education nearly $400,000 within two months of being named the Broker of Record. By initiating a competitive bidding process, we negotiated with the current dental carrier and disability carriers, significantly reducing renewal costs. We saved over $1 million in premium throughout our time as the District's broker.
- Saved the City of Passaic Board of Education $70,000 by performing an eligibility audit on their prescription drug program. We successfully eliminated duplicate coverage and effectively assisted the Board with a subsequent arbitration hearing that was decided in the Board's favor.

- Saved the Bloomfield Board of Education nearly $100,000 within three weeks of being named the Broker of Record. We achieved this savings by reviewing the current plans, costs, and usage and then re-negotiated with the incumbent carriers to reduce the already in-force renewal actions. There was no employee disruption and the entity was able to realize immediate savings.

While producing substantial savings is a key attribute of our firm, we also pride ourselves on our exceptional client care and support. Our goal is to make all transitions and transactions as seamless as possible to our clients and their employees. We strive to ease the administrative burden to our clients by taking on much of it ourselves. As such, we instruct all clients and their membership to make us the first point of contact, while many of our competitors are only available for assistance once the carrier has been contacted and are left with a dissatisfying result. With our extensive knowledge and experience, our clients receive personal service from professionals with national capabilities.

Services provided by our firm are listed below. Please take note that as the marketplace continually changes, our firm adapts and adds provided services as warranted by the changes.

- Experience Analysis
- Competitive Bid Obtainment
- Marketplace and Regulation Review
- Strategic Cost Containment
- Claims Mediation
- Toll Free Number
- Employee and Employer Education Seminars
- Negotiations
- Benefit Reference Guides
- Review of Benefit Booklets
- Review of Insurance Contracts
- Employee Notifications
- On-Line HR / Benefits Website

More details regarding our firm's servicing plan, as well as examples of tools commonly utilized by our clients, can be located in the "Service Information" section of this proposal.

There are currently thirty four (34) members of the Fairview Insurance staff; of those, eleven (11) are members of the Employee Benefits Division. Those individuals assigned to servicing the Commission are detailed in section 4.2 Key Personnel Information, along with credentials in the "Licenses and Resumes" section.

Requested reference information can be located in the "Reference" section of this proposal.

4.2 Key Personnel Information

Fairview Insurance's Employee Benefits Division has a customized staffing plan developed to specifically serve public sector clients—a trait sets us apart from our competitors. Our staffing plan is organized in the following manner to provide maximum service for our clients:

Ryan Graham, Employee Benefits Consultant. Ryan will be responsible for managing and monitoring the overall progress of the County's insurance programs. He is available to meet with the governing body, business administrator, and any and all other staff members that the administration deems necessary on an as-needed basis. Additionally, he is available for negotiations, presentations, arbitrations, and benefit program discussions and recommendations.

Mark Albiez, Insurance Consultant. Mark will be responsible for managing and monitoring the overall progress of the County's insurance programs. He is available to meet with the governing body, business administrator, and any and all other staff members that the administration deems necessary on an as-needed basis. Additionally, he is available for negotiations, presentations, arbitrations, and benefit program discussions and recommendations.

Joseph Graham, Account Executive. Joe oversees operations for the Employee Benefits Division and Public Sector/Key Accounts, including the RFP Process, implementation, and account management/review. He is available to meet at the administration's convenience and as needed.

Mike Atkinson, Account Executive. Mike oversees account operations, including the RFP Process, implementation, and account management/review. He is available to meet at the administration's convenience and as needed.

Tina Marta, Dedicated Account Manager. Tina performs multiple functions for both the administration of the County, as well as their membership, including but not limited to: bill reconciliations, assisting with plan administration issues, answering employee benefits related inquiries, and providing claims mediation. All employees and dependents can reach Tina at our office Monday through Friday from 8:30 am until 4:30pm to discuss any benefits or claims issues. Additionally, she is responsible for maintaining the employee benefit website and assisting with employee education notification.

Doris Daye-Smith, Jackie Ortiz, Account Manager. Doris and Jackie will provide any necessary support as needed in relationship to account management activities, including billing reconciliations, plan administration issues, benefits inquiries, and claims mediation.

Gillian Holmes, Administrative Assistant/Eligibility Coordinator. Gillian is responsible for processing and maintaining eligibility.

4.3 Subcontractors

Our firm typically subcontracts the following services for the convenience of our clients:

COBRA and FSA Administration. Our firm out-sources all COBRA and FSA administration to a third party. We work closely with them to ensure your account is properly administered. Members can call us with any questions or problems and we will ensure they are resolved in a timely manner. COBRA and FSA administration is handled by Benefit Analysis, Inc. (BAI).

Employee Benefits Website. Each employee and dependent is granted access to Fairview Insurance's comprehensive online benefits portal, which is provided via Web Benefits Design. Members have access to plan summaries and documents, enrollment forms, health and wellness resources, and more. A live demo is available at http://demo.mybensite.com/fairview_rg

Access to Human Resources Tools. Our firm provides each of our clients with login information for HR Genius, an award winning online Human Resource and Benefits Library provided by HR360. You may participate in a live demo of the site by visiting http://www.mybensite.com/hrgenius
Username: fairviewdemo **Password**: hrgenius

More information about the Employee Benefits Website and HR Genius can be found in the "Service Information" section.

4.4 Proposal Forms

The following proposal forms can be located in the "Required Documents" section:

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

4.5 Location of Servicing Office

Foundation Risk Partners, Corp. dba Fairview Insurance Agency Associates ("Fairview Insurance")

Main Office – Servicing Location
25 Fairview Avenue
Verona, New Jersey 07044

(p) 973-857-0870
(f) 973-857-9645

Branch Office
1930 East Marlton Pike, Suite C16
Cherry Hill, New Jersey 08003

(p) 856-424-8515
(f) 856-424-7933

www.fairviewinsurance.com

Contact: Mark Albiez
malbiez@fairviewinsurance.com

REQUIRED DOCUMENTS

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

COUNTY OF SOMERSET
RFP DOCUMENT CHECKLIST

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

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: **Fairview Insurance Agency Associates** Date: **1-12-2021**

By Authorized Representative:

Signature:

Print Name & Title: **Michael Graham** **COO**

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	$150,000.00	$150,000.00	$150,000.00	$150,000.00	$150,000.00

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

The undersigned is a (Partnership) (Individual) (Corporation) under the laws of the State of Delaware having its

Principal office at 25 Fairview Avenue, Verona, NJ 07044.

Foundation Risk Partners, Corp. dba Fairview Insurance Agency Associates
Company

81-5191759
Federal I.D. # or Social Security #

25 Fairview Avenue, Verona, NJ 07044
Address

Signature of Authorized Agent

Michael Graham
Type or Print Name

COO
Title of Authorized Agent

1-12-2021
Date

973-857-0870 x1132
Telephone Number

mgraham@fairviewinsurance.com
Email Address

973-857-9645
Fax Number

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}:** Foundation Risk Partners, Corp. dba Fairview Insurance Agency Associates

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	See attached organizational chart, there are no individuals that have a 10% or greater ownership.				
PARTNER NAME	Warburg Pincus is a private equity firm with various funds that collectively hold 10% or more of FRP Investors LP				
ADDRESS 1	450 Lexington Avenue				
ADDRESS 2	Suite 32				
CITY	New York	**STATE**	NY	**ZIP**	10017

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

ENTITY NAME					
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 #
n/a	

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)

1-12-2021

Date

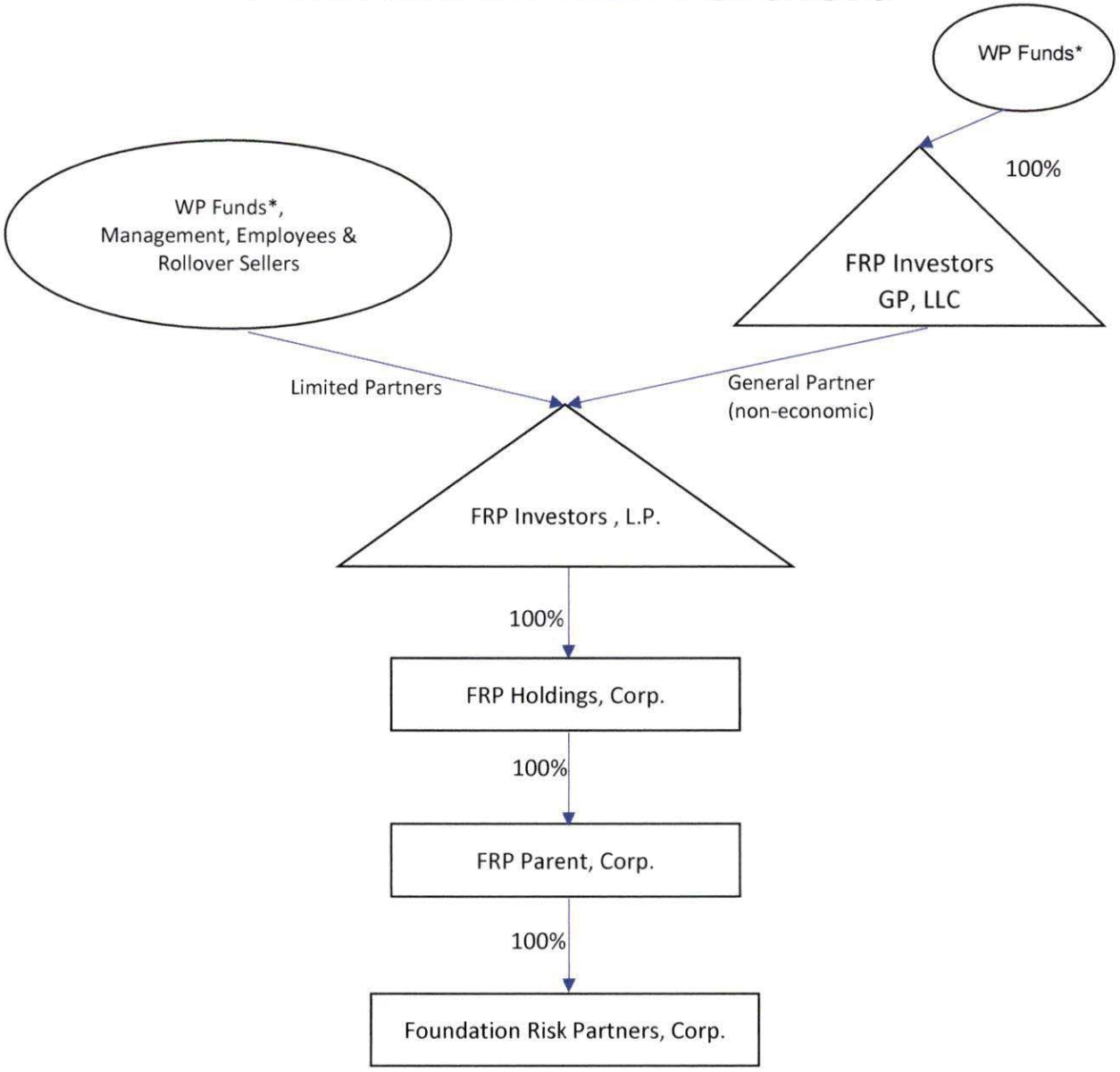
Michael Graham, COO

Print Name and Title

81-5191759

FEIN/SSN

Foundation Risk Partners



*WP Funds is comprised of multiple Warburg Pincus funds including the following:

Warburg Pincus Private Equity XII, L.P. **
Warburg Pincus Private Equity XII-B, L.P.
Warburg Pincus Private Equity XII-D, L.P.
Warburg Pincus Private Equity XII-E, L.P.
WP XII Partners, L.P.
Warburg Pincus XII Partners, L.P.
Warburg Pincus Financial Sector, L.P. **
Warburg Pincus Financial Sector-D, L.P.
Warburg Pincus Financial Sector Partners, L.P.

**Warburg Pincus Financial Sector, L.P. and Warburg Pincus Private Equity XII, L.P. owns 44.5885% and 32.2005% respectively of FRP Investors, L.P., however no entity or person owns more than 10% of FRP Investors, L.P. in the aggregate.

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

State of New Jersey

County of Essex

I, Michael Graham (Name of Affiant) residing in Montclair (Name of Municipality)

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

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

I am COO (Title or Position) of the Company of Fairview Insurance Agency Associates (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 Fairview Insurance Agency Associates (Name of Firm/Company)

(Signature of Affiant)

Michael Graham, COO

(Type of Print Name of Affiant)

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: Foundation Risk Partners, Corp. dba Fairview Insurance Agency Associates SIGNATURE: _____

PRINT NAME: Michael Graham TITLE: COO

DATE: 1-12-2021

Certification 63176

CERTIFICATE OF EMPLOYEE INFORMATION REPORT

INITIAL

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-JUN-2020 to 15-JUN-2023

FOUNDATION RISK PARTNERS CORP
1540 CORNERSTONE BLVD STE 23Q
DAYTONA BEACH FL 32117

ELIZABETH MAHER MUOIO
State Treasurer

(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.

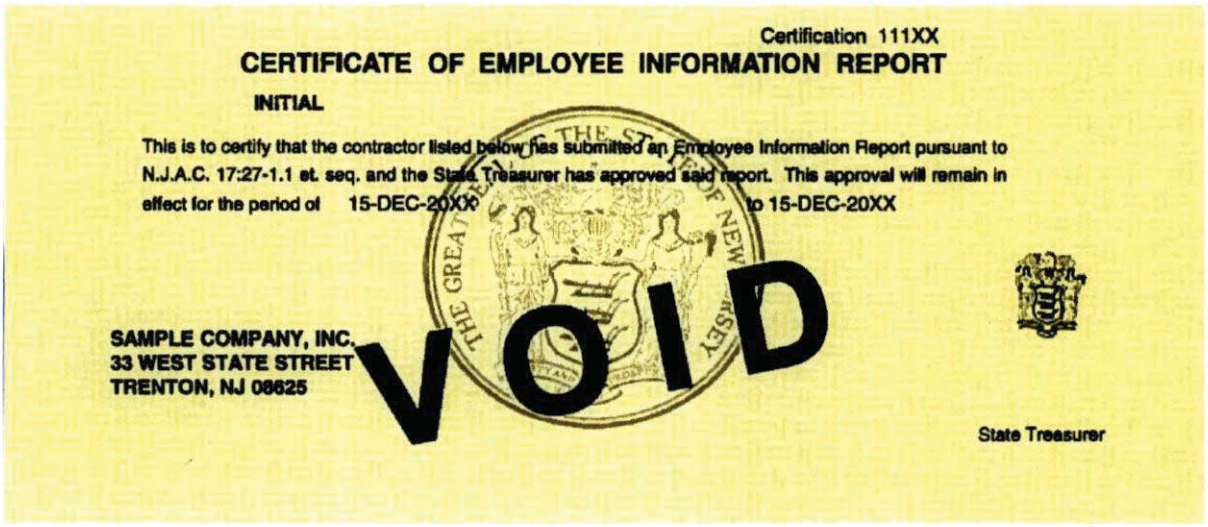
In conforming with the targeted employment goals, the contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, race, creed, color, national origin, ancestry, marital status, affectional 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**.

SAMPLE CERTIFICATE OF EMPLOYEE INFORMATION REPORT



Certification 111XX

CERTIFICATE OF EMPLOYEE INFORMATION REPORT

INITIAL

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-DEC-20XX to 15-DEC-20XX

SAMPLE COMPANY, INC.
33 WEST STATE STREET
TRENTON, NJ 08625

VOID

State Treasurer

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.

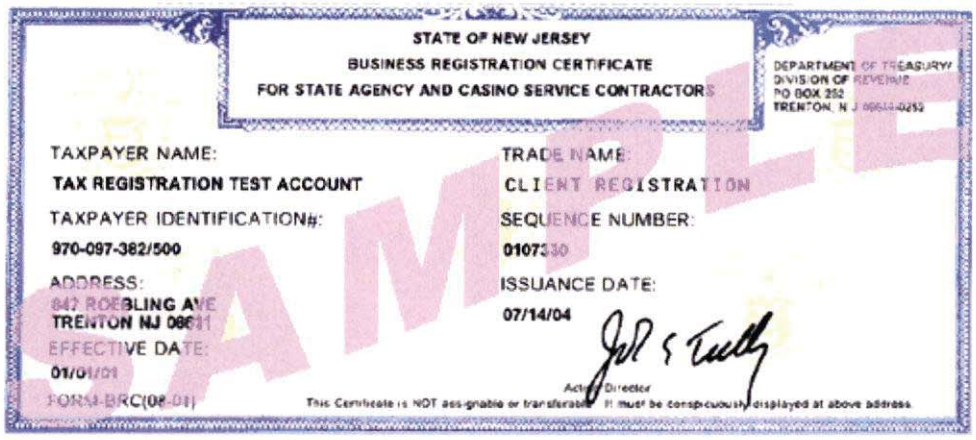
It is expressly agreed and understood that any approval by the owner of the services provided by the contractor pursuant to this contract will not relieve the contractor of the obligation to comply with the Act and to defend, indemnify, protect, and save harmless the owner pursuant to this paragraph.

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.

COUNTY OF SOMERSET, NEW JERSEY

THESE ARE **SAMPLES** OF THE **ONLY** ACCEPTABLE
BUSINESS REGISTRATION CERTIFICATES

PREFER WITH RFP RESPONSE, REQUIRED BY LAW PRIOR TO AWARD OF CONTRACT



STATE OF NEW JERSEY
BUSINESS REGISTRATION CERTIFICATE
FOR STATE AGENCY AND CASINO SERVICE CONTRACTORS

DEPARTMENT OF TREASURY
DIVISION OF REVENUE
PO BOX 252
TRENTON, NJ 08646-0252

TAXPAYER NAME:
TAX REGISTRATION TEST ACCOUNT

TRADE NAME:
CLIENT REGISTRATION

TAXPAYER IDENTIFICATION#:
970-097-382/500

SEQUENCE NUMBER:
0107330

ADDRESS:
847 ROEBLING AVE
TRENTON NJ 08611

ISSUANCE DATE:
07/14/04

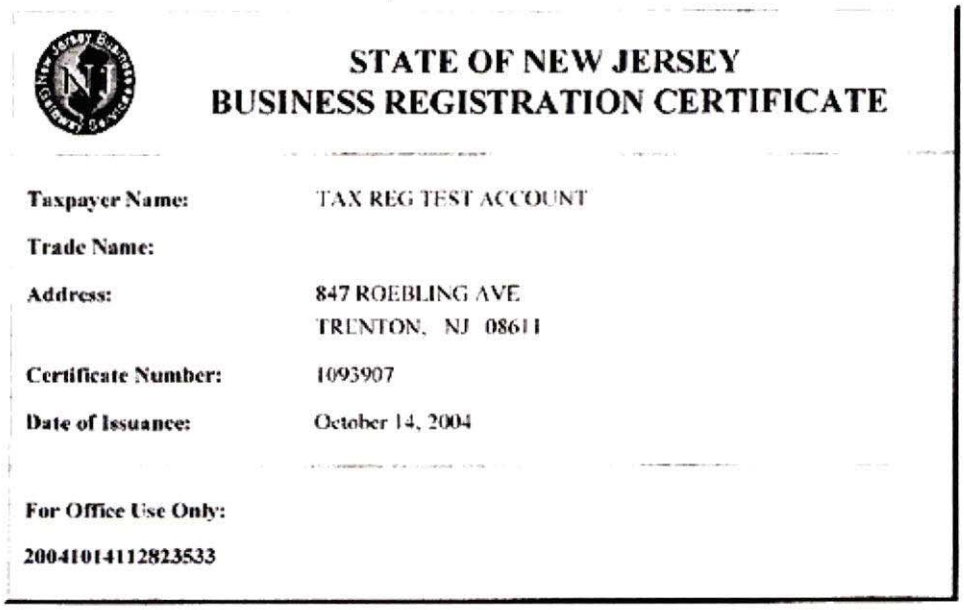
EFFECTIVE DATE:
01/01/01

Acting Director

FORM BRC(08-01)

This Certificate is NOT assignable or transferable. It must be conspicuously displayed at above address.

SAMPLE



STATE OF NEW JERSEY
BUSINESS REGISTRATION CERTIFICATE

Taxpayer Name:	TAX REG TEST ACCOUNT
Trade Name:	
Address:	847 ROEBLING AVE TRENTON, NJ 08611
Certificate Number:	1093907
Date of Issuance:	October 14, 2004

For Office Use Only:

20041014112823533

STATE OF NEW JERSEY
BUSINESS REGISTRATION CERTIFICATE

Taxpayer Name:	FOUNDATION RISK PARTNERS, CORP.
Trade Name:	FAIRVIEW INSURANCE ANGENCY ASSOCIATES
Address:	2 AQUARIUM DR, STE 200 CAMDEN, NJ 08103
Certificate Number:	2116491
Effective Date:	March 03, 2017
Date of Issuance:	August 25, 2020

For Office Use Only:

20200825162203010

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)
Question #1	1-8-2021	MJG

Acknowledged for: Fairview Insurance Agency Associates
(Name of Bidder)

By: _____
(Signature of Authorized Representative)

Name: Michael Graham
(Print or Type)

Title: COO

Date: 1-12-2021

FORM NOT REQUIRED IF NO ADDENDA ISSUED

SOMERSET COUNTY
QUESTIONS AND ANSWERS

Consultant Services for Somerset County Employee Benefits Plan
CONTRACT #: CY-COM-0023-21
Questions and Answers No. 1

Questions and Answers No. 1 has been issued for the RFP pertaining to Consultant Services for Somerset County Employee Benefits Plan CONTRACT #: CY-COM-0023-21 for the County of Somerset, on January 8, 2021 and has been delivered as an electronic transmission to all eligible vendors who have received the Request for Proposal.

Copies of Question and Answers No. 1 may be seen or procured at the following location: County of Somerset, Administration Building, Purchasing Division, 20 Grove Street, Somerville, New Jersey 08876 during regular business hours Monday – Friday, 8:30 a.m. – 4:30 p.m., or on the Somerset County website at www.co.somerset.nj.us.

Questions and Answers

Question 1: Why is the County out to bid for a consultant?

Answer 1: *The answer to this question would not impact the response to the RFP, and therefore will not be prequalified with an answer.*

Question 2: Who is the current consultant for the county?

Answer 2: *The answer to this question would not impact the response to the RFP, and therefore will not be prequalified with an answer.*

Question 3: What is the fee structure/rate with the current contract?

Answer 3: *The answer to this question would not impact the response to the RFP, and therefore will not be prequalified with an answer. In order to obtain the requested information please submit an OPRA request, forms are available on the Somerset County website.*

Question 4: Are commissions payable in addition to consulting fees currently or in the future?

Answer 4: *Please refer to section 5.4.5 on page 18 of the RFP document.*

Question 5: Is a copy of the current contract available?

Answer 5: *The answer to this question would not impact the response to the RFP, and therefore will not be prequalified with an answer. In order to obtain the requested information please submit an OPRA request, forms are available on the Somerset County website.*

Question 6: Are there other professionals that work on health benefits, i.e. actuary, RDS – that are not part of the current contract?

Answer 6: *Please refer to Scope of Work in the RFP document.*

Question 7: The claims experience provided is only through September 2019 – is 2020 data available?

Answer 7: *Not at this time.*

Question 8: Is there a scale or grading tool that will be used to evaluate the proposals? If so, please provide a copy.

Answer 8: *Please refer to section 5 in the RFP document.*

Melissa A. Kosensky, RPPO, QPA
Purchasing Agent

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

Bidder Name:	Fairview Insurance Agency Associates

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.

NOT APPLICABLE

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):	Michael Graham	Title:	COO
Signature:		Date:	1/12/2020

FOUNRIS-04 RJOHNSTON

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 6/3/2020

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 License # L100460 Acentria Insurance - Destin 4634 Gulfstarr Drive Destin, FL 32541	CONTACT NAME: PHONE (A/C, No, Ext): (850) 650-1950 FAX (A/C, No): (850) 892-0320 E-MAIL ADDRESS:
INSURED Foundation Risk Partners, Corp. 1540 Cornerstone Blvd, Suite 200 Daytona Beach, FL 32117	INSURER(S) AFFORDING COVERAGE — NAIC # INSURER A : Ohio Security Insurance Company — 24082 INSURER B : Travelers Property Casualty Company of America — 25674 INSURER C : Nautilus Insurance Company — 17370 INSURER D : Lloyd's Underwriters CAB - Canada INSURER E : INSURER F :

COVERAGES **CERTIFICATE NUMBER:** **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						EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE X OCCUR			BKS58307885	2/1/2020	2/1/2021	DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 1,000,000
	X Deductible $0						MED EXP (Any one person)	$ 15,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	POLICY PRO-JECT X LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	OTHER:							$
A	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS			BKS58307885	2/1/2020	2/1/2021	BODILY INJURY (Per accident)	$
	X HIRED AUTOS ONLY / X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
B	X UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	$ 25,000,000
	EXCESS LIAB CLAIMS-MADE			ZUP81M9329720NF	2/1/2020	2/1/2021	AGGREGATE	$ 25,000,000
	DED X RETENTION $ 10,000							$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N						X PER STATUTE OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) N	N / A		XWS58307885	2/1/2020	2/1/2021	E.L. EACH ACCIDENT	$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000
C	Errors & Omissions L			INS90346100220	2/1/2020	2/1/2021	Per Claim/Aggregate	10,000,000
D	Cyber Liability			DCCY00385-20	3/1/2020	2/1/2021	Per Claim/Aggregate	5,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Named Insureds:
FRP Investors, L.P.
FRP Holdings, Corp.
FRP Parent, Corp.
Foundation Risk Partners, Corp.
Synetro-CSG Holdings, LLC
Corporate Synergies Holdings, LLC
SEE ATTACHED ACORD 101

CERTIFICATE HOLDER

Foundation Risk Partners, Corp. dba Fairview Insurance Agency Associates
1540 Corner Stone Blvd., Suite 230
Daytona Beach, FL 32117

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

Charles H. Fyfield

AGENCY CUSTOMER ID: FOUNRIS-04 RJOHNSTON

LOC #: 1

ADDITIONAL REMARKS SCHEDULE

AGENCY	License # L100460	NAMED INSURED
Acentria Insurance - Destin		Foundation Risk Partners, Corp. 1540 Cornerstone Blvd, Suite 200 Daytona Beach, FL 32117
POLICY NUMBER		
SEE PAGE 1		
CARRIER	NAIC CODE	EFFECTIVE DATE: SEE PAGE 1
SEE PAGE 1	SEE P 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Description of Operations/Locations/Vehicles:
Corporate Synergies Group, LLC
Millenium Asset Management, Inc.
Lloyd S. Berkett Insurance Agency, Inc.
American Habitational Properties, LLC
BlueSky Multifamily Management, LLC
Eagle Mountain Properties, LLC
Fortress Multifamily Group, LLC
Harbor Management Group, LLC
Homeland Management, LLC

Errors & Omissions Liability deductible $50,000 per Claim

Certificate holder is an additional insured as respects General Liability & Auto Liability, as required by written contract, written agreement or permit. Umbrella Liability is follow form. Commercial General Liability coverage includes coverage for contractual liability and independent contractors, subject to policy terms and conditions

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

▶ **Go to *www.irs.gov/FormW9* for instructions and the latest information.**

Give Form to the requester. Do not send to the IRS.

Print or type. See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

Foundation Risk Partners, Corp.

2 Business name/disregarded entity name, if different from above

d/b/a Fairview Insurance Agency Associates

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC ☑ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ▶

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

1540 Cornerstone Blvd., Suite 230

6 City, state, and ZIP code

Daytona Beach, FL 32117

Requester's name and address (optional)

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN,* later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

			–			–				

or

Employer identification number

8	1	–	5	1	9	1	7	5	9

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here | **Signature of U.S. person** ▶ Charles H. Lybrand | **Date** ▶ 06/01/2020

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9.*

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, *later.*

LICENSES AND RESUMES

State of New Jersey

License No: 1694519

NPN: 18547972

Department of Banking and Insurance

FOUNDATION RISK PARTNERS, CORP.

1540 CORNERSTONE BLVD
DAYTONA BEACH FL 32117

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; Surplus Lines	01/28/2019	05/31/2021

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

FOUNDATION RISK PARTNERS, CORP.
1540 CORNERSTONE BLVD
DAYTONA BEACH FL 32117

State of New Jersey

License No: 9835926

NPN: 2197192

Department of Banking and Insurance

RYAN D GRAHAM

FAIRVIEW INSURANCE AGENCY ASSOC INC
25 FAIRVIEW AVE
VERONA NJ 07044-1341

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; Personal Lines; Property	09/01/2020	08/31/2022

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

RYAN D GRAHAM
FAIRVIEW INSURANCE AGENCY ASSOC INC
25 FAIRVIEW AVE
VERONA NJ 07044-1341

RYAN D. GRAHAM

PROFESSIONAL QUALIFICATIONS

Fairview Insurance Agency Associates – Verona, NJ
Director of Business Development, Employee Benefits; October 1998 – Present

- Oversee the Benefits Department and all Public Sector accounts
- Evaluate and advise clients on Employee Benefit Programs including Health, Prescription, Dental, Life, Disability, and Long Term Care insurance
- Act as a liaison between Council/Board Members and Collective Bargaining Units regarding plan structures and cost containment strategies
- Negotiate savings with carriers
- Evaluate program costs and make recommendations for plan or procedure changes, if necessary

MWW Group – Secaucus, NJ
Account Coordinator, Public Affairs and Investor Relations; August 1997 – September 1998

- Coordinated client press kits
- Wrote AP press releases pertaining to client affairs
- Acted as liaison between the client and portfolio manager/financial analyst

COMMUNITY INVOLVEMENT

- Township of Verona Board of Adjustments
- Essex County Workforce Investment Board (WIB) member
- Member of Governor Chris Christie's Healthcare Transition Committee
- Jaycees NJ State Director and Executive Board Member
- KerryCore NY Original initial committee member; coordinator of various fundraising events
- White House Intern for Washington DC Public Liaisons office, as intermediary between staff members and media press
- The Leaguers, Inc. of Newark, NJ
    - + Recipient of Valuable Contributions Award, 2011
    - + Executive Committee Member of Annual Golf Fundraiser
    - + Donor of computers to associated Newark schools

CONTACT

25 Fairview Avenue
Verona, NJ 07044
www.fairviewinsurance.com

P 973-857-0870 x 116
F 973-857-9645
E rgraham@fairviewinsurance.com

EDUCATION

Bachelor of Arts, Marketing – 1997,
Albright College, Reading PA
Class President

LICENSES

New Jersey
- Life
- Health
- Property & Casualty

New York
- Life
- Health

CLTC Designation

PROFESSIONAL MEMBERSHIPS

Member of NAHU

State of New Jersey

License No: 1679941

NPN: 18881728

Department of Banking and Insurance

MARK MICHAEL ALBIEZ

25 FAIRVIEW AVENUE
VERONA NJ 07044

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	11/01/2020	10/31/2022

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

MARK MICHAEL ALBIEZ

[redacted]

MARK ALBIEZ

PROFESSIONAL QUALIFICATIONS

Fairview Insurance Agency Associates – Verona, NJ
Insurance Consultant; August 2018 – Present

- Consult on insurance coverage options for a variety of client types
- Focus on governments, agencies, and similar organizations to ensure that their insurance needs are addressed

City of Jersey City, Office of Mayor Steven Fulop – Jersey City, NJ
Chief of Staff; July 2014 – August 2018

- Direct daily functions of Mayor's Office and all municipal departments, including a municipal workforce of more than 3,000 employees and a municipal budget greater than $550 million
- Serve as a representative of the Mayor at official meetings
- Maintain strong relationships with elected officials at the State, County, and Local levels, as well as representatives from the business community
- Negotiate with leadership of labor unions
- Cultivate relationships with media to drive message and brand
- Engage with community organizations on local issues

Office of Senator Brian Stack – Jersey City, NJ
Chief of Staff; January 2009 – July 2014

- Direct daily functions of office, including staff, budget, and legislative activities
- Draft, monitor, and analyze legislation
- Interact with various State agencies as well as other offices of elected officials
- Formulate message and convey to media
- Address constituent needs and provide needed services to the public
- Collaborate with grassroots organizations to identify solutions to local issues

Department of Recreation, Parks and Public Property – Union City, NJ
Deputy Director; January 2012 – July 2014

- Oversee department staff, operations, and budget
- Participate in design processes of parks and recreational facilities with members of administration, architects, and engineers
- Ensure adequate maintenance of parks, recreational facilities, and public property
- Implement recreational programming for local community, including programs focusing on youth engagement
- Secure funding streams for respective projects.

City of Jersey City – Jersey City, NJ
Project Manager; November 2003 – December 2008

- Secure funding for recreation programs, through public and corporate funding sources; more than $3 million acquired via public and private endowments
- Oversee $3.2 million refurbishment of the Jersey City Armory and manage all grant allotments associated with the project.

CONTACT

25 Fairview Avenue
Verona, NJ 07044
www.fairviewinsurance.com
800-372-2558

P 973-857-0870 x131
F 973-857-3075
E malbiez@fairviewinsurance.com

EDUCATION

Bachelor of Arts, Philosophy
Minor, Anthropology
Rutgers University
New Brunswick, NJ

LICENSES

New Jersey

- Health
- Accident

State of New Jersey

License No: 1019084 NPN: 5695755

Department of Banking and Insurance

JOSEPH A GRAHAM

[redacted]

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES
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LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Life	11/01/2019	10/31/2021

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Trenton, NJ. 08625-0327

JOSEPH A GRAHAM
[redacted]

JOSEPH A. GRAHAM

PROFESSIONAL QUALIFICATIONS

Fairview Insurance Agency Associates – Verona, NJ
Sales Manager; 2001-present

- Evaluate and advise clients of Employee Benefit Programs including Health, Prescription, Dental, Life, Disability, and Long Term Care insurance
- Negotiate savings with carriers
- Evaluate program costs and make recommendations for plan or procedure changes
- Act as liaison between entity, carrier, and employees
- Evaluate existing benefit plans for correct level of benefits
- Act as an employee advocate by researching issues thoroughly
- Coordinate group implementation and enrollment

Flagship Credit Corporation – Philadelphia, PA
Area Sales Manager; 1996-2001

- Responsible for increasing sales through prospecting, qualifying, and closing for volume commitments from new and/or existing dealers
- Trained dealership personnel and managed relationship for key efficiency targets and volume growth
- Analyzed competitors programs and made recommendations to increase sales volume
- Responsible for conducting on-site training at dealerships on loan financing and documentation preparation
- Served as liaison between dealerships to handle customer issues

Electronic Data Systems – Wayne, PA
Credit Analyst; 1995-1996

- Developed and maintained relationships with automobile dealerships nationwide
- Analyzed credit bureau reports for lease and retail financing
- Conveyed decisions in a professional and timely manner
- Trained new staff on credit policy and procedure

First Fidelity Bank – Philadelphia, PA
Credit Analyst; 1993-1995

- Built and maintained business relationships through quality service
- Analyzed consumer credit reports for lease and retail financing
- Calculated total debt service ratio to ensure compliance to policy
- Verified accuracy of credit application information

CONTACT

25 Fairview Avenue
Verona, NJ 07044
www.fairviewinsurance.com

P 973-857-0870
F 973-857-9645
E jagraham@fairviewinsurance.com

EDUCATION

Associate in Science, Business Administration – Penn State University

LICENSES

New Jersey
- Life
- Health
- Accident

Pennsylvania
- Life
- Health
- Accident

State of New Jersey

License No: 8701038 NPN: 5711836

Department of Banking and Insurance

MICHAEL J ATKINSON

FAIRVIEW INSURANCE AGENCYASSOCIATES
25 FAIRVIEW AVE
VERONA NJ 07044-1341

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES
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LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Life	05/01/2019	04/30/2021

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P.O. Box 327
Trenton, NJ. 08625-0327

MICHAEL J ATKINSON

[redacted]

MICHAEL ATKINSON

PROFESSIONAL QUALIFICATIONS

Fairview Insurance Agency Associates – Verona, NJ

Employee Benefits Account Executive; 2016 - Present

- Collect claim data and perform analysis including development of loss ratios, demographic studies, and plan design evaluation
- Make recommendations regarding plan design and cost containment measures, and provide data analysis of such
- Coordinate RFPs with carriers, including negotiation of plan and rates
- Present data to clients including governing bodies, union officials, business administrators, and committees
- Act as liaison between the entity, the carrier, and the employees

Insurance Design Administrators – Oakland, NJ

Sales and Marketing; 1995 – 2015

- Business Development including review of all plan expenses, performance measurements, and submissions for underwriting
- Broker recruitment
- Responsible for 27 accounts – Medical, HRA, and FSA – administered by IDA
- Fully Insured Business as well as Self-Funded Business

Director of Operations; 1993 – 1995

- Broker recruitment
- Responsible for 27 accounts – Medical, HRA, and FSA – administered by IDA

PROFESSIONAL MEMBERSHIPS

- National Association of Health Underwriters
- Completed course to become designated Health Insurance Associate (HIA)

CONTACT

25 Fairview Avenue
Verona, NJ 07044
www.fairviewinsurance.com

P 973-857-0870 x135
F 973-857-7935
E matkinson@fairviewinsurance.com

EDUCATION

1985, Bachelor of Science in Business Administration and Marketing – Farleigh Dickenson University

LICENSES

New Jersey
- Life
- Health

New York
- Life
- Health

State of New Jersey

License No: 77302

NPN: 5701123

Department of Banking and Insurance

DORIS DAYE-SMITH

[redacted]

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Insurance Producer	Accident & Health or Sickness; Life	02/01/2020	01/31/2022

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Trenton, NJ. 08625-0327

DORIS DAYE-SMITH

[redacted]

DORIS DAYE-SMITH

PROFESSIONAL QUALIFICATIONS

Fairview Insurance Agency Associates – Verona, NJ
Account Manager/Client Liaison; October 2012 – Present

- Provide ongoing support to clients
- Perform carrier invoice reconciliations
- Assist client administration in various tasks and requests
- Evaluate plan benefits and contracts for accuracy
- Assist with group implementation and enrollment
- Coordinate between carriers and clients
- Generate proposals and renewals for small groups via online system

Dental Health Associates – Phillipsburg, PA
Assistant Manager; January 2009 – March 2011

- Managed a multi-specialty dental practice of 55 employees and providers, with average monthly flow typically exceeding 200 patients
- Served as office facilitator for all personnel while acting as liaison between practice and corporate office
- Supervised all treatment support systems and patient flow

Horizon Blue Cross/Blue Shield of New Jersey – Newark, NJ
Senior Account Specialist; June 1994 – August 2004

- Promoted through ranks of customer service positions for Dental division
- Achieved position of Senior Account Specialist handling current and prospective key account marketing, sales, and support
- Trained and managed all activities of three customer service personnel

CONTACT

25 Fairview Avenue
Verona, NJ 07044
www.fairviewinsurance.com
800-372-2558

P 973-857-0870 x133
F 973-857-9645
E ddaye-smith@fairviewinsurance.com

EDUCATION

Rutgers University
New Brunswick, NJ

LICENSES

New Jersey

- Life
- Health

State of New Jersey

License No: 218350

NPN: 7433024

Department of Banking and Insurance

TINA MARTA

FAIRVIEW INSURANCE AGENCY
25 FAIRVIEW AVE
VERONA NJ 07044-1341

IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES
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LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Life	08/01/2020	07/31/2022

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TINA MARTA

[redacted]

TINA MARTA

PROFESSIONAL QUALIFICATIONS

Fairview Insurance Agency Associates – Verona, NJ
Account Manager/Client Liaison; August 2016 – Present

- Provide ongoing support to clients
- Perform carrier invoice reconciliations
- Assist client administration in various tasks and requests
- Evaluate plan benefits and contracts for accuracy
- Assist with group implementation and enrollment
- Coordinate between carriers and clients
- Generate proposals and renewals for small groups via online system

Arthur J. Gallagher – Whippany, NJ
Consultant; June 2012 – August 2016

- Conduct market research and prepare strategies for promotion according to market statuses
- Prepare renewal presentation to present to clients
- Responsible for working on the sale and implementation of new business
- Prepare RFPs and marketing all lines of coverage
- Work directly with carriers on renewal projections and communicate estimates to clients
- Identify new business opportunities through referrals and cross-selling
- Conduct administration and employee enrollment meetings
- Work with Gallagher's administration team and carrier to ensure proper follow up and resolution of specific claim and service issues

Client Coordinator; April 2000 – June 2012

- Support the producer for newly sold accounts
- Work with clients in the small-to-mid market
- Prepare/Market renewals to maintain existing client base
- Work with brokers to attain new groups
- Responsible for a Student Accident book of business worth $1.2M in revenue which consisted of working directly with school contact, marketing coverage, presenting options and selling product
- Communicate with carriers on administrative and related issues

CONTACT

25 Fairview Avenue
Verona, NJ 07044
www.fairviewinsurance.com
800-372-2558

P 973-857-0870 x130
F 973-857-9645
E tmarta@fairviewinsurance.com

EDUCATION

Bachelor of Science – Criminal Justice
Caldwell College, Caldwell, NJ

LICENSES

New Jersey
- Health
- Life

New York
- Health
- Life

State of New Jersey

License No: 231206

NPN: 7328096

Department of Banking and Insurance

RAMONA J ORTIZ

FAIRVIEW INSURANCE AGENCY
25 FAIRVIEW AVE
VERONA NJ 07044

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Insurance Producer	Accident & Health or Sickness; Life	04/01/2020	03/31/2022

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20 West State Street
P.O. Box 327
Trenton, NJ. 08625-0327

RAMONA J ORTIZ

[redacted]

JACKIE ORTIZ

PROFESSIONAL QUALIFICATIONS

Fairview Insurance Agency Associates – Verona, NJ
Account Manager/Client Liaison; June 2009 – May 2016; February 2019-Present

- Provide ongoing support to clients
- Perform carrier invoice reconciliations
- Assist client administration in various tasks and requests
- Evaluate plan benefits and contracts for accuracy
- Assist with group implementation and enrollment
- Coordinate between carriers and clients
- Generate proposals and renewals for small groups via online system

Quadel Consulting Services – Newark, NJ
Administrative Assistant; 2009

- Provided administrative support and secretarial support
- Prepared correspondence, reports, and other documents at the direction of the Managing Directors
- Maintained confidential files and reports
- Submitted information for monthly reports to managers as needed

Gallagher Benefit Services – Manhattan, NY
Account Executive; 2008

- Provided support to middle market and broker inquiries by contacting appropriate operations areas to facilitate quality customer service and issue resolution
- Represented business clients in negotiations with insurance carriers during annual policy renewals
- Examined and presented proposals of new business and services from various insurers

CIGNA Healthcare – Jersey City, NJ
Client Strategy Specialist; 2007-2008

- Coordinated with account managers to resolve complex and non-routine inquiries
- Kept informed of account status and potential opportunities for account growth and expansion
- Reviewed portfolios to ensure that products were properly utilized for client satisfaction
- Made on-site preparations to existing and prospective clients to introduce and promote new or recommended account services

Horizon Blue Cross/Blue Shield of New Jersey – Newark, NJ
Account Consultant; 1997-2007

- Earned the following promotions during tenure:
  - Dental Claims Specialist
  - Associate Sales Promotions Coordinator
  - Senior Account Specialist, Small Groups Dental
  - Account Consultant, Life and Disability Agency
- Coordinated necessary communication and document transfers between clients, attorneys, and loan officers
- Reviewed and released policy renewals to brokers and clients

CONTACT

25 Fairview Avenue
Verona, NJ 07044
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800-372-2558

P 973-857-0870 x115
F 973-857-9645
E jortiz@fairviewinsurance.com

EDUCATION

James J. Ferris High School,
Jersey City, NJ

LICENSES

New Jersey

- Life
- Health

REFERENCES

Fairview Insurance Agency Associates
Public Entity References

Client	Covered Lives	Term	Lines of Coverage	Contact	Contact #
Barnabas Health 95 Old Short Hills Rd, West Orange NJ	30,000+	2013-Present	Life; LTD; AD&D; BTS	Milton Anderson, Chief Human Resources Officer	973-322-4403
Bayonne Board of Education 669 Avenue A, Bayonne, NJ	900+	2017-Present	Prescription	Daniel Castles, Business Administrator	201-858-5599
City of Bayonne 630 Avenue C, Bayonne, NJ	800+	2017-Present	Prescription	Jerry Siwiec, HR Director	201-858-6041
Township of Brick 401 Chambersbridge Rd., Brick, NJ	600+	2014-Present	Medical; Prescription	Sarah Scarpelli, Benefits Administrator	732-262-4626
City of Hoboken 94 Washington St., Hoboken, NJ	900+	1982-2001, 2013- Present	Medical; Prescription; Dental; Vision	Jason Freeman, Director of Operations	201-420-2000 x1006
Irvington Board of Education 1 University Place, Irvington, NJ	1800+	2018-Present	Medical, Prescription	Kimberly Mangum-Ross, Benefits Manager	973-399-6800 x2186
Township of Irvington 1 Civic Sq., Irvington, NJ	700+	2015-Present	Medical; Prescription	Musa Malik, Business Agent	973-399-8111
Jersey City Board of Education 364 Claremont Ave., Jersey City, NJ	3900+	2015-Present	Prescription	Steven Schwartz, Assisst. Business Administrator	201-915-6274
Borough of Keyport 70 West Front St., Keyport, NJ	30+	2014-Present	Dental; Life, AD&D;	Steve Gallo, Business Administrator	732-739-5122
Township of Livingston 357 South Livingston Ave., Livingston, NJ	250+	2005-Present	Dental	Russell Jones, Acting Township Manager	973-535-7973
Township of Lopatcong 232 South 3rd St., Phillipsburg, NJ	50+	2008-Present	Dental	Beth Dilts, Business Administrator	908-859-3355
Mendham Borough Board of Education 12 Hilltop Road, Mendham, NJ	70+	2017-Present	Medical; Prescription;	James Rollo, Business Administrator	973-523-4804 x234
Town of Morristown 200 South Street, Morristown, NJ	200+	2014-Present	Medical; Prescription; Dental; Vision	Jillian Barrick, Business Administrator	973-292-6625
Newark Board of Education 765 Broad Street, Newark, NJ	5,200+	2019-Present	Prescription	Legretha Wingo, Benefits Administrator	973-733-6567
North Jersey District Water Comm. 1 F.A. Orechio Dr., Wanaque, NJ	200+	2005-2012, 2015-Present	Dental; Vision	Jennifer McMaster, Business Administrator	973-835-2906
City of Orange 29 North Day St., Orange, NJ	300+	2008-Present	Medical; Prescription; Dental	Chris Hartwyk, Business Administrator	973-266-4005
City of Passaic 330 Passaic Street, Passaic, NJ	1000+	2016-Present	Prescription; Dental	Elizabeth Velazquez, Pensions & Benefits	973-365-3962
Passaic Board of Education 663 Main Avenue, Passaic, NJ	2200+	2018-Present	Medical; Prescription; Dental; Vision; Disability	Erlinda Arellano, Business Administrator	973-470-5500
County of Passaic 401 Grand Street, Paterson, NJ	4000+	2018-Present	Medical; Prescription, Dental	Anthony De Nova, County Administrator	973-881-4405
Passaic Valley High School BOE 100 East Main St., Little Falls, NJ	150+	2016-Present	Dental	Colin Monahan, Business Administrator	973-890-2500 x2510
Passaic Valley Water Commission 1525 Main Street, Clifton, NJ	250+	2017-Present	Medical; Prescription; Dental	Louis Amodio, Administrative Secretary	973-340-4310
Borough of Red Bank 90 Monmouth St., Red Bank, NJ	550+	2018-Present	Medical; Prescription	Ziad Andrew Shehady, Business Administrator	732-530-2748
Totowa Board of Education 10 Crews Street, Totowa, NJ	70+	2016-Present	Dental	Patricia Capitelli, Chief School Administrator	973-956-0010
Township of West Orange 66 Main Street, West Orange, NJ	600+	1998-Present	Medical; Prescription; Dental; Vision	Jack Sayers, Business Administrator	973-325-4050
Borough of Wood Ridge 85 Humboldt St., Wood Ridge, NJ	50+	2008-Present	Vision	Chris Eilert, Business Administrator	201-939-0202
Township of Vernon 21 Church Street, Vernon, NJ	170+	2016-Present	Dental; Vision	Donelle Bright, Chief Financial Officer	973-764-4055
County of Warren County Route 519 S., Belvidere, NJ	1400+	2018-Present	Medical; Prescription	Danielle M. Davis, Personnel Department	908-475-7950

Fairview Insurance Agency Associates has extensive knowledge and experience in public sector service, with diverse clients across the state of New Jersey. A selection of our records of success is below.

City of Hoboken. (1000 covered employees)

Fairview Insurance Agency moved the City out of the NJ SHBP and into a private Horizon program in 1982 for over a $1 million savings. Fairview serviced the City until June 2000 and then in July 2013, Fairview Insurance became the City's Broker of Record for all employee benefits. Since then, we have implemented an on-site wellness program for the City that will ultimately lower claims and control the costs of premium. The program was officially up and running as of December 2013 and has had tremendous success and has been well received by employees.

Effective June 2016, Carepoint Health Systems left the Horizon Blue Cross/Blue Shield network; this action would have increased the City's budget by over $5 million. Fairview Insurance effectively negotiated a direct contract between the City of Hoboken and Carepoint Health Systems, which resulted in saving the City's budget. To our knowledge, no insurance broker in the state of New Jersey has accomplished a task of this magnitude.

Township of West Orange. (600 covered employees / retirees)

Fairview Insurance Agency moved the Township out of the NJ SHBP and into a private Horizon BCBS of NJ program in 2010 for over $500,000 in savings. We were then able to obtain additional savings on the dental and prescription by packaging all lines with Horizon BCBS of NJ.

Since then we have been effective at keeping the renewal increases to a minimum by securing competitive bids and effectively negotiating with carriers. Our 2018 prescription program renewed with 0% increase.

In 2014, we successfully negotiated a savings of over $1 million in premium by moving out of the current fully insured program and into a self-insured program. In addition to the savings, employees are now provided with enhanced services, such as an EAP, Health Advocate, and Wellness Coaching.

City of Passaic Board of Education. (2000 covered employees)

Upon being named Broker of Record July 1, 2018, our firm completed an audit of the Board of Education's prescription program resulting in a three-year projected savings of over $10 million.

Irvington Board of Education. (1800 covered employees)

Fairview Insurance became the Broker of Record for Irvington Board of Education as of July 1, 2018, upon which we moved the Board from the State Health Benefits Plan to a fully-insured plan with Aetna (medical and prescription) to save $1.8 million. This change was made with unanimous union approval.

City of Bayonne and Bayonne Board of Education (1500+ covered employees)

Upon being named broker of record, Fairview Insurance moved the Board of Education out of the State Health Benefits Program. To follow, we combined the prescription coverage between the City of Bayonne and Bayonne Board of Education Inter-local Agreement self-insured with Reinsurance; this change was made with no plan disruption.

The combined program is projected to save the Board of Education almost $640,000, and the city almost $400,000 for a combined savings of over $1 million in the first year. Immediate savings were realized due to a 20% increase in administrative costs.

Jersey City Public Schools (3900+ covered employees)

Upon being named broker of record, Fairview Insurance has negotiated better dispensing fees, rebates for Brand retail and mail order, Specialty Drug rebates and AWP pricing at renewal doubling the rebates received by the Boar d of Education for the three-year contract with no disruption to the membership or administration.

The projected rebates increased by $2.5 million per year based on utilization rates in 2016.

Township of Brick (600+ covered employees)

Since becoming Broker of Record in 2014, Fairview Insurance has produced stable renewals for the Township in both the medical and prescription programs. We have also implemented extremely effective outside-the-box claims reduction methods, utilizing Wellness Coaches USA.

While conducting a claims review in 2017, Fairview Insurance uncovered more than $1 million in fraud.

Town of Morristown (200+ covered employees)

Fairview Insurance has been the Town's Broker of Record since 2014. Most recently, Fairview Insurance moved the Town from the State Health Benefits Program to a self-insured program, resulting in a savings of more than $500,000.

County of Passaic (4000+ covered employees)

Upon being named Broker of Record as of July 1, 2018, our firm conducted a prescription program analysis with a projected 3-year savings of over $10 million.

While conducting an eligibility audit, our firm discovered more than twenty deceased members still enrolled in the County's benefits program, rectifying the issue for a savings.

RWJ Barnabas (30,000+ covered employees)

Fairview Insurance was named Broker of Record in 2014 to manage life, Voluntary Life, Long-Term Disability, and Buy-Up Long-Term Disability. Our firm consolidated and implemented new ancillary plans, and saved RWJ Barnabas $5 million on their renewal, following their merger in 2014 (the largest hospital merger on record in the State of New Jersey).

Fairview Insurance has specified a dedicated team to service the client 24/7 in order to immediately expedite claims and liaison between carriers, in addition to continually auditing plans to ensure employees are covered properly.

TOWNSHIP OF IRVINGTON
DEPARTMENT OF ADMINISTRATION
MUNICIPAL BUILDING - CIVIC SQUARE
IRVINGTON, NJ 07111
Tel. (973) 399-6621 Fax: (973) 399-6766

Anthony Vauss
Mayor

Musa A. Malik
Business Administrator

September 1, 2020

Fairview Insurance Agency Assoc., Inc.
25 Fairview Avenue
Verona, NJ 07044

To Whom It May Concern:

It is with enthusiasm that I write this letter of recommendation for Fairview Insurance Agency Associates, Inc.

Fairview Insurance Agency has been the broker for our health benefits since 2015 and we have been completely satisfied with their performance. They done an excellent job thus far and are very responsive to our inquiries and requests.

We are pleased with the way that Fairview conducts their business and are happy to recommend the services of Fairview Insurance Agency Associates, Inc.

Sincerely,

Musa A. Malik
Township of Irvington
Business Administrator

CITY OF NEWARK
Mayor Ras J. Baraka

Department of Administration
Division of Personnel

Aondrette O. Williams, MHRM
Director

920 Broad Street, Room 212
Newark, NJ 07102
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Fax: 973-622-4906

A City We Can All Believe In

August 14, 2020

Fairview Insurance Agency Assoc., Inc.
25 Fairview Avenue
Verona, NJ 07044

Dear Ms. Smith:

It is with enthusiasm that I write this letter of recommendation for Fairview Insurance Agency Associates, Inc.

Fairview Insurance Agency has been the broker for our health benefits since the beginning of the year and we have been completely satisfied with their performance. They done an excellent job thus far and are very responsive to our inquiries and requests.

We are pleased with the way that Fairview conducts their business and are happy to recommend the services of Fairview Insurance Agency Associates, Inc.

Sincerely,

Aondrette O. Williams

Aondrette O. Williams

COUNTY OF MERCER

OFFICE OF PERSONNEL
McDade Administration Building
640 South Broad Street
P.O. Box 8068
Trenton, NJ 08650-0068
Phone: 609-989-6676 Fax: 609-989-6535

Brian M. Hughes
County Executive

Kelvin S. Ganges
Chief of Staff

Lillian L. Nazzaro, Esq.
County Administrator

Raissa L. Walker
Personnel Director

August 25, 2020

Fairview Insurance Agency Assoc., Inc.
25 Fairview Avenue
Verona, NJ 07044

Dear Ms. Smith:

I would like to take the opportunity to offer a formal recommendation for Fairview Insurance Agency Associates, Inc.

Mercer County has been working with Fairview Insurance Agency Associates, Inc. since 2016. It is without a doubt that in the last four years, Fairview Insurance Agency Associates have proven themselves helpful, efficient, and effective in providing their services to our organization.

Mercer County's experience with Fairview Insurance has been nothing but positive so it is my pleasure to offer this letter of recommendation.

Sincerely,

Raissa L. Walker
Director of Personnel

SERVICE INFORMATION

The HR Library Every Business Needs to Stay Compliant

Did you know that employees win lawsuits two-thirds of the time with the average employment practices verdict exceeding $250,000 and the cost of defense exceeding $100,000?*

Did you know that in a recent survey of companies, 57% said they had dealt with an employee-related lawsuit in the past five years?**

How do you protect your company from the time, expense and distress associated with employee-related lawsuits?

HR360 is the premier online HR Library, featuring thousands of pages of content, hundreds of downloadable forms and great new HR tools including an easy-to-use Job Description Builder.

The answer is easy... **HR360!** The one online HR resource every business needs. Our site features thousands of pages of content, forms and posters—it's like having a mini-HR department at your fingertips. HR360 includes:

- Employee Benefits — Federal and State guidelines and how-to information to help you stay compliant.
- Downloadable and Customizable sample Employee Handbook.
- Human Resource information including how to do performance reviews, interview, hire and terminate.
- Hundreds of downloadable forms, policies and checklists.
- Laws such as COBRA, ERISA, FMLA, HIPAA clearly explained.
- HR Tools such as the Job Description Builder and Salary Benchmarking tool.
- Downloadable federal and state posters.

All this content is provided in an easy-to-navigate, timesaving format that helps you stay compliant and ahead of the curve.

*source: hrthatworks.com, **source: findlaw.com

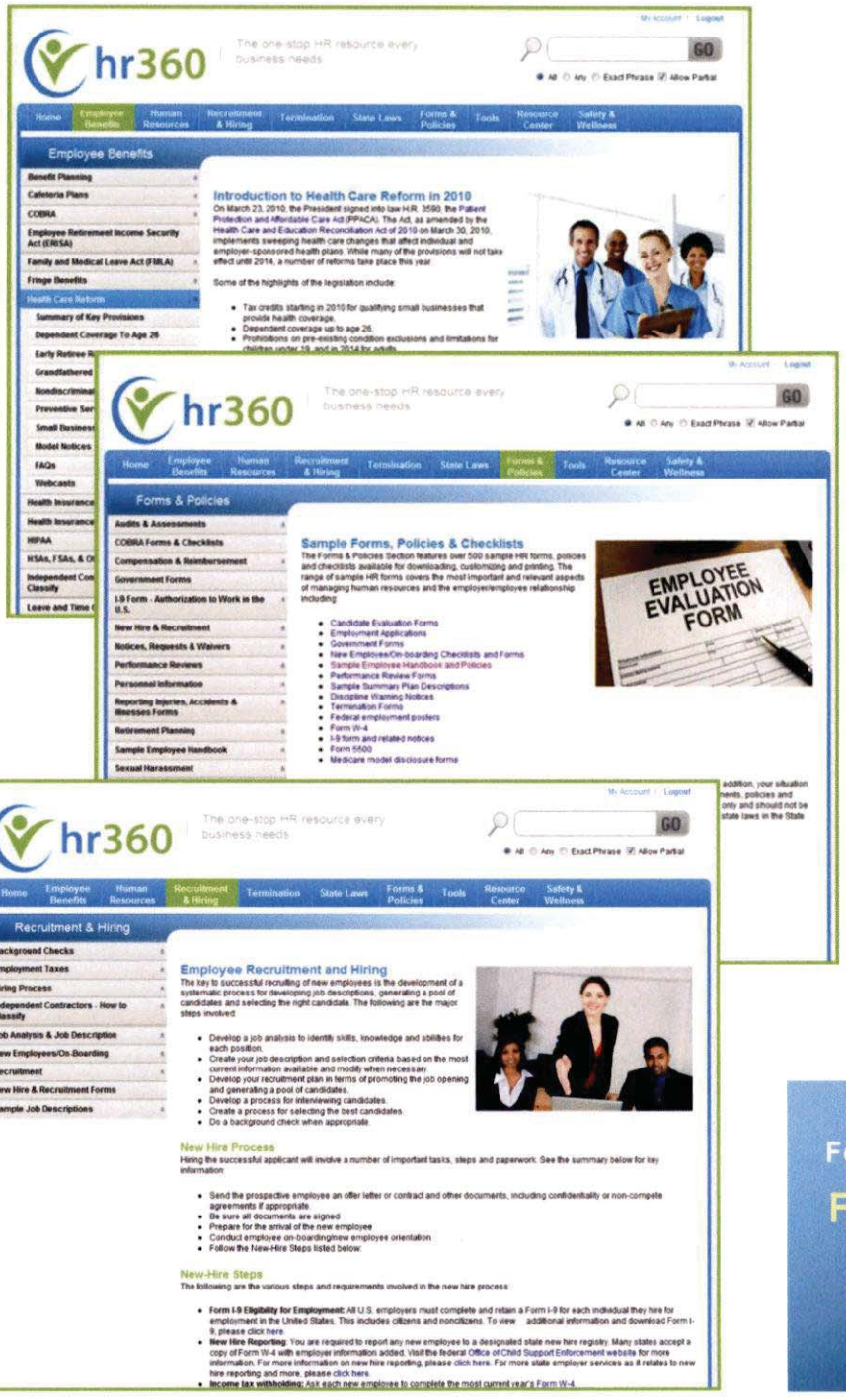
The One-Stop HR Resource Every Business Needs

For More Information Please Contact:

Fairview Insurance Agency Associates

(800) 372-2558

HR360 is the premier online HR library providing the comprehensive content, how-to guidelines and forms you need to stay compliant. HR360 covers an extensive range of topics including:



- Employee Benefits
- Human Resources
- Health Care Reform
- State Employment Laws
- Job Description Builder
- Salary Benchmarking Tool
- Sample Employee Handbook
- Recruitment & Hiring
- Hundreds of Downloadable Forms and Policies
- How to Hire and Terminate
- Performance Reviews
- Safety & Wellness
- Retirement Planning
- HR News Alerts
- States, Rates & Dates
- Frequently Asked Questions
- Glossaries of Terms

For More Information Please Contact:

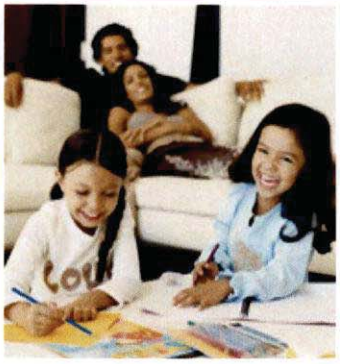
Fairview Insurance Agency Associates

(800) 372-2558

BalanceWorks® Newsletter

November 2015 | Written by the work/life experts at **eni**






Healthy Holiday Habits

November marks the beginning of the joyous "holiday season". All the festivities do have a few negative side effects including lack of sleep, added stress, and holiday weight gain. The good news is that there are some tips and tricks you can utilize from Thanksgiving all the way through New Year's Day to keep you fit and full of energy!

Quality Shut Eye

Stick to your normal sleep schedule as much as possible. Even after attending a late night holiday party, try your best to wake up at the same time you normally do to preserve your regular sleep-wake cycle. If you are extremely tired, it's better to grab a quick mid-day nap than to "sleep-in".

Avoid eating 2 hours before bedtime. If you are starving before bed, avoid eating that leftover pumpkin pie or a spoonful of mashed potatoes. Instead reach for a light snack like fruit or granola.

Avoid caffeine and alcohol up to 4 hours before bedtime. Obviously, caffeine is a stimulant and will make it harder to fall asleep. Alcohol is a depressant, so although it may help you fall asleep initially, as soon as your body metabolizes the alcohol, it will disrupt your sleep and wake you up.

Your bedroom should be your sanctuary. Avoid the urge to decorate your bedroom with twinkle lights, a Menorah, or mini Christmas tree, as artificial light reduces your quality of sleep. Also, don't clutter your bedroom with wrapping paper, ribbons, or shopping lists. Leave the stress and many to-dos of the holiday season out of the bedroom, so it remains a calm and inviting atmosphere.

Reduce Stress

The holiday season is an extremely busy time. Don't feel obligated to attend every celebration you're invited to. Accepting all invitations may leave you exhausted and stressed. If you are feeling overwhelmed it's perfectly acceptable to politely decline.

Money is often a source of stress during the holidays. It helps to take a look at your budget at the start of the season and plan out exactly what you can afford in regards to gifts and hosting/contributing to holiday festivities. This will mitigate many unexpected expenses and will ensure you are not left in debt at the end of the season.

Leave time for yourself to de-stress. Pick something you enjoy that keeps you calm and centered and practice it for a few minutes every day. Try yoga, meditation, reading, taking a walk or cuddling with a pet.

For more information or support on staying healthy during the holiday season, contact the work/life experts at BalanceWorks® by calling:

1.800.327.2255

eni's BalanceWorks® program is a confidential 24/7 service provided by your employer to help achieve work/life balance.

BalanceWorks® Newsletter

November 2015 | Written by the work/life experts at **eni**

Anything that makes you happy and calms your nerves will work!

Avoid Holiday Weight Gain

Keep in mind that it takes 500 extra calories per day to gain 1 pound so use the following technique to balance out food intake and prevent weight gain. If you do overeat at one meal, simply go light at the next meal. For example, if you LOVE Thanksgiving dinner and want to indulge, just be sure to eat a light breakfast and lunch.

Holiday buffets can lead to overeating. To keep calories in check fill your plate with the foods you love and skip those that are just OK and be sure to include healthy choices like fruits and veggies on your plate.

Be sure to bring something healthy to potluck dinners or lunches. This ensures that you can indulge in your own healthy dish while taking smaller portions of less healthy options.

Don't overindulge in alcohol as it adds empty calories and lowers inhibitions often resulting in over-eating.

Remember that it's fine to eat holiday treats like cookies and pies, just eat a small portion. Eat just enough to savor the scrumptious taste!

Remember to drink lots of water so you don't mistake thirst for hunger.

Finally, you can always find smart swaps for classic holiday meals and treats like this **Sweet Potatoes-Pecan Casserole** courtesy of the Food Network:

Ingredients

Cooking spray
3 1/2 pounds sweet potatoes (about 5 medium), peeled and cut into 1-inch chunks
1/3 cup honey
1 large egg
1 teaspoon ground cinnamon
1/4 teaspoon ground nutmeg
1/8 teaspoon ground ginger
Kosher salt
1 tablespoon packed dark brown sugar
1/3 cup finely chopped pecans

Directions

Preheat the oven to 350 degrees F. Mist an 8-inch square baking dish with cooking spray.

Bring a few inches of water to a boil in a pot with a large steamer basket in place. Put the sweet potatoes in the basket, cover and steam until tender, 20 to 25 minutes. Transfer the potatoes to a bowl and let cool slightly. Add the honey, egg, 1/2 teaspoon cinnamon, the nutmeg, ginger and 1/2 teaspoon salt; whip with an electric mixer until smooth. Spread the sweet potato mixture in the prepared baking dish.

Mix the brown sugar, pecans and the remaining 1/2 teaspoon cinnamon in a bowl; sprinkle over the potatoes. Bake until hot and beginning to brown around the edges, 40 to 45 minutes.

Per serving: Calories 160; Fat 4 g (Saturated 1 g); Cholesterol 25 mg; Sodium 180 mg; Carbohydrate 31 g; Fiber 3 g; Protein 3 g

For more information on staying healthy during the holiday season, contact the work/life experts at BalanceWorks® by calling

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eni's BalanceWorks® program is a confidential 24/7 service provided by your employer to help achieve work/life balance.

Business Enterprises

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Home ■ Welcome ■ Welcome To Your Benefits Website

February 17, 2016

HOME MENU

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- Communications
- Your Employee Rights
- COBRA
- Health and Wellness
- Health Resources
- New Hires

Welcome to Your Benefits Website

Welcome to the Business Enterprises Employee Benefits Website!

We encourage all of our employees and their families to become familiar with and use the resources offered on our customized Employee Benefits Website as often as possible. You will find that almost all of your questions and concerns can be addressed with a simple click of the mouse.

Inside, you will find detailed information about our current employee benefits program and all of the necessary benefit summaries, claim forms, enrollment forms, customer service numbers, frequently asked questions, and direct links to your on-line provider network directories. Just point and click on the subject of interest and 'surf' to easy answers and access to your employee benefits.

Welcome! We look forward to helping you!

WELCOME TO YOUR ONLINE ENROLLMENT SYSTEM

Benefits Presentation

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Sample Employee Benefits Website

Fairview Insurance Agency Associates, Inc.