

Borough of Wallington

RESPONSE TO:

Request for Qualifications

Insurance and Risk Management Consultant Property/Casualty & Health Benefits

Acrisure LLC
Scirocco Group
Regional Risk Managers
777 Terrace Avenue
Hasbrouck Heights, NJ 07604
201-727-0070

Due: December 20, 2019
11:00 am

1	INTRODUCTION About Us – Acrisure LLC dba Scirocco Group Regional Risk Managers Public Entity References
2	COMPLIANCE Business Registration Cert EEO Certificate Insurance Certificate Stockholder Disclosure
3	AGENCY CONTACTS Account Service Team Professional Licenses
4	CAPABILITIES Group Health Benefits Services
5	CAPABILITIES Public Entity Risk Management and Insurance Broker Services

December 18, 2019

Mr. Hector Olmo
Borough Administrator
Borough of Wallington
24 Union Boulevard
Wallington, NJ 07057

**RE: Response to Request for Qualifications
Insurance/Risk Management Consultant**

Dear Mr. Olmo:

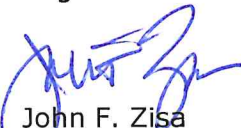
We are pleased to respond to the Borough of Wallington's Request for Qualifications for **Insurance/Risk Management Consultant**. We are privileged to serve as the Borough's insurance broker/risk management consultant in the South Bergen JIF and as your health insurance broker in BMED HIF. Our compensation for these services provided to the Borough are automatically included the assessments that you pay to the JIF and the HIF; there are no additional fees to the Borough.

Regional Risk Managers enjoys successful relationships with all qualified insurance carriers and markets available to the Borough of Wallington and will aggressively pursue them on the Borough's behalf. We have experience and knowledge of the rules and regulations of the New Jersey Department of Banking and Insurance and NJ Tort Law. We successfully handle the Property/Casualty Insurance and Health Benefits programs of local governments, housing authorities, Boards of Education, county improvement authorities, and public agencies. We are privileged to act as the Risk Management Consultants for members of the various PERMA/MEL Joint Insurance Funds. Our familiarity with JIF pools extends beyond acting as Risk Management Consultant; we administer several NJ based joint insurance funds for both municipalities and school districts. Our principal office is located within 5 miles of Wallington Borough Hall. Regional Risk Managers and its local partners serve more than 6000 commercial clients; we have provided a sample of those valued customers in our reference lists enclosed.

We appreciate the opportunity to serve and understand that it is reflective of our commitment to excellence in delivering quality insurance products and impeccable service. It is a responsibility that we take very seriously.

Should you have any questions in connection with this response, please do not hesitate to contact me.

Very truly yours,
Acrisure LLC dba
Regional Risk Managers


John F. Zisa
Member

"Tomorrow's insurance solutions... today"

EXECUTIVE SUMMARY

Scirocco Financial Group Inc was founded in 1949, by John M. Scirocco, Sr., the father of our current President. For over 68 years, the Scirocco Group has offered a wealth of property and casualty insurance solutions, risk management services, loss control and safety-related communications to a diverse client base- from individuals to large corporations.

Now, imagine an organization with unique expertise in addressing the insurance requirements and employee benefit plans of public entities, school districts, municipalities, local governments and autonomous agencies. Infuse that same organization with the strength that comes from developing long-standing relationships with strategic markets. The result is the idea and power behind Regional Risk Managers. Formed by Jack Zisa and John Scirocco Jr. in 2004, Regional Risk Managers has been serving tri-state area public entities, school districts, municipalities, local governments and businesses searching for realistic insurance solutions for more than a decade. With more than 110 employees and ten offices in New Jersey and Florida, our organization has grown to become one of the premier regional agencies in the area.

In June 2017, our organization partnered with Acrisure LLC, a growing national organization focused on excellence in insurance, risk management and benefits design. Founded in 2005, Acrisure is now among the top 4 insurance brokerages in the United States and for our organization, Scirocco/Regional Risk, nothing has changed. The entrepreneurial spirit is a core element of Acrisure. We continue to be responsible for our agency, yet have a greater depth and breadth of resources, risk control and risk financing, access to proprietary programs including claim and collateral trending analysis, specialty underwriting. We enjoy significant market strength with our carriers.

We are dedicated to providing world-class service and, often creative, solutions to every client by leveraging our market relationships and through long term, continuous development of our professional staff. We pride ourselves on strict adherence to professional ethics, business conduct and best practices. The key to our success has always been the selection and retention of our people.

The hiring and retaining of tried-and-true professionals, our strong carrier relationships plus our diversity and expertise in handling the needs of our clients have been the hallmarks of our success over the years. Our work environment is a motivated one where every member of the staff knows they are a contributing force behind our success. One of the main objectives of our staff is assuring that our clients are given the best possible service.

"Tomorrow's insurance solutions... today"

Headquarters • 777 Terrace Ave., Suite 309, Hasbrouck Heights, NJ 07604 • 201-727-0070 • Fax 201-727-0080 • www.sciroccogroup.com

2-12 Corbett Way, Eatontown, NJ 07724 • 732-542-7111
699 Washington St., Suite 204, Hackettstown, NJ 07840 • 908-852-4466

143 Washington St., Morristown, NJ 07960 • 973-539-2285
3100 S. Federal Highway, Suite G, Del Ray Beach, FL 33483 • 561-278-6066

We have always been on the leading edge with our automation platform, utilizing state of the art Citrix technology in conjunction with Applied Management Systems. This initiative is also complemented with our remote capabilities and paperless filing environment.

Our more than thirty years of experience insuring public entities and school districts results in a wealth of knowledge and a deep understanding of the unique risks our public clients face. We are often called upon by other agencies to provide support in this capacity. Public entities and school districts face unique challenges regarding risk management. While juggling shrinking tax bases and swelling operational costs, public administrators are under pressure to maintain, if not improve, services. As a result, many are pressed to manage risk at the lowest possible cost. However, the increase in the number of claims against public entities and school districts during times of economic downturn emphasizes the danger of potentially disastrous gaps in property and liability coverage for any public entity.

We are also the managing general agent for a municipal joint insurance fund consisting of 23 members. We serve 35 New Jersey Boards of Education clients as insurance broker and/or risk manager of their property and casualty insurance programs- approximately \$8,000,000 premium. We also have the privilege of administering a sub-fund of the New Jersey Schools Insurance Group which consists of 58 member school districts- approximately \$25,000,000 premium. We have served this sub-fund since 2005 and currently enjoy a 95% retention rate.

We offer our clients tailored solutions to mitigate their exposures and risks. We understand the importance of evaluating each client independently to develop the most effective insurance and risk management program. We assist clients in applying the most effective best practices in both pre and post loss activities. By doing so, our clients recognize a positive impact on the single largest cost factor in their program losses.

Our team of professionals is ready and able to assist in the design, placement, implementation and support of the most efficient and economically beneficial program for their organization

Our goal is to achieve long-term relationships focused on bringing value to our client's risk management and insurance programs. We identify activities that drive claim frequency and severity, and implement an action plan to contain losses. We also identify training needs and provide on-site assistance to actively address loss sources and promote a safe work environment for our client's employees.

Our approach to risk control stems from developing a complete understanding of our clients' business exposures and formulating strategies and programs for managing them. Regional Risk partners with our clients by providing ongoing assistance, consultation, and loss control service that helps control insurance expenses and promotes workplace safety.

"Tomorrow's insurance solutions... today"

Headquarters • 777 Terrace Ave., Suite 309, Hasbrouck Heights, NJ 07604 • 201-727-0070 • Fax 201-727-0080 • www.sciroccogroup.com

2-12 Corbett Way, Eatontown, NJ 07724 • 732-542-7111
699 Washington St., Suite 204, Hackettstown, NJ 07840 • 908-852-4466

143 Washington St., Morristown, NJ 07960 • 973-539-2285
3100 S. Federal Highway, Suite G, Del Ray Beach, FL 33483 • 561-278-6066

Loss Prevention Consulting

- Workplace Assessment
- Loss and Trend Analysis
- Training and Education
- Fleet Safety
- Security Consulting
- Fire Protection Consulting

Claim Management Services

- Claim Reviews
- Open and Closed File Audits
- Program Evaluation and Implementation

Regional Risk is pleased to confirm that we have not had any judgments adjudicated against us nor have we ever been involved in bankruptcy or re-organization proceedings.

We have never had our insurance licenses suspended, nor have any of our employees. We pride ourselves on our organization's knowledge of insurance products and our thoroughness and competence in providing impeccable service to our clients.

We are a non-union, multi-lingual, multi-cultural, equal opportunity employer.

"Tomorrow's insurance solutions... today"

Headquarters • 777 Terrace Ave., Suite 309, Hasbrouck Heights, NJ 07604 • 201-727-0070 • Fax 201-727-0080 • www.sciroccogroup.com

2-12 Corbett Way, Eatontown, NJ 07724 • 732-542-7111
699 Washington St., Suite 204, Hackettstown, NJ 07840 • 908-852-4466

143 Washington St., Morristown, NJ 07960 • 973-539-2285
3100 S. Federal Highway, Suite G, Del Ray Beach, FL 33483 • 561-278-6066

SCIROCCO GROUP
Acrisure Partners NJ Public Entity Clients 2019

Client Name	Employee Benefits	Property / Casualty
Borough of Carteret	X	X
Borough of Edgewater	X	
Borough of Englewood Cliffs		X
Borough of Fort Lee	X	
Borough of Matawan		X
Borough of Paramus	X	X
Borough of Roselle	X	
Borough of Sayreville	X	X
Carteret Board of Education		X
Carteret Housing Authority		X
City of Hackensack	X	
City of Jersey City	X	
City of Linden	X	
City of Plainfield	X	X
City of South Amboy	X	X
City of Trenton	X	X
City of Union City	X	
County of Bergen	X	
County of Middlesex	X	X
County of Union	X	X
East Orange Board of Education	X	
Elizabeth Board of Education	X	X
Linden Board of Education		X
Middlesex County Improvement Authority		X
Plainfield Board of Education	X	X
Plainfield Municipal Utility Authority	X	X
Rahway Board of Education		X
Roselle Board of Education	X	X
South Amboy Board of Education		
South Amboy Housing Authority		X
Township of Bloomfield	X	
Township of East Brunswick		X
Township of Edison		X
Township of Franklin		X
Township of Hillside	X	
Township of Holmdel		X
Township of Marlboro		X
Township of Monroe	X	X
Township of Piscataway		X
Township of Plainsboro		X
Township of Woodbridge	X	X
Union City Board of Education	X	
Union County Improvement Authority		X
Union County Vocational Technical Schools		X
Union Township Board of Education		X
Woodbridge Board of Education	X	X
Bergen County Utilities Authority	X	

SCIROCCO GROUP
Acrisure Partners NJ Public Entity Clients 2019

Client Name	Employee Benefits	Property / Casualty
Bergen County	X	
Boon BOE	X	
Carteret BOE	X	
Clark Twp	X	
City of Jersey City	X	
Montclair BOE	X	
Parsippany – Troy Hills BOE	X	
South River BOE	X	
Belleville BOE	P&C, Workers Compensation, Student Accident	
Belleville Township	Medical, Dental, AD&D, LTD, Vision, Prescription, Risk Management, STD, Recreation	
Brick MUA	Medical, Dental, Vision, LTD, Prescription	
Brick Township	Dental, Vision	
Cedar Grove BOE	Medical, Prescription, Dental	
Clifton City	Medical, Prescription, Dental	
Clifton BOE	Medical, Prescription, Dental	
Dover Township	Risk Management, Flood Insurance	
East Hanover BOE	Workers Compensation, Dental	
East Hanover Township	Medical, Prescription, Risk Management	
Essex County Vo-Tech	Medical, Prescription, Dental, Student Accident, Commercial Package, E&O, Workers Compensation	
Essex County College	Dental, Student Accident, Life, AD&D, STD	
Essex Fells Borough	Dental, Risk Management	
Fairfield Township	Dental, Medical, Prescription, Risk Management, LTD	
Fairfield BOE	Dental, Medical, Vision, Prescription	
Lincoln Park Borough	Risk Management, Dental	
Lincoln Park BOE	Medical, Dental, Prescription	
Livingston BOE	Medical, Dental, Prescription	
Montclair Township	Dental, Prescription, Vision, STD, Program Management	
North Caldwell	Dental, Life, AD&D, STD	
North Ward Center	Medical, Prescription, Dental, Life	
Nutley BOE	Medical, Prescription, Dental, Student Accident	
Nutley Township	Dental	
Paterson City	Medical, Prescription, Dental	
Robert Treat Academy	Medical, Prescription, Dental	
Wallington BOE	Prescription, Dental, Student Accident	
West Caldwell Township	Risk Management	
West Essex Regional School District	Medical, Prescription, Risk Management, Dental, Student Accident	
1st CP Center	Medical, Prescription, Dental, LTD	
Township of Green Brook		X
Borough of Fanwood		X
Township of Scotch Plains		X

SCIROCCO GROUP
Acrisure Partners NJ Public Entity Clients 2019

Client Name	Employee Benefits	Property / Casualty
Borough of Kenilworth		X
W. gton BOE		X
Roselle BOE		X
City of Union City		X
Union City BOE		X
Union City Public Housing Authority		X
Union City Day Care Center		X
ALLENDALE BOARD OF EDUCATION		X
BARACK OBAMA GREEN CHARTER SCHOOL		X
BAYONNE, CITY OF		X
BELLEVILLE BOARD OF EDUCATION	X	
BERGEN COMMUNITY COLLEGE		
BERGEN COUNTY		X
BERGEN COUNTY HOUSING AUTHORITY	X	X
BLOOMINGDALE BOARD OF EDUCATION		X
CEDAR GROVE BOARD OF EDUCATION		X
CLIFTON, CITY OF	X	X
DEMAREST BOARD OF EDUCATION		X
ELIZABETH, CITY OF		X
ELMWOOD PARK BOARD OF EDUCATION		X
EMERSON BOARD OF EDUCATION		X
EN. WOOD BOARD OF EDUCATION		X
ESSEX COUNTY IMPROVEMENT AUTHORITY		X
GARFIELD BOARD OF EDUCATION		X
GLEN ROCK BOARD OF EDUCATION		X
HACKENSACK, CITY OF		X
HACKENSACK HOUSING AUTHORITY		X
HANOVER PARK REGIONAL H.S.		X
HARRINGTON PARK BOARD OF EDUCATION		X
HARRISON, TOWN OF		X
HASBROUCK HEIGHTS BOE		X
HASBROUCK HEIGHTS, BOROUGH OF		X
HAWORTH BOARD OF EDUCATION		X
HUDSON COUNTY		X
HUDSON COUNTY ECONOMIC DEVELOPMENT		X
HUDSON COUNTY HOUSING RESOURCE CENTER	X	X
HUDSON COUNTY IMPROVEMENT AUTHORITY		X
JERSEY CITY COMMUNITY CHARTER		X
JERSEY CITY MUNICIPAL UTILITIES AUTHORITY		X
JERSEY CITY, CITY OF		X
KINNF. ON BOARD OF EDUCATION		X
LIN. N PARK BOARD OF EDUCATION		X
LITTLE FALLS, TOWNSHIP OF		X

SCIROCCO GROUP
Acrisure Partners NJ Public Entity Clients 2019

Client Name	Employee Benefits	Property / Casualty
LODI HOUSING AUTHORITY		X
LYNDEN FIRST BOARD OF EDUCATION		X
M.E.T.S. CHARTER SCHOOL	X	X
MANTOLOKING, BOROUGH OF		X
MIDDLESEX, BOROUGH OF	X	
MINE HILL, TOWNSHIP OF		X
MONTCLAIR BOARD OF EDUCATION		X
MONTVALE BOARD OF EDUCATION		X
MONTVILLE TOWNSHIP BOARD OF ED		X
MOONACHIE BOARD OF EDUCATION		X
NORTH ARLINGTON BOARD OF ED		X
NORTH HUDSON ACADEMY	X	
NORTHVALE BOARD OF ED		X
OLD TAPPAN, BOROUGH OF		X
PALISADES PARK BOARD OF ED		X
PASSAIC COUNTY MANCHESTER SCHOOL		X
PASSAIC VALLEY REGIONAL HIGH SCHOOL		X
PATERSON, CITY OF		X
PEQUANNOCK, TOWNSHIP OF		X
POMPTON LAKES BOARD OF EDUCATION		X
RINGWOOD BOARD OF EDUCATION		X
RINGWOOD, BOROUGH OF		X
RIVER DELL BOARD OF EDUCATION		X
RIVER VALE BOARD OF EDUCATION		X
RIVERDALE BOARD OF EDUCATION		X
RIVERDALE, BOROUGH OF		X
ROCHELLE PARK BOARD OF EDUCATION		X
SOUTH HACKENSACK BOARD OF EDUCATION		X
TEANECK BOARD OF EDUCATION		X
UNION COUNTY VO-TECH SCHOOL		X
VERONA, TOWNSHIP OF		X
WANAQUE BOARD OF EDUCATION		X
WANAQUE, BOROUGH OF		X
WAYNE TWP BOARD OF ED		X
WAYNE, TOWNSHIP OF		X
WEST ESSEX REGIONAL		X
WEST NEW YORK, TOWN OF		X
WESTWOOD REGIONAL SCHOOL DISTRICT		X
WOODLAND PARK, BOROUGH OF		X
WOOD-RIDGE BOARD OF ED		X
NJEIF NORTH JERSEY EDUCATIONAL INSURANCE FUND		X
NJII INTERGOVERNMENTAL INSURANCE FUND		X

07/31/13

Taxpayer Identification# 263-554-645/000

Dear Business Representative:

Congratulations! You are now registered with the New Jersey Division of Revenue.

Use the Taxpayer Identification Number listed above on all correspondence with the Divisions of Revenue and Taxation, as well as with the Department of Labor (if the business is subject to unemployment withholdings). Your tax returns and payments will be filed under this number, and you will be able to access information about your account by referencing it.

Additionally, please note that State law requires all contractors and subcontractors with Public agencies to provide proof of their registration with the Division of Revenue. The law also amended Section 92 of the Casino Control Act, which deals with the casino service industry.

We have attached a Proof of Registration Certificate for your use. To comply with the law, if you are currently under contract or entering into a contract with a State agency, you must provide a copy of the certificate to the contracting agency.

If you have any questions or require more information, feel free to call our Registration Hotline at (609)292-9292.

I wish you continued success in your business endeavors.

Sincerely,



James J. Fruscione
Director
New Jersey Division of Revenue

STATE OF NEW JERSEY BUSINESS REGISTRATION CERTIFICATE		DEPARTMENT OF TREASURY DIVISION OF REVENUE PO BOX 252 TRENTON, NJ 08646-0252
TAXPAYER NAME: ACRISURE, LLC	TRADE NAME:	
ADDRESS: 5664 PRAIRIE CREEK DR CALEDONIA MI 49316	SEQUENCE NUMBER: 1812228	
EFFECTIVE DATE: 07/31/13	ISSUANCE DATE: 07/31/13	
FORM-BRC (04-08)-0205848V		 Director New Jersey Division of Revenue

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

Certification 1125

CERTIFICATE OF EMPLOYEE INFORMATION REPORT
RENEWAL

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



ACRISURE, LLC
5664 PRAIRIE CREEK DRIVE
CALEDONIA MI 49816



Elizabeth M. Muoio
ELIZABETH MAHER MUOIO
State Treasurer

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 take affirmative action to ensure that such applicants are recruited and employed, 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 action 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, where applicable, will send to each labor union or representative or workers with which it has a collective bargaining agreement or other contract or understanding, a notice, to be provided by the agency contracting officer advising the labor union or workers' representative of the contractor's commitments under this act 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 employ minority and women workers consistent with the applicable county employment goals established in accordance with N.J.A.C. 17:27-5.2, or a binding determination of the applicable county employment goals determined by the Division, pursuant to N.J.A.C. 17:27-5.2.

The contractor or subcontractor agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, labor unions, that it does not discriminate on the basis of age, 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 applicable 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, 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

The contractor and its subcontractors shall furnish such reports or other documents to the Div. of Contract Compliance & EEO 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 Div. of Contract Compliance & EEO for conducting a compliance investigation pursuant to Subchapter 10 of the Administrative Code at N.J.A.C. 17:27.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/16/2019

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

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

PRODUCER Acrisure Corporate 5664 Prairie Creek Drive Caledonia MI 49316		CONTACT NAME: Angela Sweeney PHONE (A/C, No, Ext): 616-265-1684 FAX (A/C, No): 800-847-3129 E-MAIL ADDRESS: asweeney@acrisure.com	
		INSURER(S) AFFORDING COVERAGE	
		INSURER A : Evanston Insurance Company	
		INSURER B :	
		INSURER C :	
		INSURER D :	
		INSURER E :	
		INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** 1700215044 **REVISION NUMBER:**

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☐ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) ☐ Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Errors & Omissions			MKLV7PL0003857	10/1/2019	10/1/2020	Occurrence Aggregate 10,000,000 10,000,000

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

Named Insured: Acrisure Holdings, Inc., and any majority owned affiliate, now or hereafter created.

Re: Acrisure, LLC Includes the following DBA's

Scirocco Group

Scirocco Associates

Scirocco Financial Insurance Agency

Scirocco Financial Insurance Services

Cornerstone Scirocco Insurance Services

Trans General Insurance Group

See Attached...

CERTIFICATE HOLDER

CANCELLATION

Borough of Wallington
24 Union Boulevard
Wallington NJ 07057

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

AUTHORIZED REPRESENTATIVE

Randy Ameyuni



ADDITIONAL REMARKS SCHEDULE

ACRISURE CORPORATE		NAMED INSURED Acrisure Holdings Inc. Acrisure, LLC 5664 Prairie Creek Drive SE Caledonia MI 49316	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
 FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE

Jamieson Insurance & Financial Services
 Nilson-Scirocco Insurance Agency
 Associated Insurance Partners
 Regional Risk Managers
 Polaris Galaxy Insurance Services
 Polaris/Galaxy Insurance
 Polaris/Galaxy Insurance Group
 Polaris/Galaxy Insurance Agency



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/16/2019

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

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

PRODUCER Acrisure Corporate 5664 Prairie Creek Drive Caledonia MI 49316		CONTACT NAME: Angela Sweeney PHONE (A/C, No, Ext): 616-265-1684 FAX (A/C, No): 800-847-3129 E-MAIL: asweeney@acrisure.com ADDRESS: asweeney@acrisure.com	
		INSURER(S) AFFORDING COVERAGE	
		INSURER A : Liberty Mutual Insurance Company	
		INSURER B : Accident Fund Insurance Company of America	
		INSURER C :	
		INSURER D :	
		INSURER E :	
		INSURER F :	

COVERAGES

CERTIFICATE NUMBER: 1095659896

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	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PROJECT ☒ LOC OTHER:	Y	Y	TB5-Z91-461663-029	10/1/2019	10/1/2020	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 1,000,000 Empl Benefits - Aggr \$ 2,000,000
A	☒ AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ OWNED AUTOS ONLY ☒ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ NON-OWNED AUTOS ONLY	Y	Y	AS6-Z91-461663-019	10/1/2019	10/1/2020	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ Comp/Coll Deduct \$ 1,000
A	☒ UMBRELLA LIAB ☒ EXCESS LIAB ☐ OCCUR ☐ CLAIMS-MADE DED ☒ RETENTION \$ 10,000	Y	Y	TH7-Z91-461663-049	10/1/2019	10/1/2020	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y	N/A	0400173291	3/1/2019	3/1/2020	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
B	CA Workers Comp. WI / NY / HI Workers Comp.	Y	Y	1400012055 1400012068	3/1/2019 3/1/2019	3/1/2020 3/1/2020	500,000 / 500,000 500,000 / 500,000

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

Named Insured: Acrisure Holdings, Inc., and any majority owned affiliate, now or hereafter created.

Re: Acrisure, LLC Includes the following DBA's

Scirocco Group
Scirocco Associates
Scirocco Financial Insurance Agency
Scirocco Financial Insurance Services
Cornerstone Scirocco Insurance Services
Trans General Insurance Group
See Attached...

CERTIFICATE HOLDER**CANCELLATION**

Borough of Wallington
24 Union Boulevard
Wallington NJ 07057

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

AUTHORIZED REPRESENTATIVE

Randy Amgani



ADDITIONAL REMARKS SCHEDULE

CY Insurance Corporate		NAMED INSURED Acrisure Holdings Inc. Acrisure, LLC 5664 Prairie Creek Drive SE Caledonia MI 49316	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
 FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE

Jamieson Insurance & Financial Services
 Nilson-Scirocco Insurance Agency
 Associated Insurance Partners
 Regional Risk Managers
 Polaris Galaxy Insurance Services
 Polaris/Galaxy Insurance
 Polaris/Galaxy Insurance Group
 Polaris/Galaxy Insurance Agency

STOCKHOLDER DISCLOSURE CERTIFICATION

Name of Business:

☐ I certify that the list below contains the names and home addresses of all stockholders holding 10% or more of the issued and outstanding stock of the undersigned.

OR

☒ I certify that no one stockholder owns 10% or more of the issued and outstanding stock of the undersigned.

Check the box that represents the type of business organization:

☐ Partnership

☐ Corporation

☐ Sole Proprietorship

☐ Limited Partnership

☒ Limited Liability Company

☐ Limited Liability Partnership

☐ Subchapter S Corporation

Sign and notarize the form below, and, if necessary, complete the stockholder list below.

Stockholders:

Name: See Attachment	Name:
Home Address:	Home Address:
Name:	Name:
Home Address:	Home Address:
Name:	Name:
Home Address:	Home Address:

Subscribed and sworn before me this 18th day of December 2019

(Notary Public) Marie E. Falcon

My Commission expires: 9/23/2022

John F. Zisa, Member
(Affiant)
NOTARY PUBLIC OF NEW JERSEY
(Print name & title of affiant)
My Commission Expires Sept. 23, 2022

(Corporate Seal)



Regional Risk Managers

A Scirocco Group Member Company

Attachment to Stockholder Disclosure Certification

of

Acrisure, LLC, a Michigan limited liability company
d/b/a Regional Risk Managers ("Acrisure")

Acrisure is a wholly owned subsidiary of Acrisure Intermediate, Inc., a Delaware corporation ("Intermediate"). No individual stockholder directly or indirectly owns 10% or more of the issued and outstanding stock of Intermediate.

Insurance Products and Services

777 Terrace Avenue Suite 309, Hasbrouck Heights, New Jersey 07604 • Phone (201) 854-3400 • Fax (201) 727-0080 • www.sciroccogroup.com

SCIROCCO GROUP
REGIONAL RISK MANAGERS
ACCOUNT SERVICING TEAM

Our people are our greatest asset; courteous professionals who know that you expect and deserve the very best. These are the people who will be your primary contacts:

JOHN "JACK" ZISA – MANAGING PARTNER, REGIONAL RISK
201-727-0070 EXT. 204



Jack has more than 30 years experience in the insurance industry, having owned his own agency for 20+ years. He is a MEL Accredited Risk Manager and successfully handles the Property/Casualty insurance programs of individuals, multi-national corporations, counties, local governments, public agencies, school districts and healthcare facilities. Jack is the former Mayor of the City of Hackensack (1989-2005) and past President of the Bergen County League of Municipalities, which brings a uniquely qualified perspective to the overall management team.

GAIL WHITE – PUBLIC ENTITY SENIOR ACCOUNT EXECUTIVE
201-727-0070 EXT. 218



Gail has more than 30 years experience in the property/casualty insurance industry with a strong background in marketing, account analysis and risk control. Her responsibilities include marketing, coverage analysis, exposure and policy review and preparation of renewal submissions for her designated accounts. Gail's expertise resides in complex private entity accounts and public entities. Gail is a MEL Accredited Risk Manager and successfully handles the property & casualty insurance and safety programs of local governments, county improvement authorities, boards of education and public agencies.

JOHN SCIROCCO JR. – PRESIDENT AND CEO
201-727-0070 EXT. 203



John joined the Scirocco organization in 1980 after graduating from Manhattan College with a degree in Government Studies. Over the following 37 years, John helped transform Scirocco Group into a leading regional insurance brokerage firm with more than 150 employees with multiple offices throughout NJ and Florida. During his tenure as President and CEO the Scirocco Group has been recognized as a "Best Practices Agency" by the Independent Agents of America and as a "Best Places to Work in Insurance" organization by "Business Insurance". John has served on the producer advisory boards of numerous insurance carriers.

MARIA MAKOS, DIRECTOR OF PUBLIC ENTITY OPERATIONS
201-727-0070 EXT 311



Maria has been servicing the property/casualty insurance accounts for New Jersey Public Entities since 1991. Her initial background was with Advantage Risk Management Services, Inc., an MGA underwriting Public Entity Accounts in New Jersey and Pennsylvania for all lines of business. She was instrumental in data gathering and analysis and compiled the information required by each carrier for underwriting. Her main focus is marketing to assure our public entity clients are getting the most comprehensive coverage at a competitive price; she is a MEL Accredited Risk Manager and is experienced in the quoting process and placement of coverages both on the primary and excess levels. She is active in coverage reviews, quality control in policy issuance, and the set-up of audit guidelines.

ELIZABETH "BETTY" FEHER- DIRECTOR OF COMMERCIAL LINES
201 727-0070 EXT 323



Betty entered the property/casualty insurance world more than 30 years ago as the operations manager at large New York City brokerage. Betty maintains overall responsibility and delivery of the firm's scope of commercial lines services and management of the customer service teams in all offices. Betty orchestrates the deployment of corporate-wide resources to provide comprehensive products, excellent customer services and solutions to our public entity and commercial clients. Her extensive experience and management style are one of our most valuable assets.

JENNIFER STOWE, DIRECTOR OF CLAIMS
201-727-0070 EXT 319



Jennifer has been employed in the insurance industry since 1997, first as a Commercial Lines Customer Service Representative, then expanding into claims services, heading a Service Unit department. She was promoted to Claim Administrator, handling both commercial and personal lines accounts, then to Claims Account Manager, servicing VIP accounts specializing in municipalities, school boards, libraries, camps and indian tribes. Jennifer joined our organization in 2009 and supervises our claims team.

JAMES SCIROCCO, MARKETING
201-727-0070 EXT 250



James has been in the insurance industry since graduating from Bentley University in 2008 when he was an underwriter for The Hartford handling both Middle Market and Marine business. He joined the family business in 2014 and works in the marketing department. Strong carrier relationships enable him to proactively market new business and re-market difficult renewals.

State of New Jersey

License No: 8302062

NPN: 1978603

Department of Banking and Insurance **SCIROCCO FINANCIAL GROUP INC**

777 TERRACE AVENUE

SUITE 309

HASBROUCK HEIGHTS NJ 07604

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; Surplus Lines	06/01/2018	05/31/2020



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

SCIROCCO FINANCIAL GROUP INC

777 TERRACE AVENUE

SUITE 309

HASBROUCK HEIGHTS NJ 07604

State of New Jersey

License No: 1202869

NPN: 12259059

Department of Banking and Insurance

ACRISURE LLC

5664 PRAIRIE CREEK DR
CALEDONIA MI 49316

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

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

<u>LICENSE TYPE</u>	<u>LINES OF AUTHORITY</u>	<u>EFFECTIVE DATE</u>	<u>EXPIRATION DATE</u>
Insurance Producer	Accident & Health or Sickness; Casualty; Life; Life with Viatical; Property; Surplus Lines	06/01/2018	05/31/2020



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

Department Contact Information

web site: www.dobi.nj.gov

phone: (609) 292-4337

fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: STATE OF NEW JERSEY, GENERAL TREASURY

Mailing Address: Department of Banking and Insurance

20 West State Street

P.O. Box 327

Trenton, NJ. 08625-0327

ACRISURE LLC

PO BOX 1788

GRAND RAPIDS MI 49501

State of New Jersey

License No: 8627526

NPN: 5711704

Department of Banking and Insurance

JOHN F ZISA

777 TERRACE AVENUE

3RD FLOOR

HASBROUCK HEIGHTS NJ 07604

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	05/01/2018	04/30/2020



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

JOHN F ZISA

275 POPLAR AVENUE

HACKENSACK NJ 07601

State of New Jersey

License No: 8046585

NPN: 7414725

Department of Banking and Insurance

GAIL S WHITE

SCIROCCO FINANCIAL GROUP INC
777 TERRACE AVENUE, 3RD FLOOR
HASBROUCK HEIGHTS NJ 07604

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; Personal Lines; Property	07/01/2019	06/30/2021



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

GAIL S WHITE
8848 BRIDGEPORT BAY CIRCLE
MOUNT DORA FL 32757

State of New Jersey

License No: 8100671

NPN: 440124

Department of Banking and Insurance

JOHN M SCIROCCO JR

C/O SCIROCCO FINANCIAL GROUP, INC.

777 TERRACE AVE STE 309

HASBROUCK HEIGHTS NJ 07604-3112

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	12/01/2018	11/30/2020



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

JOHN M SCIROCCO JR

C/O SCIROCCO FINANCIAL GROUP, INC.

777 TERRACE AVE STE 309

HASBROUCK HEIGHTS NJ 07604-3112

State of New Jersey

License No: 8911418

NPN: 1982244

Department of Banking and Insurance

MARIA MAKOS

697 RIFLE CAMP RD
WOODLAND PARK NJ 07424-3104

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	09/01/2019	08/31/2021



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

MARIA MAKOS

697 RIFLE CAMP RD
WOODLAND PARK NJ 07424-3104

This form is a reflection of the
information contained on our
licensing records as of 10/15/2018

State of New Jersey
Department of Banking and Insurance
Division of Insurance
20 West State Street
P.O. Box 325
Trenton, NJ 08625-0325

Marlene Caride
Commissioner

Certification of Licensure

Name: FEHER, ELIZABETH C
National Producer #: 1990139

License Information

PRODUCER

NJ Reference #: 9466332

Expiration Date: 05/31/2020

Authority	Qualified By	Status	Status Effective
PERSONAL LINES	WAIVER OF EDUCATION	ACTIVE	03/14/1994
PROPERTY	WAIVER OF EDUCATION	ACTIVE	03/14/1994
CASUALTY	WAIVER OF EDUCATION	ACTIVE	03/14/1994
SURPLUS LINES INSURANCE	EDUCATION BY EXAMINATION	ACTIVE	04/01/2013

Active status for resident producers currently licensed confirms compliance with New Jersey continuing education requirements for producers. New Jersey continuing education compliance regulations are not applicable to nonresident producers.

NOTE: UNDER NEW JERSEY LAW, CLU, CHFC, AND CPCU DESIGNATIONS ARE RECOGNIZED AS THE EQUIVALENT OF QUALIFICATION BY EXAMINATION. NEW JERSEY LAW PERMITS THE LICENSING OF NON-RESIDENTS WHO HOLD A RESIDENT LICENSE IN ANOTHER STATE WITH COMPARABLE AUTHORITY. LICENSEE DATABASE INFORMATION IS NOT AVAILABLE PRIOR TO 1981.

Print Page

Printed on 10/16/2018
from the NJ Department of Banking and Insurance Website
Copyright © State of New Jersey, 1996-2004
Department of Banking and Insurance
P. O. Box 325
Trenton, NJ 08625-0325

State of New Jersey

License No: 350007

NPN: 7723508

Department of Banking and Insurance

JENNIFER L STOWE

SCIROCCO FINANCIAL GROUP INC.

777 TERRACE AVE STE 309

HASBROUCK HEIGHTS NJ 07604-3112

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	Casualty; Personal Lines; Property	11/01/2018	10/31/2020



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

JENNIFER L STOWE

SCIROCCO FINANCIAL GROUP INC.

777 TERRACE AVE STE 309

HASBROUCK HEIGHTS NJ 07604-3112

This form is a reflection of the
information contained on our
licensing records as of 10/18/2018

State of New Jersey
Department of Banking and Insurance
Division of Insurance
20 West State Street
P.O. Box 325
Trenton, NJ 08625-0325

Marlene Caride
Commissioner

Certification of Licensure

Name: SCIROCCO,JAMES
National Producer #: 17240960

License Information

PRODUCER

NJ Reference #: 1546624

Expiration Date: 11/30/2019

Authority	Qualified By	Status	Status Effective
PROPERTY	EDUCATION BY EXAMINATION	ACTIVE	04/01/2014
CASUALTY	EDUCATION BY EXAMINATION	ACTIVE	04/11/2014

Active status for resident producers currently licensed confirms compliance with New Jersey continuing education requirements for producers. New Jersey continuing education compliance regulations are not applicable to nonresident producers.

NOTE: UNDER NEW JERSEY LAW, CLU, CHFC, AND CPCU DESIGNATIONS ARE RECOGNIZED AS THE EQUIVALENT OF QUALIFICATION BY EXAMINATION. NEW JERSEY LAW PERMITS THE LICENSING OF NON-RESIDENTS WHO HOLD A RESIDENT LICENSE IN ANOTHER STATE WITH COMPARABLE AUTHORITY. LICENSEE DATABASE INFORMATION IS NOT AVAILABLE PRIOR TO 1981.

Print Page

Printed on 10/19/2018
from the NJ Department of Banking and Insurance Website
Copyright © State of New Jersey, 1996-2004
Department of Banking and Insurance
P. O. Box 325
Trenton, NJ 08625-0325

State of New Jersey

License No: 8959283

NPN: 7418091

Department of Banking and Insurance

BARBARA L MATTHEWS

777 TERRACE AVE

HASBROUCK HEIGHTS NJ 07604-3102

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; Personal Lines; Property	09/01/2019	08/31/2021



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

BARBARA L MATTHEWS

262 WILSON ST

SADDLE BROOK NJ 07663-4926

1.0 Compliance

1.1 Key Components of Dedicated Account Management

Acrisure	Scirocco Group
Depth	Service Orientation
Business Sophistication	Quick Response
Market Access	Total Dedication
Relationships	Long Term Commitment
Experience & Expertise	Local Service
Technology	Client Education

1.2 Daily Group Administration:

On a group level, it is our responsibility to monitor the New Jersey insurance market and provide the Borough of Wallington with a report to include:

- A snapshot of frequently used providers and facilities to educate the Borough of Wallington Employee Benefits representatives on insured usage and trends.
- Brand name and specialty drugs - Updates on prescription drug categories and brand a name reclassified as generic prescription drugs.
- A privacy protected quarterly report on employee claim issues and the resolutions to drug inquiries and requests for assistance.

1.3 Insured Member Claims Administration:

The Account Management Personnel of Scirocco Group has over 50 years of combined experience in claims follow up, education, negotiation and appeals.

Also, our strong relationships with vendors such as New Jersey Horizon Blue Cross, Aetna, CIGNA, Oxford, Delta Dental, Principal Financial, Guardian and others enables Scirocco Group employees to step in and adjudicate claims disputes and mitigate the risk of continued escalation which results in frustration for all involved.

A few important facts about our claims service...

- Accessible Monday through Friday 8:30 AM to 5 PM
- Empower members to cut through the maze of health insurance coding and terminology by assisting with the processing of denied or suspended claim payments
- Assist members through complex medical conditions by reaching out to Medical Management Representatives through our provider contacts and monitor the process until the insured member is confident and secure
- Research a member's outstanding out of pocket payment responsibilities and resolve billing errors with providers and or health plans
- Resolve incorrect plan procedure interpretations, such as emergency room denials, prescription denials, or visit non-payments due to a lack of proper certification

Claims don't need to be escalated to receive support, we invite employees to call the Account Management Team whenever they are having a problem with a claim or just need clarification on a benefit matter. All calls are logged into our client management system so any team member can assist when an employee calls.

It is our responsibility to insure that all employee claim and medical provider/vendor issues will be expertly and efficiently resolved. All Regional Risk-Scirocco Group member companies take employee privacy very seriously and comply with the Health Insurance Portability and Accountability Act (HIPAA).

1.4 Key Components of Service For Benefits Negotiation and Collective Bargaining

Negotiation requires the prudent use of:

- Relevant data and financial figures
- Precedents and benchmarks

Our Management Team Will:

- Conduct the research required to support the Borough of Wallington's negotiating positions and will prepare the documentation required (Power Point, Excel Spreadsheet) to illustrate the negotiating terms.
- Our Sales and Account Management staff will attend all benefits meetings upon the request of the Client. After hours meetings will be attended.

The complete team designated to service the Borough of Wallington consists of:

- John Scirocco - President & CEO. New Jersey Office.
- Jack Zisa - Managing Partner, Regional Risk Division. New Jersey Office.
- GiaMaria Howell - Team Leader, Account Management. New Jersey Office.
- Suzanne Pennell - Account Executive. New Jersey Office.
- Maureen Fennell - Account Manager. New Jersey Office.
- Paul Schuh - Commercial Lines Tech. New Jersey Office.

Scirocco Group takes pride in being accessible to all of our clientele – no employee, including the Company President, is beyond reach. Should the key employee assigned to manage your account terminate employment, there is always an experienced Account Manager, on staff, ready to take over and maintain the account.

Scirocco Group has access to an ERISA attorney when needed and our value added service "ThinkHR" provides every client with their Personal Human Resources "think tank." Scirocco Group is proud of offering our clients the wealth of knowledge and experience of a large brokerage, combined with hands on service of a family firm.

1.6 Key Components of Quoting and Renewal Negotiation

In keeping with our objective of obtaining optimum financial return while maintaining industry standard benefits, we will negotiate all rate adjustments at renewal.

In addition, we will release a request of proposal to the marketplace in order to review all carrier/vendor options at renewal.

We specialize in evaluation of proposed plans, negotiation to assure positive results and thoughtful recommendation of insurers to our clientele.

Scirocco Group actively cultivates long standing relationships with major carriers, those relationships allow us to negotiate aggressively and obtain cost effective proposals.

As we negotiate with vendors, we will examine your claims history and establish the necessary types of coverage consistent with your risk tolerance. We will recommend carriers that provide superior service and adopt optimal funding mechanisms for your specific needs.

Critical Vendor Selection Criteria

Scirocco Group has established rigorous selection criteria for potential vendors and recommends a selection based on the following considerations:

- Experience in administering network-based programs
- Commitment to continuous quality improvement processes
- Experience in administering multiple option health programs
- Quality of communication materials (e.g., booklets, EOBs, etc.)
- Effective administration procedures (e.g., coordination of benefits, subrogation, etc.)
- Responsiveness to group representative
- Cost efficiency
- Responsiveness to client feedback
- Professionalism of response to RFP

1.7 Preferred Vendors- Rated on A.M. Best's Financial Strength Guide

Horizon Blue Cross

A

Horizon



Horizon Blue Cross Blue Shield of New Jersey

Aetna

A

aetna

Oxford Health Plans

A



Oxford Health Plans

United Healthcare

A

United
Healthcare

Delta Dental

A

DELTA DENTAL

Mutual of Omaha

A+



MUTUAL of Omaha

Principal Financial

A-

Principal

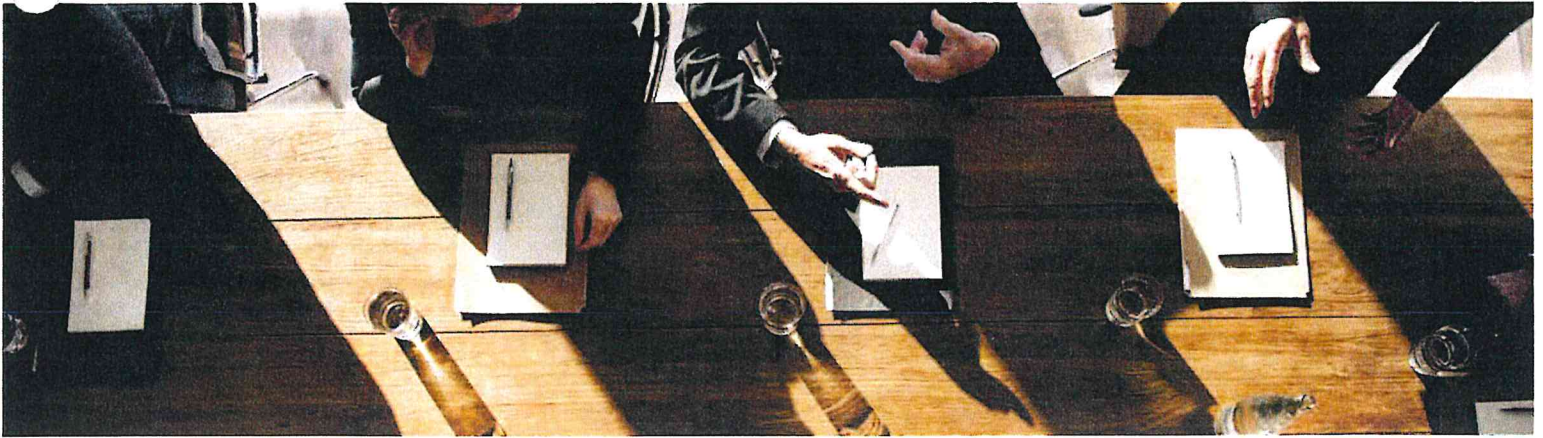
Financial
Group

Guardian

A++


GUARDIAN

2.0 Value Added Service:



In addition to our day-to-day servicing we will be offering Value Added Services.

Value Added Services Included:

- **COBRA administration through a national provider**
- **Think HR**
- **Zywave / Mywave Benefits Portal**

Scirocco Group will be responsible for travel, meal, and all other extraordinary expenses incurred as the result of providing services.

Scirocco Group has the ability to accommodate any required township meetings at our expense



3.0 Dedicated Account Management

Scirocco Group is dedicated to providing world-class service and solutions to every client by leveraging our market relationships and through long term, continuous development of our professional staff. The key to our success is the selection and retention of our people, as well as our local footprint.

Scirocco Group employs 5 dedicated Group Benefit Account Managers who are duly licensed in Life and Medical:

- Suzanne Pennell will be the lead Account Executive assigned to the daily operation of the group's benefit account(s)
- Suzanne reports to the Benefit Department Team Leader, GiaMaria Howell. GiaMaria is responsible for the management of the account in Suzanne's absence
- Maureen Fennell is the assigned secondary Account Manager and will assist Suzanne and GiaMaria.
- Jack Zisa (Managing Partner) provides additional expertise

The entire team has over 50 years of experience in Benefit Account Management.

The expectation of assigned tasks is as follows (and is not limited to):

- Assist with Employee Additions/Terminations/Changes and COBRA events
- Solve group billing issues
- Provide expertise and insights on current healthcare legislation. Example: the Affordable Care Act
- Seek solutions to resolve escalated claim issues & conduct claims analysis
- Provide employee education (through annual open enrollment meetings & benefits review opportunities, Account Executive presence at staff meetings, etc...)
- Personal one on one assistance available to staff members
- 24 hour turn around time on routine responses. Team available to assist in absence of an Account Executive
- Marketing expertise to assist with budgetary items. Equipped to market the benefits portfolio to fully-insured, fully self-insured and level funded (limited) self-insurance markets
- Benchmark proposed benefits to existing plans to determine financial and benefit relevance
- Presence & assistance with collective bargaining activities and the Borough of Wallington (team effort with Sales & Insurance Company Representatives)
- Advise & assist in the preparation of applications and documents required by the insurance underwriters

4.0 Plan Marketing - Benefits Procurement - Vendor Supervision

The landscape of the benefits arena is constantly changing and in recent years we have seen significant impact resulting from the passing and implementation of the PPACA (aka Obamacare). To add to the confusion we have state legislation to amend or enhance medical coverage. Staying current in this environment is paramount. Our management team uses all the research tools at our disposal to include seminars, vendor educational programs, legislative briefs, and continuing education programs. We stay current so that we can deliver appropriate solutions and product choices to our clients.

Our vendors are a vital component in our ability to deliver tailored solutions to our clients. All vendors have strengths and weaknesses; as such, we recognize that not all vendors are going to be equally suitable for all clients. Physician and Provider network knowledge is also critical to success. We make it our priority to run geo access and network match reports, when available, to insure our clients understand the effect a Benefits Carrier can have on employees as well as their family members.

In a market where competition is limited to a handful of carriers, we embrace the competitive environment between our vendor partners and use our product knowledge to negotiate a cost effective and comprehensive benefit program.

Lastly, we are completely divested of any financial interest in any of our vendors other than commissions paid to Scirocco Group for placing business with them. Scirocco Group does not have any ownership, equity or any other vested interest in our vendor partners.

Borough of Wallington - Strategic Planning

As the Borough of Wallington continues to grow and change it is inherent that challenges will accompany growth. Some expected challenges could be:

HR Administration

- Growth of HR Administration will accompany any expansion the organization experiences, and Scirocco Group has been, and will be, the Borough of Wallington "go to" source for employee benefits guidance.

Communication with Employees

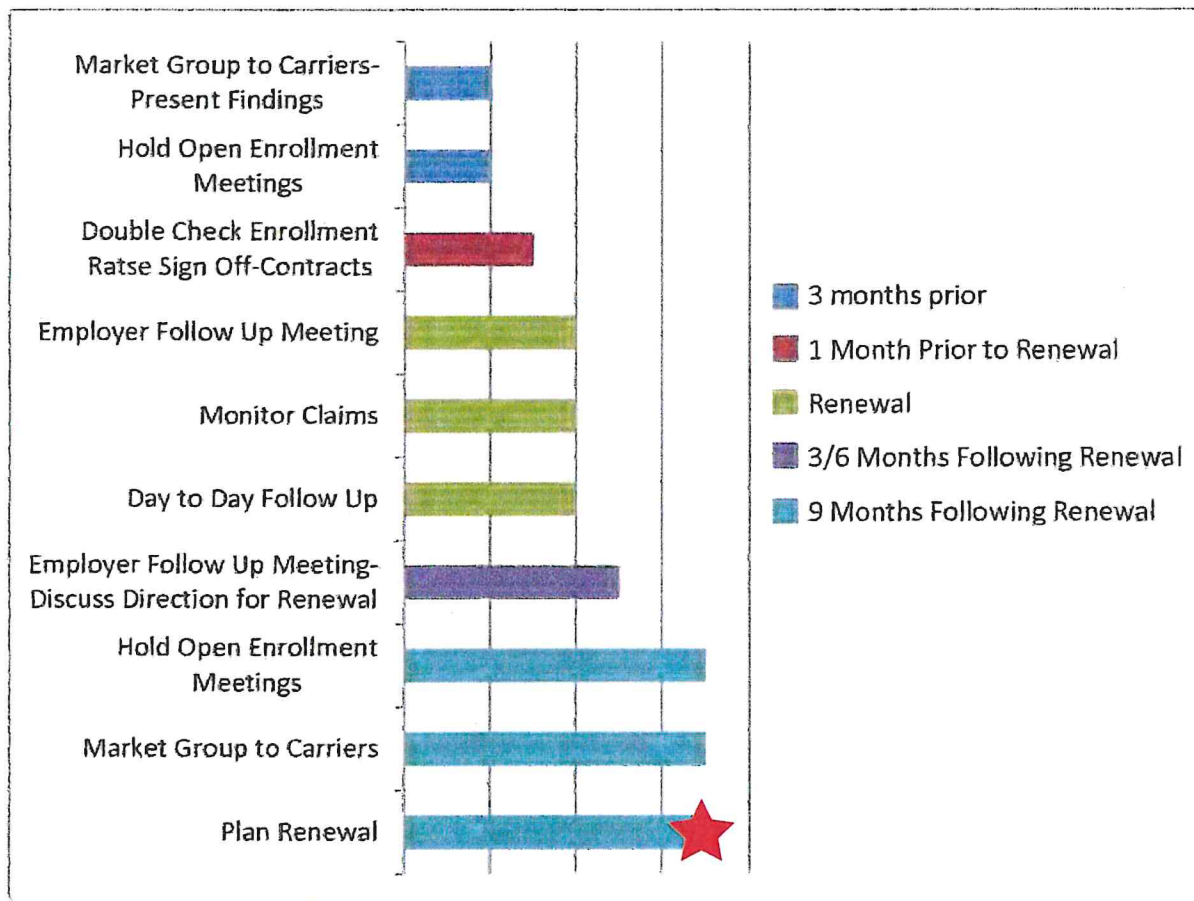
- As the workforce becomes more mobile, an increasing number of employees work off-site or from home. Through the use of webinars and continuing educational seminars, all employees will have access to the information they need to make informed decisions regarding the productive use of their benefit package.

Cost

The Borough of Wallington is a public sector organization and budgetary constraints are almost second nature. Therefore the cost of the benefits program, for both employer and employee, is always a concern and at the forefront of any conversation.

At each renewal our team markets the plan with the expectation of keeping the current plan designs in force while providing the lowest cost.

4.2 Employee Benefits Implementation Timeline





Public Entity Risk Management and Insurance Broker Services

Prepared for
Borough of Wallington



Regional Risk Managers, LLC

A **Scirocco Group** Member Company

EXECUTIVE SUMMARY

Regional Risk Managers combines years of experience with leading-edge products to provide exceptional service and value to our customers. Our product offering includes insurance products and risk management services for commercial property and casualty, and marine; specialty coverages; surety; and employee benefits, including health, life, disability, and payroll deduction personal lines programs.

Headquartered in New Jersey, we think globally but act locally, with personal services designed specifically for each individual client. Regional Risk Managers shares information and resources with national networks of brokers to ensure we can meet your every need, and find answers to your questions quickly and efficiently.

Our Value Proposition

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

We will deliver to you the highest quality property and casualty insurance programs and strategic planning consultation services in a manner that is most suitable to achieving your business goals.

We promise to identify activities that drive claim frequency and severity, and implement an action plan to contain losses. We will identify training needs and provide on-site assistance to actively address loss sources and promote a safe work environment for your employees.

Situation Analysis

You face many environmental challenges, including safety issues, PEOSHA compliance burdens, property and casualty carrier consolidation, rate fluctuations, and increased litigation activity. This challenging environment dictates a change in the way you purchase and manage your insurance programs. In order to compete in your marketplace you must adopt a total cost of risk management philosophy based on data-driven decisions and globally positioned communications.

Plan Implementation

Securing the best insurance package for your business begins with planning. Analyzing all your risks is critical to successful implementation of your property and casualty insurance programs, while conversations with employees, managers, and vendors will uncover areas that need additional attention. Regional Risk Managers will partner with you by providing ongoing assistance, consultation, and service that will help you control your insurance expenses and promote workplace safety.

Data Analysis

Data analysis allows you to manage and reduce your claims activity. By analyzing your losses with a sophisticated data analysis tool, we can help you develop loss control plans that will target areas with the highest potential to reduce injuries, reduce administrative time, and reduce the risk of loss of your assets. Our data analysis services will help you better manage your insurance costs, and will exceed your expectations.

Communications

Understanding the increased complexity of property and casualty insurance is a challenge. Staying abreast of the issues you face and developing strategies to meet the constant demands of business can give you a competitive edge. Regional Risk's communication programs will help you stay on top of the changes affecting the property and casualty insurance industry and your risk management program.

PROPERTY & CASUALTY SERVICES

Our range of value-added services includes delivering you custom solutions for all of your risk management needs including: exposure analysis, loss control techniques, PEOSHA compliance and reporting, safety education and training, claims analysis, and developing safety policies and programs.

Risk Management

- We promise to identify your exposures to loss.
- We promise to examine and recommend alternative techniques to control your loss.
- We promise to implement and monitor the techniques we recommend.
- We promise to seek continuous improvement.

We have many tools and resources available to help you achieve your risk management goals.

Exposures

- Is your property valued correctly?
- Do you have employment-related issues?
- Do you have workers' compensation issues you don't know how to address?
- Is your net income protected?
- How much insurance do you need to protect your net income? Your assets?
- What deductibles should you have?

We will not take your business for granted. We promise to learn all we can about your business so we can provide you with expert recommendations and solutions to minimize exposures.

Loss Control Techniques

- How can you avoid loss?
- How can you reduce the potential for loss?
- Can you separate your losses?
- Can you transfer risk through contracts?
- Did you know that 75% of commercial insurance expenses are claims driven?

We promise to explore the answers to these questions and many more with you. We promise to look for ways to reduce your claims-driven expenses through aggressive cost containment strategies.

PROPERTY & CASUALTY SERVICES

PEOSHA

- What is a recordable incident? What is not?
- How can you prepare for an PEOSHA inspection?

Our PEOSHA loss analysis system is designed to drive down your cost of compliance. Our tools and resources, such as easy-to-understand flowcharts, spreadsheets and online PEOSHA reporting and analysis, allow you to trend your performance over time and compare it against national benchmarks on a SIC basis.

Communications

Regional Risk Managers is committed to keeping you and your employees informed. Through our online services, we can provide you with payroll stuffers, workplace posters, ready-to-use employee newsletters, and safety alerts designed to help you control and avoid work-related losses.

Education and Training

We provide onsite management and employee seminars. They are designed to help you increase safety and reduce losses, and they provide an atmosphere for team building. Together we can determine the topics that best suit your needs.

Legislative Briefs and Risk Insights

Do you find it difficult to keep up with legislation affecting insurance, your industry, and your business? Do you need help recognizing and assessing all the trends that may have an impact on your business? Regional Risk Managers' *Legislative Briefs* and *Risk Insights* publications help you understand the latest issues affecting property and casualty insurance, and help you to address those issues.

Safety Handbooks

We are committed to helping you foster a safety-minded environment for your employees. Our dedicated staff of professionals will help you develop and implement safety handbooks and policies to promote your safety culture to your entire workforce.

Claims Analysis

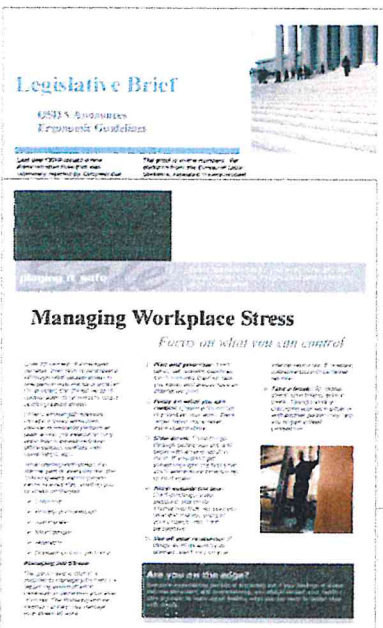
Trying to control your claims experience can leave you feeling powerless. We can help. Our tools and resources help you respond to, track, and manage losses as they occur. We can also analyze your aggregate loss history to determine where significant losses are occurring, and develop strategies to mitigate them.

PROPERTY & CASUALTY SERVICES

Risk Management Resources

We extend many of our value-added services to you electronically through MyWave™, your personal Regional Risk Managers Web site. Here is just a sampling of the information that we can deliver to you via the site's Collaboration Center:

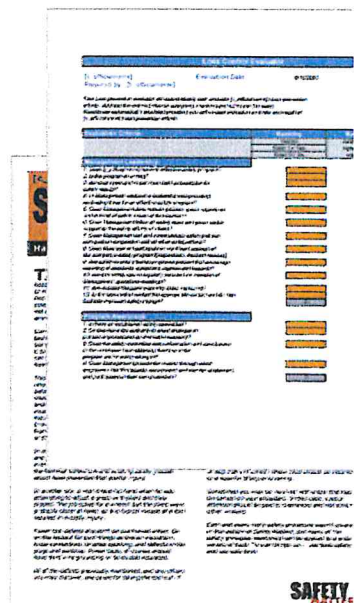
Legislative Briefs Ergonomic Guidelines



Cost Containment Policies & Programs Hazard Communication Policy



Loss Prevention Loss Control Evaluation



PROPERTY & CASUALTY SERVICES

Technology Solutions for

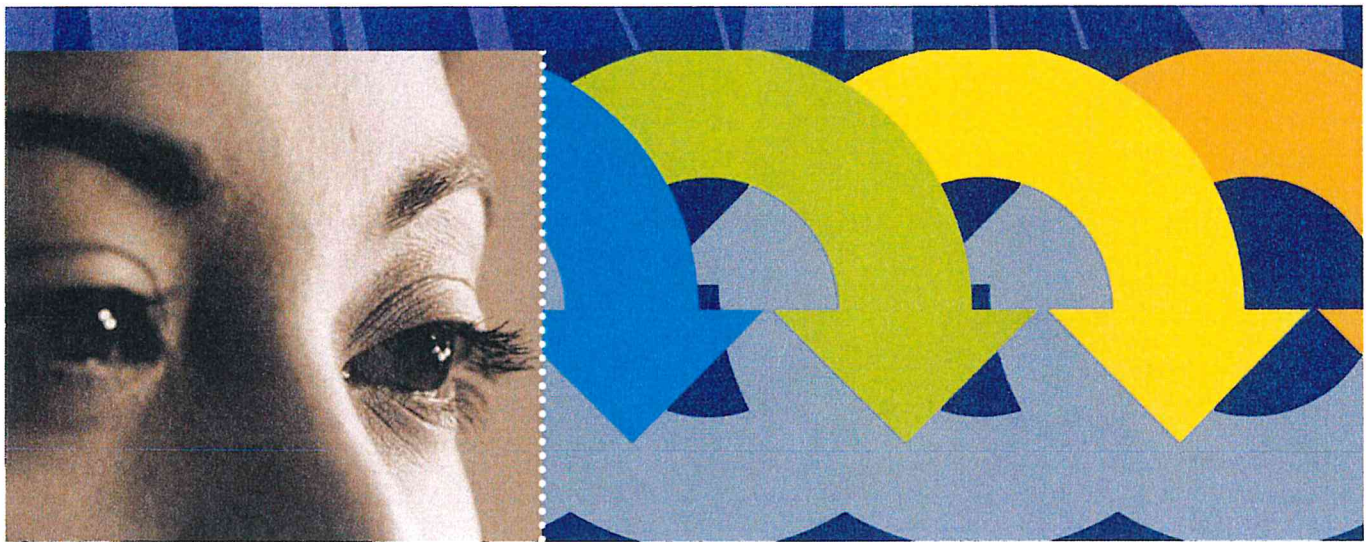
At Regional Risk Managers , we continually look for innovative risk management resources and value-added services to ensure your customer satisfaction. We use state-of-the-art technology to deliver these products and services to you.

MyWave™

MyWave Portal - We offer our clients access to MyWave Portal, a Web tool that allows you to collaborate with our agency online, participate in P & C surveys to find out how you compare to others from around the country, and easily connect with a nationwide network of peers in your industry.

MyWave OSHA - How are you currently recording your PEOSHA incidents? With MyWave OSHA , you'll gain access to a customized Web site that provides full PEOSHA reporting and analysis capabilities, designed specifically to help you meet your PEOSHA compliance, reporting and analysis needs. You can easily source PEOSHA record keeping guidelines and related resources, generate log summaries, and the analysis feature will even enable you to compare your incident rates to similar industries across the nation.

MyWave™ PORTAL

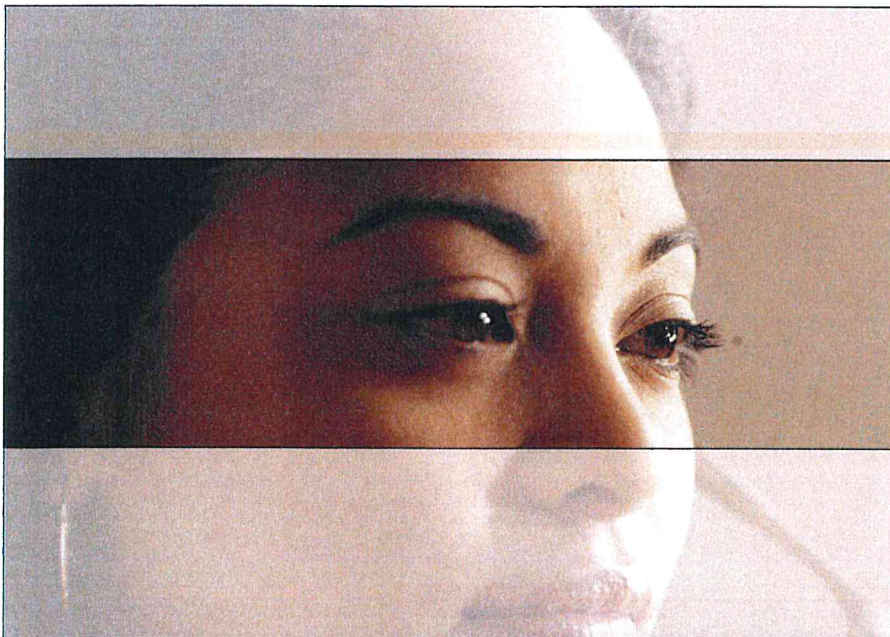


MyWave™ Portal

Click + Connect + Communicate

Welcome to a whole new way of working — MyWave is your personalized Web site that allows you to effortlessly click, connect, and communicate with Regional Risk Managers .

It's designed to offer you time-saving tools and resources that build convenience into managing your everyday work tasks. Whether you want to collaborate with our agency online, quickly access timely news, information, and resources, or connect with over 100,000 peers in your industry, this is the place to be. It's easily accessible, hardworking, and just one of the many value-added services available to you when you partner with us.



"The Community section allows us to easily find out what other companies are doing in a variety of situations. I can get answers quickly from other colleagues in the industry; the Community has become my personal sounding board."

Trevor, MyWave Portal User, Northeast

Collaboration Center

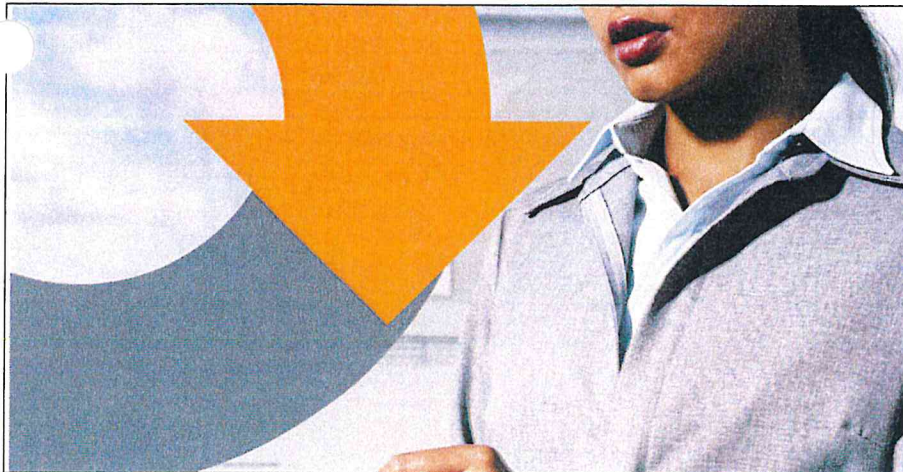
- Our two-way document posting capabilities allow a seamless exchange of information sharing and collaboration
- Users can download and share documents, make updates, and track a document's history – simplifying updates to reports, worksheets, questionnaires, and policies
- Saves time by allowing you to manage team projects and streamline everyday work tasks

Survey Benchmarking

- Participate in benefit plan and/or P&C program surveys
- Allows you to determine how your plans and programs compare to other employers across the U.S.

Community

- Through MyWave Community, you have access to a vast and knowledgeable network of colleagues from across the country
- Share information and resources via the Community's interactive forum that allows you to post questions to your peers, provide insight into other users' questions, and allows you to track responses based on topics or individual questions
- Track community entries by general topic, which includes Compensation, Employee Relations, HR Development, HR Management, Recruitment, and Risk Management.



"MyWave RM is the perfect vehicle to further enhance our Safety and Loss Control efforts. The information is absolutely tremendous!"

Scott, MyWave RM Client User, Mid-Atlantic

MyWave™ RM: Efficiency meets Productivity

What's in your current Risk Manager's toolbox? Whether you're looking for flyers to help support your employee safety programs or searching for Workers' Compensation information, our Risk Management Center combines efficiency with user-friendly tools and resources you will use time and time again to streamline your everyday work tasks.

SafetyZone

Look to *SafetyZone* for a series of ready-to-print newsletters covering a variety of industry-related topics designed to support your key safety messages and programs. Content is organized by general category that includes Auto Safety, Employee Protection, Organizational Safety, and Personal Risk Management.

Documents on Command

We speak your language and understand your needs.

When you need to access information fast, Documents on Command provides instant access to a library of downloadable articles, brochures, forms, and reports covering a variety of insurance-related topics — precisely when you need it. Content is grouped by general category such as Cost Containment, Loss Control, and Employee Communications. Or, search by keyword to locate related information. You'll also have access to up-to-date state Workers' Compensation Statutes and related links for quick reference.

Resources

Just as its name implies, Resources offers you quick and easy access to useful, industry-related links and articles from the convenience of your MyWave RM site. The links are grouped by general category, and you can search the entire library by key word, or restrict your

search to a specific category to find what additional resources are available — fast!

Online Services

Online Services is your personal hotline to our agency, allowing you to instantly e-request often-asked-for information, such as claims report submissions, directly from your MyWave RM Client Center to our customer service department. Automated requests include:

- Motor Vehicle Record requests,
- Fleet Option requests,
- Certificate of Insurance requests,
- Auto Claim reports,
- General Liability reports, and
- Property Claim reports.

It's online, anytime!



"The MyWave PEOSHA is so easy to use and has totally simplified my PEOSHA reporting process. I can easily keep my PEOSHA log updated and source information about record keeping guidelines."

Carolyn, MyWave PEOSHA User, Southeast

MyWave™ OSHA: *When it Comes to OSHA Compliance, We've Got You Covered*

When it comes to PEOSHA, compliance is the name of the game. To help you simplify and manage your PEOSHA reporting, we've gathered the occupational safety resources you need into one easily-accessible spot, with functionality and content designed to help you efficiently meet your PEOSHA reporting needs.

Logical and Resourceful

The site's intuitive, user-friendly format will allow you to:

- Set-up your reporting to reflect the groups or divisions within your company,
- Create accurate PEOSHA logs for each recordable accident,
- Generate accurate reports on demand and analyze related costs, and
- Compile your annual 300A Summary in seconds flat.

PEOSHA Log Forms...Fast

When recordable accidents happen, you'll know exactly where to go to log your PEOSHA

incidences. With online access to log forms, you can easily

locate and create PEOSHA forms at the click of a mouse, quickly logging new incidents as they occur. You can also easily edit, view, or delete log entries, which makes maintenance a snap and guarantees your records are always current. Also, with the Log's handy at-a-glance view, you can effortlessly stay up-to-date on your most current entries, viewing all the pertinent information entered into your PEOSHA Log Analysis at any time.

Reports & Analysis

You'll be able to generate up-to-the-minute PEOSHA reports, drilling-down by injury type, body part, group or divisions, and time period to include. The system stores your information from year to year, and by tracking work hours, it automatically calculates your incident rate and allows you to make comparisons to national averages based on your SIC (Standard Industrial

Classifications) code as reported by the Bureau of Labor Statistics.

Best of all, with accurate reporting, we will be able to help you spot injury trends and work with you on the right corrective actions to take before they become serious problems.

FAQs: Resources When You Need Them

We know you don't have time to hunt around for the PEOSHA information you need, so we included a link to FAQs, where you'll find useful information about PEOSHA record keeping guidelines and related resources. This includes:

- Basic PEOSHA recordkeeping concepts and guidelines,
- Legislative Briefs to PEOSHA compliance,
- Guidelines to Determination of Recordability for PEOSHA 300, and
- Access to PEOSHA forms, along with explanations of the PEOSHA log and its use.

Sample MyWave Homepage

The screenshot shows the MyWave homepage for 'Awesome Agency'. At the top, there's a navigation bar with links like Home, My Settings, Admin, Help, and Logout. Below this, a user profile for 'Becky Smith : ABC Company' is displayed. The main content area is divided into several sections:

- Your Products:** Includes 'Employee Benefits' with 'MyWaveHR' and 'HRconnection', and 'Property & Casualty' with 'MyWaveRM' and 'MyWaveOSHA'. Each has an 'open' button.
- Compare you apples to their apples:** A promotional banner for a survey comparing health plans, with a 'Take the survey now!' button.
- Recent Community Postings:** A list of posts from other users, including one about a 'Teller Performance Review' and another about 'direct deposit'.
- Collaboration Center:** A section for document sharing, with sub-sections for 'Benefit Plan Design', 'Employee Communications', and 'Miscellaneous'. Each sub-section lists documents with their titles and dates, and a 'show all' link.
- News From Awesome Agency:** A section for agency news, listing items like 'Safety Matters: Safe Lifting Techniques'.
- Property & Casualty:** A section for property and casualty resources, listing items like 'Employee Safety Manual - Return to Work Program'.
- Links:** A section for external links, listing items like 'Humans', 'Google', and 'Blue Cross Blue Shield'.

Numbered callouts on the image point to specific features:

1. MyWave RM (under Property & Casualty)
2. MyWave OSHA (under Property & Casualty)
3. Compare you apples to their apples (survey banner)
4. MyWave Community (Recent Community Postings)
5. Collaboration Center (document sharing section)

- 1 MyWave RM**
MyWave RM offers you useful tools and resources you will use time and time again to help meet your safety-related needs.
- 2 MyWave PEOSHA**
Contains all the occupational safety resources you need in one easily-accessible spot, with functionality and content designed to help you efficiently meet your PEOSHA reporting needs.
- 3 Benchmark Surveys**
Allows you to determine how your plans and programs compare to other employers across the U.S.
- 4 MyWave Community**
Share information and resources via the Community's interactive forum that allows you to post questions to your peers, provide insight into other users' questions, and to track responses.
- 5 Collaboration Center**
Two-way document posting capabilities allow a seamless exchange of information sharing and collaboration. Users can download and share documents, make updates, and track a document's history – simplifying updates to reports, worksheets, questionnaires, and policies.

How does your current broker **COMPARE?**

What Regional Risk Managers Provides		Current Broker?
Insurance Market Access	We provide access to virtually all insurance and administration markets.	
National Affiliations	In addition to our own talented professionals and specialized value-added services, we have a wealth of resources available to us through several national affiliations.	
Strategic Planning	We will develop a customized strategic plan for you that defines objectives and outlines the actions needed to fulfill those objectives. Our strategic planning services ensure an organized, complete approach to fulfilling your risk management needs.	
Five-Star Service	We pride ourselves on the level of knowledge and service we bring to our clients. All of our clients are assigned a team of specialists dedicated to serving their needs. Each client accesses our team through a single point of contact, making working with us easy.	
Experience	We have a proven track record of dedication and commitment to excellence in our service to the business community.	
Technology	We use leading-edge technology to provide our customers with the latest data analysis, legislative, communication, and human resources administration tools.	
Data Analysis	Using Property and Casualty claim data provided by your carrier, our Internet-based Risk Analysis Loss and Liability Examiner (RALLE®) shows you what is driving your losses. This gives us an opportunity to collectively focus our activities to areas that will reduce your costs.	
MyWave RM	All clients receive access to MyWave RM, a personalized Web site devoted to helping them with cost containment and safety programs, PEOSHA compliance, claims reporting, employee communication, and more!	
PEOSHA Compliance	All Regional Risk Managers P&C clients have access to MyWave PEOSHA, an online Web tool used to create accurate PEOSHA logs and reports on demand, and analyze related costs. We also provide our clients timely and relevant legislative updates when changes are made at the federal level.	
Online Services	We provide our P&C clients with 24/7 reporting services. Reporting claims, adding or deleting drivers/vehicles, or requesting a certificate of insurance is as easy as sending an e-mail message.	
Custom Communication	With an extensive library of cost containment and loss control tools, we can provide a broad range of communications including ready-to-use employee newsletters and payroll stuffers.	
MyWave Resources	From asbestos to welding safety to workers' compensation statutes, our Resource links offer you access to a wide variety of industry-related topics.	
MyWave Community	By partnering with us, you gain access to a nationwide community of peers. An answer to a question you have is just an email away. For example, one user writes, "Has anyone participated in PEOSHA's Voluntary Protection Program?" This question was answered quickly, saving both time and resources.	