



REQUEST FOR PROPOSALS

FOR

**INDEPENDENT ADJUSTING &
APPRAISAL SERVICES**

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

**Date Issued:
September 15, 2024**

**Due by:
October 25, 2024
10AM (EDT)**



**REQUEST FOR PROPOSALS
FOR
INDEPENDENT ADJUSTING & APPRAISAL SERVICES
CONSULTANT**

I. PURPOSE AND INTENT

Through this Request for proposals (“RFP”), the Garden State Municipal Joint Insurance fund (the “Fund”) seeks to engage a vendor as a INDEPENDENT ADJUSTING & APPRAISAL SERVICES for the 2025 calendar year commencing January 1, 2024, or upon appointment, whichever is later. This contract will be awarded through a fair and open process pursuant to NJSA 19:44A-20.4 et seq. *All contracts, disputes, and resolutions shall be governed exclusively by New Jersey law and courts. Vendors will be required to carry insurance coverage.*

II. PROPOSAL SUBMISSION

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

Garden State Municipal Joint Insurance Fund
c/o NIP Group, Inc.
900 Route 9 North / Suite 503
Woodbridge, New Jersey 07095

The proposal must be received by October 25, 2024 at 10:00 a.m. (EDT).

Faxed or E-Mailed proposals will NOT be accepted.

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

Madeline Delgado
Associate PE Operations
Garden State Municipal Joint Insurance Fund
900 Route 9 North / Suite 503
Woodbridge, NJ 07095



All documents/information submitted in response to this solicitation shall be available to the general public as required by the New Jersey Open Public Records Act N.J.S.A. 47:1A-1 et. seq. The Fund will not be responsible for any costs associated with the oral or written and/or presentation of the proposals. The Fund reserves the right to reject any and all proposals, with or without cause, and waive any irregularities or informalities in the proposals. The Fund further reserves the right to make such investigations as it deems necessary as to the qualifications of any and all vendors submitting proposals. In the event that all proposals are rejected, the Fund reserves the right to re-solicit proposals.

III. GENERAL INFORMATION ON THE FUNCTIONS OF THE FUND

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

IV. SCOPE OF SERVICES –

The Desk/ Inside Adjuster – Catastrophe Claims Adjuster is responsible for, but not limited to:

Obtains and reviews reports, statements, records, and related materials as required.
Evaluates information and distinguishes cause of damage to determine coverage and total value of claim. Sets and maintains adequate reserves and diaries. Revises case reserves in assigned claims files to cover probable costs. Performs desk review of repair estimates as required. Documents claim files and submits final report to file for closure.
Determines payments, issues settlement checks, within authority limits, and keeps appropriate records. Identifies subrogation and/ or salvage potential and initiates appropriate action. Communicate status of claim effectively and often to all parties of the claim. Respond to customer inquiries, makes appropriate decisions, and closes file as needed.

*This is a remote position.

The Commercial Property Claims Adjuster – is responsible for, but not limited to:

Investigate claim and review the insureds' materials, documents, reports etc.
Inspecting commercial property damage to determine extent of company's liability.
In the narrative report identify cause of loss, all damages, present reserve(s) recommendations, and any risk hazards. Photograph Report w/ descriptions should match the narrative report. Estimates to be written in Xactimate or similar software.
Securing and evidence, reports, and records as directed.



Identify potential coverage issues.

Identify claims requiring a Reservation of Rights and refer for management appropriate handling. Identify each jurisdiction's applicable codes, statutes, rules, and case law.

Identify and refer claims with subrogation potential to the appropriate person(s).

Identify and refer claims with salvage potential to the appropriate person(s).

Identify and refer cases with potential NICB fraud indicators.

Strictly adhere to Best Practices and operational guidelines, as well as all statutory requirements.

*This position will not have authority to determine coverage, issue claim payments, or have access to our claims system.

Auto Appraisals/ Truck and Heavy Equipment Damage/ Value Appraisal/ Salvage is responsible for, but not limited to:

Identifying damages, prepare accurate estimates, supplements, and valuations independently of outside influence (using accepted industry guidelines).

Evaluate repair versus total loss and prepare motor vehicle Valuation/Salvage quotes when applicable.

Locate and utilize alternative parts when applicable (LKQ, AM, etc.) and determine viability of repair versus replacement.

Identify unrelated prior damage to vehicles.

Negotiates with repair shops on cost of repairs. Establishes value and settles total losses.

Handles disposal of salvage within authority.

Narrative report of activity, damages, details around the damages, and present reserve(s) recommendations.

Photograph Report should support the estimate, evaluation, and narrative.

Provide clear communication of any repair issues with shops or facilities.

*This position will not have authority to determine coverage, issue claim payments, or have access to our claims system.

*Scene Inspections, On an assignment specific basis only.

V. MANDATORY CONTENTS OF PROPOSAL –

In its proposal, the firm must include the following:

1) Contact Information: Provide the name and address of the firm, the name, telephone number, fax number, and e-mail address of the individual responsible for the preparation of the proposal.

2) A fee proposal for the 2025 fund year. Fee structures that include caps on per property and auto services bill fees and annual total fees must be included in the proposal. A fee



proposal for the 2025 fund year. All fees must be presented on an hourly basis with an annual maximum cap.

3) An executive summary of not more than two pages identifying and substantiating why the vendor is best qualified to provide the requested services.

4) A staffing plan listing those persons who will be assigned to the engagement if the vendor is selected, including the designation of the person who would be the vendor's officer responsible for all services required under the engagement. This portion of the proposal should include the relevant resume information for the individuals who will be assigned. This information should include, at a minimum, a description of the person's relevant professional experience, years and type of experience, and number of years with the vendor. Also include a copy of the data forms required by the Department of Banking and Insurance pursuant to NJAC 11:15 – 2.6 (c) 8.

5) A description of the vendor's experience in performing services of the type described in this RFP. Specifically identify client size and specific examples of similarities with the scope of services required under this RFP.

6) A description of resources of the vendor (i.e., background, location, experience, staff resources, financial resources, other resources, etc.).

7) The location of the office, if other than the vendor's main office, at which the vendor proposes to perform services required under this RFP. Describe your presence in New Jersey. Specifically, the vendor must state in its proposal whether or not the vendor is registered as a small business enterprise ("SBE") with the New Jersey Commerce and Economic Growth Commission New Jersey's Set-Aside Program.

8) Provide references including the contact names, titles and phone numbers.

9) In its proposal, the vendor must identify any existing or potential conflicts of interest and disclose any representation of parties or other relationships that might be considered a conflict of interest with regard to this engagement, or the Fund.

VI. INTERVIEW

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



VII. SELECTION PROCESS

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

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

VIII. SELECTION CRITERIA

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