

**GLOUCESTER TOWNSHIP FIRE DISTRICT #6**

**REQUEST FOR PROPOSAL (RFP-2026-01)**

**PROFESSIONAL INSURANCE BROKERAGE SERVICES-2026**

Sealed proposals should be received by the Fire Administrator of the Gloucester Township Fire District #6, in Gloucester Township Fire District #6, 1946 Williamstown Erial Road, Sicklerville, NJ 08081, by no later than 5 PM, April 17, 2026, for the following:

**Request for Proposals from vendors interested in providing Insurance Broker and health benefits services to the Gloucester Township Fire District #6.**

Successful applicants will be required to comply with the requirements of N.J.S.A. 10:5-31, et seq. (N.J.A.C. 17-27) (Equal Employment Opportunity).

The right is reserved to reject any or all proposals if it is deemed to be in the best interest of the Gloucester Township Fire District #6 to do so.

All those interested in submitting proposals should review the request for proposals and submit all documentation requested.

All communications concerning this RFP or the RFP process shall be directed to the District's designated contact person, in writing. Requests for information shall be submitted no later than March 1, 2026.

**Designated Contact Person:**

Christopher Brown  
Chief/Fire District Administrator  
Gloucester Township Fire District #6  
1946 Williamstown Erial Road  
Sicklerville, NJ 08081  
(856) 435-0700  
Chief86@gtfd6.com

**Insurance Broker Services**

The Gloucester Township Fire District #6 of Camden County, NJ ("District") is seeking qualified Insurance Brokers to provide consultation and brokerage services related to the provision of health-related employee benefits including medical, Rx, dental, short term and long-term disability, stop loss coverage and third-party administration. The qualified Insurance Brokers should also possess the experience, capability and expertise in the area of various commercial insurance markets including but not limited to health insurance and benefits, property, general liability, auto liability and workers compensation.

The duration of the intended contract is for an initial twelve (12) month period with ability to grant up to three (3) one (1) year extensions.

The purpose of this process is to select the Insurance Agency that can offer the highest quality services to the District at a competitive price.

The services to be provided include but are not limited to the compulsory scope of services.

The Fire District is a special district that provides fire protection and rescue services to Gloucester Township which serves a population of approximately 14,000 residents and an area of approximately 4.6 square miles.

Current insurance coverage includes medical and dental coverage for 13 full-time staff, property coverage for one (1) fire station, auto coverage for a fleet of 7 vehicles including 3 fire apparatus, general liability, umbrella liability, accident and sickness coverage, crime, excess and management liability, portable equipment, workers comp and a special risk policy. A full list of current limits, coverage and deductibles will be made available after qualifications are accepted.

*The Gloucester Township Fire District #6 retains the exclusive right to exercise the renewal option periods.*

### **Compulsory Scope of Services**

Respondent(s) to this Request for Proposal are responsible for providing the following compulsory services to the District. Respondent(s) shall discuss and agree to perform the services listed. The cost shall be indicated within the respondents' proposed fee schedule as a "Hourly Rate" for services.

- Ongoing review, analysis and recommendations to improve the cost, plan design and functionality of all health-related benefits programs.
- Marketing services including the preparation of RFPs, support documentation and expert analysis including recommendations for the selection of vendors to provide services meeting the requirements of the District benefit design.
- Ongoing oversight and performance review of vendor service implementation and timely reporting regarding their performance and service implementation to District officials responsible for the management of health-related employee benefits.
- Day-to-day management of relationships with vendors.
- A full range of statistical, performance, utilization and financial reporting required to assess the cost effectiveness and responsiveness of vendor and provider activity, including benchmarking to similar employers, local, regional and national trends.
- Recommendations for modification in plan design to improve effectiveness.
- The full range of underwriting evaluations required to establish budgets, validate vendor cost projections, establish COBRA and other cost estimates required to meet state and federal regulatory requirements.
- Review and validation of all contracts related to the provision of these benefits.
- Provision of consulting services and expert support as needed to address issues and concerns in a timely manner.
- Provision of consulting services and expert support required to ensure compliance with state and federal regulations, filing of all reports required by public entities and support for the collective bargaining process.

- Assistance conducting the full range of audits required to validate member enrollment and eligibility.
- Provision of online and printed information for members regarding their benefits and direct assistance resolving member questions, concerns, and service problems with vendors.
- Current and periodic updates pertaining to changes in the State Health Benefit Program.
- Onsite and zoom meetings as needed.
- Answer coverage and program questions from the District and/or its consultants or contractors in a timely manner.
- Be responsible for notifying the District of invoicing of premiums for all outstanding policies to assure that no policy lapses inadvertently.
- Meet with the District at least annually or as requested to audit existing District insurance
- Represent the District in any negotiations with insurers or prospective insurer and other parties regarding insurance matters.
- Review contracts for compliance with requested coverage and provide feedback as needed regarding management of risks.

### **Proposals**

#### ***Respondent's proposals shall contain the following information:***

- Describe your firm. Include the legal name and address of the main office and all branch locations, years in business, and the number of employees. Include whether you are a broker-dealer or other type of financial institution.
- Broker must be licensed for insurance coverage relating to all o the relevant insurance products described above.
- A description of the Respondent's experience providing the services described in the Specifications – Scope section including specific examples of services performed.
- The name, professional qualifications and experience of the person who will be responsible for the day-to-day working relationship of the respondent to the District providing the services described in the Scope of Services section.
- The resumes of the employees who will be assigned to provide the contractual services, the percentage of time each will be allocated to the project, and a summary of their experience with public sector entities providing the services described in the Scope of Services section.
- The name, professional qualifications and experience of the person who will be responsible for overall management of the assigned employees and working relationship of the respondent to the District.
- Respondent's general approach to fee setting and reimbursement including its willingness to work for a fixed fee rather than a commission from various vendors. If the fee is to be paid by vendor commissions, the total anticipated from this source. If the fee is to be paid by the District, the total anticipated charge.
- The services that would be subcontracted, the subcontractor who will provide those services and the fees associated with such services.
- A narrative statement of the Respondent's understanding of the District's needs and goals.
- An executed Statement of Ownership Disclosure.

- o If the business is partially owned or a full-owned subsidiary of another organization, identify the parent company and discuss the extent of the parent company's approval rights over the activities of the firm.
- Mandatory Equal Opportunity Acknowledgment
- A statement that the Respondent has complied with all applicable affirmative action (or similar) requirements with respect to its business activities (e.g. N.J.S.A. 10:5-31 et seq. and N.J.A.C. 17:27 as amended) together with evidence of such compliance.
- An executed Disclosure of Investment Activities in Iran Form.
- An executed Certification of Non-Involvement in Prohibited Activities in Russia or Belarus.
- Respondents must submit a New Jersey Business Registration Certificate pursuant to N.J.S.A. 54A:7-1.2.
- Any judgements within the last three (3) years for professional malpractice.
- Notification if the business organization has been involved in any bankruptcy or reorganization proceedings in the last ten (10) years.
- Provide three (3) clients for whom you have provided similar services to those being proposed here. Include a contact name, title, and telephone numbers for each of the references.

### **Insurance Requirements**

General liability insurance in an amount not less than \$1,000,000.00 combined single limit including broad form comprehensive general liability endorsement and shall include provisions for thirty (30) days written notice of cancellation and/or modification of coverage. The Gloucester Township Fire District #6 shall be included as an additional insured.

### **Evaluation & Selection Criteria**

Vendor selection will be based on the vendor's ability to provide the scope of services outlined above and meet the selection requirements listed below at the lowest possible cost. The selection factors that will be considered include:

- Professional expertise to provide the required scope of services available within the respondent firm.
- Experience providing consultation and brokerage services for public sector entities.
- Professional qualifications of the Account Leader and staff responsible for providing oversight and ensuring the provision of the required services onsite.
- Experience providing the scope of services to NJ based public sector entities.

### **Award**

The Gloucester Township Fire District #6 reserves the right to make a single award by product line or in totality of the proposal. Notwithstanding, the District reserves the right to award the contract to one or more employee benefit firms who may respond jointly in their capacity as broker, provided proper disclosure and a single award by product line (or in total), is awarded.