

Purpose of Request

Insurance Consultant Broker Services For Finance and Insurance Commission - Dental Only

The City of Linden is requesting qualifications from qualified individuals and firms to provide Insurance Consultant Broker Services for Finance and Insurance Commission - Dental Only and other services of a specialized nature to the City. Qualifications will be evaluated in accordance with the criteria set forth in this RFQ. One or more individuals/firms may be selected to provide services.

General Information & Summary

Organization Requesting Offer

City of Linden, 301 North Wood Avenue, Linden NJ 07036

Submission Deadline

Friday, November 6, 2026 at 10:00 A.M.

Electronic Submission Only

All offer submissions must be received by the City of Linden through the MuniVendor eProcurement platform. No physical/paper nor any other electronic response type will be accepted.

Contract Period

January 1, 2027 through December 31, 2027

Contract Form

The successful offeror shall be required to execute the City's form contract, which includes the indemnification, insurance, termination and licensing provisions. It is also agreed and understood that the acceptance of the final payment by the Offeror shall be considered a release in full of all claims against the City arising out of, or by reason of, the work done and materials furnished under any contract awarded.

City of Linden Facts & Figures

The City of Linden is a municipal government entity. The City was incorporated in 1925 and operates pursuant to N.J.S.A. 40A:61-1 et seq. The City's population is approximately 45,752 and it consists of approximately 11 square miles of area. The City employs approximately 671 people in about 25 departments and agencies. It owns various municipal buildings, parks and recreation facilities. The City's operating budget is approximately \$144,053,553.31. The City provides significant and diverse services to its residents, including those in the senior, disabled, veterans and other communities.

Contact People

- With questions relating to this specific RFQ, contact Jessica Sheehy by email only at jsheehy@linden-nj.gov.
- With questions related to procurement, contact Jessica Slawinski by email only at jslawinski@linden-nj.gov.

- All questions must be submitted by email only no later than Monday, October 26, 2026. Questions submitted in writing after Monday, October 26, 2026 will not be answered.

Nature & Scope of Services

The City of Linden is requesting qualifications for insurance consulting/brokerage services and for the management of the City's health insurance programs for dental only. The insurance consultant/broker will be required to perform, but not limited to, the following services for dental only:

- Assistance with the development of long-range insurance strategies;
- Management of Linden City's insurance program as assigned;
- Review of both insurance policies and contracts to ensure adequate coverage;
- Recommendations and assistance in the procurement of all insurance coverage, including preparation of any required RFQ's;
- Analysis of qualifications in connection with insurance procurement, including, but not limited to, establishing selection criteria, recommending marketplaces, evaluation of qualifications and involvement in the selection process;
- Identification and analysis of risks arising out of current and future operations;
- Preparation of specifications for quotations every three (3) years or sooner, as required by the City;
- Loss Control and Safety Review Services;
- Coordination of appraisals of physical assets to determine proper insurable values, limits required and special terms required by the City;
- Continuous review and analysis of loss information from current and prior insurance companies and presentation of findings to the City;
- Review of contracts for insurance compliance;
- Acting as liaison between the City and all insurance carriers, brokers, providers, or claimants;
- Monitoring, review and presentation of data to help manage claims on all current and future policies;
- Review and analysis of rating classifications on various insurance contracts to determine the most beneficial ones to utilize;
- Continuous review and analysis of insurance coverage and policies to keep up with industry changes, continuing operations and growth;
- Research and analysis of alternatives to current risk funding mechanisms to meet the changing needs of the City;
- Preparation of all certificates of insurance, automobile identification cards and other required

documents within 24 hours of the City's request;

- Notification of City staff as to local, state and federal regulations and recommendations for compliance as required;
- Participation in on-going meetings with City staff to review losses, safety recommendations, government regulations, insurance requirements, etc.;
- Review of audits of current and previous policies for accuracy and potential premium savings;
- Performance of self-insurance feasibility studies where applicable and recommendations to City staff;
- Identification of areas of risk and the associated strengths and weaknesses of the City to manage those risks;
- Assistance in the development of alternative strategies to reduce risk to assets and resources;
- Consultation as to the probable impact of strategies elected by the City;
- Provision of monitoring feedback via loss runs and associated analysis to verify the adequacy of the controls selected as well as checks for negative trends which may require corrective action;

Technical Proposal Standard Requirements

Offerors should submit a technical section that contains, at minimum, the following:

- The name of the offeror, the principal place of business and, if different, the place where the services will be provided;
- Offeror must demonstrate extensive experience in the relevant subject matters.
- The education, qualifications, experience, and training of all persons who would be assigned to provide services along with their names and titles;
- A listing of all other engagements where services of the types being proposed were provided in the past five (5) years. This should include other City governments and other levels of government. Contact information for the recipients of the similar services must be provided. The City may obtain references from any of the parties listed;
- Please provide a description of any particular area(s) of expertise you or your firm may possess that have not been included in the response provided above;
- A statement that neither the firm nor any individuals assigned to this engagement are disbarred, suspended, or otherwise prohibited from professional practice by any federal, state, or local agency;
- A statement that the offeror will comply with the General Terms and Conditions required by the City and enter into the City's standard Professional Services Contract;

- A copy of the offeror's Business Registration Certificate;
- Completion of all forms included in the MuniVendor eProcurement Portal on the Documents Section (Step 3 of your response).
 - Acknowledgement of Receipt of Addenda
 - Affirmative Action Compliance Notice
 - Americans with Disabilities Act of 1990
 - Bid Document Checklist
 - Non-Collusion Affidavit
 - Disclosure of Iran Investments
 - Disclosure of Prohibited Activities in Russia or Belarus
 - Mandatory Affirmative Action Language for Goods and Services - Professional Services Contracts
 - Non Collusion Affidavit (must be notarized - include a scanned copy of your notarized document in your uploaded response)
 - Ownership Disclosure Statement
 - Stockholder Disclosure Certification (must be notarized - include a scanned copy of your notarized document in your uploaded response)

Note: N.J.S.A 52:32-44 provides that government agencies may not enter into a contract for goods or services unless the other party to the contract provides a copy of its business registration certificate and the business registration certificate of any subcontractors at the time that it submits its proposal. MuniVendor automatically inserts your business registration certificate from your MuniVendor vendor profile. If you plan to utilize subcontractors, then please include copies of those subcontractor's business registration certificates in your technical proposal upload. The contracting party must also collect the state use tax where applicable.

Technical Proposal Specialized Requirements

Proposer must have a minimum of fifteen (15) years of experience in insurance consulting/brokerage and/or a minimum of five (5) years servicing other governmental entities.

Cost Proposal

Offerors should submit a cost proposal which would include any proposed retainer, the services to be provided for the retainer, if services will be provided at a flat rate, if all or any services will be billed through hourly rates and what are the established rate(s). The City does not provide payment for or reimbursement for travel expenses.

Offer Evaluation

The City will select the most advantageous offer(s) based on all of the evaluation factors set forth at the

end of this RFQ. The City will make the award(s) that is in the best interest of the City. Each offer must satisfy the objectives and requirements detailed in this RFQ. The successful offeror(s) shall be determined by an evaluation of the total content of the offer submitted. The City reserves the right to:

- Not select any of the offers;
- Select only portions of a particular offeror's offer for further consideration; (However, offerors may specify portions of the offer that they consider "bundled".)
- Award a contract for the requested services at any time within the calendar year after review of the offeror's qualifications and approval of same by the City; Every offer should be valid through this time period.
- The City shall not be obligated to explain the results of the evaluation process to any offeror.
- The City may require offerors to demonstrate any services described in their offer prior to award.
- The City reserves the right at the City's sole discretion to refuse any offer submitted.

RFQ Limitations

This RFQ is not intended to be an offer, order or contract and should not be regarded as such, nor shall any obligation or liability be imposed on the City by issuance of this RFQ.

Use of Information - Non Disclosure

Any specifications, drawings, sketches, models, samples, data, computer programs, documentation, technical or business information and the like ("Information") furnished or disclosed by the City to the offeror in connection with this RFQ shall remain the property of the City. When in tangible form, all copies of such information shall be returned to the City upon request. Unless such information was previously known to the offeror, free of any obligation to keep it confidential, or has been or is subsequently made public by the City or a third party, it shall be held in confidence by the offeror, shall be used only for the purposes of this RFQ, and may not be used for other purposes except upon such terms and conditions as may be mutually agreed upon in writing.

The work contemplated is professional in nature. It is understood that the Consultant acting as an individual, partnership, corporation or other legal entity, is of professional status, licensed to perform in the State of New Jersey and licensed for all applicable professional discipline(s) requiring licensing and will be governed by the professional ethics in its relationship to the City. It is also understood that all reports, information, or data prepared or assembled by the Consultant under a contract awarded pursuant to this RFQ are confidential in nature and Contractor will not make such reports, information, or data available to any individual or organization, except to the City, without the prior written approval for the City.

General Terms & Conditions

- The City reserves the right to reject any or all offers, if necessary, or to waive any informalities in the offers, and, unless otherwise specified by the offeror, to accept any item, items or services in the offer(s) should it be deemed in the best interest of the City to do so.

- In case of failure by the successful offeror, the City of Linden may procure the articles or services from other sources, deduct the cost of the replacement from money due to the offeror under the contract and hold the offeror responsible for any excess cost occasioned thereby.
- The offeror shall maintain sufficient insurance to protect against all claims under Workmen's Compensation, General, Professional and Automobile Liability.
- Each offer submitted must be submitted by the person authorized to do so (the "Organization's Authorized Official").
- The contract shall be in effect through December 31, 2027 unless otherwise stated.
- In accordance with Affirmative Action Law, P.L. 1975, c.127 (N.J.A.C. 17:27) with implementation of July 10, 1978, successful proposers must agree to submit individual employer certifications and numbers or complete Affirmative Action employee information report (form AA-302). Also, during the performance of this contract, the contractor agrees as follows: (a) The contractor or subcontractor where applicable, will not discriminate against any employee because of age, race, creed, color, national origin, ancestry, marital status or affectional or sexual orientation. 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, sex or handicap. 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 section for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notice to be provided by the Public Agency Compliance Officer setting forth provisions of this non-discrimination clause: (b) 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, sex or handicap; (c) 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 worker's representative of the contractor's commitments under this act and shall post copies of the notice; (d) the contractor or subcontractor, where applicable, agrees to comply with any regulations promulgated by the treasurer pursuant to the P.L. 1975, c.127, as amended and supplemented from time to time.
- By submission of the offer, the offeror certifies that the service to be furnished will not infringe upon any valid patent, trademark or copyright and the successful offeror shall, at its expense, defend any and all actions or suits charging such infringement, and will save the City harmless in any case of any such infringement.
- No offeror shall influence, or attempt to influence, or cause to be influenced, any City officer or employee to use his/her official capacity in any manner which might tend to impair the objectivity or independence of judgment of said officer or employee.
- No offeror shall cause or influence, or attempt to cause or influence, any City officer or employee to use his/her official capacity to secure unwarranted privileges or advantages for the offeror or any other person.

- Should any difference arise between the contracting parties as to the meaning or intent of these instructions or specifications, the City's Law Department decision shall be final and conclusive.
- The City of Linden shall not be responsible for any expenditure of monies or other expenses incurred by the offeror in preparing or submitting its offer.
- The checklist, affidavits, notices and the like presented in this Request for Qualifications are a part of this Request for Qualifications and shall be completed and submitted as part of your offer.