



Attn: Luis Alamo, Vice President
55 Flanagan Way
Secaucus, New Jersey 07094
lalamo@alamoinsurance.net
Ph: (877) 552-5266 x108

PROFESSIONAL SERVICES SOLICITATION
FOR
INSURANCE BROKER SERVICES

Presented to:



TOWNSHIP OF WEST ORANGE

**Ms. Paula Reynolds
Acting Purchasing Agent
Township of West Orange
66 Main Street
West Orange, New Jersey 07052**

September 8, 2021

TABLE OF CONTENTS

- **SECTION I—**
Introduction
- **SECTION II—**
Executive Summary
- **SECTION III—**
Description of Overall Experience
- **SECTION IV—**
Health Insurance and Benefits (Scope of Services)
- **SECTION V—**
Risk Management Services (Scope of Services)
- **SECTION VI—**
Website Portal & Communication Tools
- **SECTION VII—**
Success Story Sampling, Partial List of Clients, References & Success Stories
- **SECTION VIII—**
Management Team
- **SECTION IX—**
Respondent Information, Corporate Philanthropy, Associations & Affiliations
- **SECTION X—**
Fee Proposal
- **SECTION XI—**
Attachments – Required Submission Documents

THE INFORMATION AND SUGGESTIONS PRESENTED BY ALAMO INSURANCE GROUP IN THIS REPORT ARE FOR YOUR CONSIDERATION IN YOUR LOSS PREVENTION EFFORTS. THEY ARE NOT INTENDED TO BE COMPLETE OR DEFINITIVE IN DISCOVERING OR IDENTIFYING ALL HAZARDS ASSOCIATED WITH YOUR BUSINESS OR PREVENTING WORKPLACE ACCIDENTS. YOU ARE ENCOURAGED TO ALTER THEM TO FIT THE SPECIFIC HAZARDS OF YOUR BUSINESS. NOTHING IN THIS REPORT IS INTENDED TO BE, NOR SHOULD IT BE RELIED UPON AS, LEGAL ADVICE. YOU SHOULD ASK YOUR LEGAL COUNSEL TO REVIEW ALL OF YOUR PLANS AND COMPANY POLICIES. THIS REPORT IS INTENDED ONLY FOR THE COMPANY LISTED ON THE COVER PAGE OF THIS REPORT AND ITS EMPLOYEES WITH A NEED TO ACCESS ITS CONTENT. THE REPORT SHOULD NOT BE DISSEMINATED, COPIED, OR SENT TO ANY THIRD PARTY WITHOUT THE PRIOR EXPRESS WRITTEN APPROVAL OF ALAMO INSURANCE GROUP.

INTRODUCTION

Introduction

This is a response to the Acting Purchasing Agent for Professional Services Solicitation as issued by the **Township of West Orange** for Insurance Broker services with a response due date of September 8, 2021.

The Alamo Insurance Group, Inc. specializes in comprehensive Health benefits programs and Risk Management/Loss Control services for non-profit organizations, governmental, private and public sector clients. Our firm represents employer groups with a total enrollment in excess of 250,000 covered individuals.

The Alamo Insurance Group has provided responses and attachments for each of the items noted in the required contents of proposal section of the solicitation document. Our responses are covered in eleven (11) sections of this Professional Services Response. Please note that our response meets all the requirements set forth by the **Township of West Orange**. We would welcome the opportunity to serve as Insurance Broker for your insurance program needs.

Our firm is committed to working diligently to achieve maximum savings for the client, while maintaining proper and quality insurance programs and services. Again, we are pleased to respond to the Professional Services Solicitation prepared by the **Township of West Orange** for the selection of Insurance Broker.

EXECUTIVE SUMMARY

Executive Summary

As a leading certified minority-owned full-service insurance broker and risk advisor, Alamo Insurance Group is devoted to finding the opportunity in risk. From risk identification and assessment to quantification and prioritization, to risk mitigation and financing — our approach lies at the core of a truly differentiated client experience.

With over 20 years of experience, Alamo Insurance Group has been licensed in up to 40 states. The Alamo Insurance Group continues to deliver the highest caliber of service and expertise to our clients which range from small businesses and organizations to large national companies in both the public and private sector.

With corporate headquarters in Secaucus New Jersey, The Alamo Insurance Group, Inc. has been personally guided by Luis Alamo, its principal, to its current eminent position through careful attention to detail and dedication in providing superior, cost-effective services that continually meet the ever-changing needs of present and prospective clients. This commitment to assisting small businesses, utility authorities, school boards, and municipal accounts manage risk is the hallmark of The Alamo Insurance Group, Inc.'s professional philosophy--performing the traditional insurance broker's function of planning and placing the appropriate insurance.

As a result of The Alamo Insurance Group's excellence in delivery of diverse products and services, it has developed relationships with several major insurance carriers, who specialize in services for public and private sectors. Building and maintaining honest, long lasting, consistent, and profitable relationships with our insurance market has enabled our organization to play a vital role in addressing its clients' insurance requirements. As dedicated brokers, we work diligently for our clients and recognize the tremendous values of generating sincere long-lasting relationships - not quick profits. Each client, large and small, has full access to all our expertise and capabilities, benefitting from Alamo's professional philosophy of putting the clients' needs first.

The Alamo Insurance Group, Inc. has an outstanding track record of proven experience that is integral to our success. The keys to meeting the unique needs of each and every client are creativity and innovation. Enabling the clients to minimize risk in a cost-effective manner is our goal. The Alamo Insurance Group, Inc. adheres to a rigid code of moral and ethical standards in its dealing with all clients and insurance carriers. It is this unqualified standard of business practice that encourages both clients and carriers to continue to have confidence in our ability to be a creative company, and to maintain that The Alamo Insurance Group, Inc. is exceptional at what it does.

The Alamo Insurance Group, Inc. is only as good as the sum of its individual parts. Alamo proudly employs dedicated, intelligent, experienced, and highly motivated insurance professionals who bring an innovative approach to their underwriting assignments. Their knowledge and expertise are complemented by their common desire to do the best for their clients. Unmatched in their search for the optimal insurance coverage for their continually growing roster of clients, it is their tireless efforts that have won praise and respect for The Alamo Insurance Group, Inc., and positioned this outstanding insurance agency to lead the industry into the future.

Business Philosophy and Approach

The Alamo Insurance Group, Inc. prides itself on using an approach that is free of preconceived ideas and business allegiances. We have no business or financial ties to any insurance companies, provider networks or other entities, other than the payment of commissions as Insurance Broker/Risk Manager.

Advantages of Working With the Alamo Insurance Group, Inc.

We believe our firm has many unique advantages in providing Insurance Brokerage/Consulting and Risk Management services to our clients. These include the following:

- Experienced brokerage staff and independent consultants
- Knowledge of SHBP and various funding arrangements
- Operations cost reduction/risk mitigation specialist
- Risk Management Services
- Data analysts with large group/public sector experience
- Experienced personnel to work with all levels of employees and management
- Web based manager and employee self service portals available to clients

Our goal and the mission of our entire staff is to add maximum value to all of our client relationships. Working in a rapidly changing and increasingly more complex environment, Alamo is dedicated to providing solutions to meet the ever-increasing needs of its clients.

By providing clients with innovative approaches and cost effective services allows Alamo to continue to accelerate the growth of our business successfully and provide our customers with the highest levels of service.

***DESCRIPTION OF OVERALL
EXPERIENCE***

Description of Overall Experience

The Alamo Insurance Group, Inc. is a leading certified minority owned full-service employee benefits and risk management brokerage/consulting firm headquartered in New Jersey. With over 20 years of experience, our company provides brokerage and consulting services to both private and public sector entities in the areas of risk management, health benefits, and general insurance. We currently serve clients of all sizes, funding arrangements and sectors. Services provided to these firms include, but are not limited to:

- Workers Compensation
- Property & Casualty
- Safety & Loss Control
- Medical & Prescription
- Stop Loss/Reinsurance
- Administrative Services Only
- Dental Insurance
- Actuarial Reports Analysis/Interpretation
- Life and AD&D Insurance
- Disability Insurance
- Voluntary Benefits Suites
- Flexible Spending Accounts
- Employee Assistance Programs
- PEOSHA Compliance
- Operations cost reduction/risk mitigation

In addition, due to the rising demands of our clients regarding internet and HR technology, the Alamo Insurance Group, Inc., offers Benefits Administration Outsourcing Services through our HR Consulting division. The primary highlights of this division include:

Outsourcing solutions

- Call Center
- Carrier Billing
- Invoice Reconciliation
- Enrollment Support
- Fulfillment Services
- COBRA/HIPAA
- Flexible Spending Account (FSA)

Applications

- Benefits Administration Technology
- Employee Communication
- Enrollment
- Reporting
- Carrier Invoice and Billing
- Consolidated Billing
- Connectivity to Insurance Carriers & Other Systems

Our primary goal is to improve or maintain the same level of offerings in concert with keeping costs manageable to our clients. In today's marketplace this is an exigent undertaking, as insurance costs continue to rise. Through detailed analyses, we determine the appropriate needs of our clients and offer viable solutions for all insurance products. This includes updating our customers on local government action that will impact insurance costs.

Our team consists of insurance industry professionals with a wide range of backgrounds ready to service our customers. The team of experienced veterans in the insurance field work daily to ensure that all needs are dealt with effectively and efficiently. Our increasing base of experience and our growing record of accomplishments have helped to establish our organization as a leader in our field.

As each employer organization is unique, Alamo Insurance Group, Inc. provides innovative solutions based upon client demographics, objectives, and organizational structure. Of equal importance, we provide the administrative and technical support necessary for program viability.

It is essential to identify quality providers that will supply comprehensive administrative, organizational, and financial services. We can help make these determinations, in addition to the critical task of assessing existing insurance programs and benefit programs offered.

Most importantly, we maintain the ability to interact with existing professional agreements and organizations, at the client's direction, to ensure further program enhancement. Our focus is clearly to serve the **TOWNSHIP OF WEST ORANGE** in a most professional and competent manner through the delivery of value-added services.

Specific to employee benefits and general insurance, we can provide services including but not limited to:

- | | |
|---|---|
| • Plan Design Analysis | • Voluntary Employee Benefits |
| • On-Going Consulting Services | • Health Care Delivery System Innovations |
| • Program Alternatives | • Cost-Effective Recommendations |
| • Preparation / Selection for Competitive Bid | • Internal Administrative Procedures |
| • Early Retiree Reinsurance Program (ERRP) Filing | • Health Care Tax Credit Assistance |
| • Retiree Drug Subsidy (RDS) Filing | • Medicare Advantage Plans |

Specific to risk management services, we can provide the following:

- | | |
|---|--|
| • Loss Review Analysis and Risk Evaluation | • Risk Controls / Insurance Policies |
| • Claims Management Procedures | • Energy Audit Reviews / Bid Processing |
| • Telecom/Internet service review and marketing | • Payroll service analysis and marketing |
| • Preparation / Selection for Competitive Bid Process | • Internal Administrative Procedures and Process |

As a full-service insurance brokerage/consulting firm licensed in Life, Health, Accident, Property & Casualty, we represent the following, but not limited to, insurance carriers and insurance funds:

Aetna	Delta Dental	Oxford
Amerihealth	Express Scripts	Principal
Assurant	Eyemed	Prudential
Bay Oaks Group	Guardian	QualCare
Benecard	Hanover	Standard
Block Vision	Hartford	Sun Rx
Blue Cross Blue Shield	Health Net	Travelers
Caremark	Kaiser	United Healthcare
Chubb	Maxor	VSP
Cigna	MetLife	
Coventry	NVA	
Atlantic and Cape May Counties School Business Officials JIF	Atlantic County Municipal JIF	Bergen County Municipal JIF
Bergen Municipal Employee	Bergen Municipal Excess Liability	Burlington County Insurance Pool
Burlington County Municipal JIF	Camden County Municipal JIF	Central Jersey Health Insurance Fund
Central Jersey JIF	Diploma JIF	First Responder JIF
Garden State Municipal JIF	Gloucester, Cumberland, Salem School Districts JIF	Gloucester, Salem, Cumberland Counties Municipal JIF
Municipal Excess Liability JIF	Municipal Excess Liability Residual Claims Fund	Municipal Reinsurance Health Insurance Fund

NJ Community College Worker's Compensation Pool	New Jersey Counties Excess JIF	NJ Environmental Risk Management JIF
NJ Municipal Self-Insurer's JIF	NJ Public Housing Authority JIF	NJ School Board Association Insurance Group
NJ Utility Authorities JIF	Northeast Bergen County School Board Insurance Group	North Jersey Intergovernmental JIF
North Jersey Municipal Employee Benefits Fund	Ocean County Municipal JIF	Pooled Insurance Program of New Jersey
Professional Municipal Management JIF	Public Alliance Insurance Coverage Fund	School Alliance Insurance Fund
School Excess Liability Fund	School Pool for Excess Liability Limits	Somerset County Insurance Fund
South Bergen Municipal JIF	South Bergen Regional VII Workers Compensation Pool	Southern NJ Regional Employee Benefits Fund
Statewide Insurance Fund	Suburban Essex Municipal Joint Insurance Fund	Suburban Municipal JIF

Cost Consideration

As broker/agent or consultant, our firm works to ensure the cost-effectiveness and success of your program, annually reviewing appropriate alternatives and decisions.

We can be compensated on either a standard commission basis directly from the insurance carrier, insurance fund and/or service provider or on a fee basis from the client, depending on the client's wishes. There are no upfront costs and there is no minimum payment implied or requested.

HEALTH INSURANCE & BENEFITS

Health Insurance and Benefits

As health care reform continues to evolve on the national and state level, with varied insured and self-insured alternatives available for consideration, organizations must continue to be active in shaping benefit programs to meet their needs. Public and private businesses continue to feel the pressures of increasing insurance costs, while striving to provide a threshold level of benefits in a cost-effective manner. We can assist in meeting these goals.

Alamo Insurance Group, Inc. offers a complete spectrum of health benefits and insurance consulting. We enable clients to make more informed decisions based upon recommendations tailored to ensure each client success. We can provide this assistance in the areas of welfare benefits (medical, dental, prescription and vision plans), as well as life insurance, disability benefits, and retirement plans.

In broad terms, potential services for health care and insurance benefits analysis include the following:

- Develop long term strategies based on client need and our market experience negotiation
- Review of plan design and benefits levels
- Self funding alternatives and conventionally insured plans
- Network, cost containment, and service area review
- Program administration and communications
- Preparation and marketing of RFP's (Request for Proposals)
- Present marketing findings to appropriate committees
- Attend meetings with collective bargaining units and other meetings as requested by client

Alamo Insurance Group, Inc. will focus specifically on total program expenditures and benefit levels, as directed by the client. We maintain the ability to work with other professionals or independently to develop a benefits plan to meet the specific needs of each client.

While we may be retained for specific projects or tasks designed to enhance existing benefit programs and produce cost savings, we may also be retained to provide ongoing services. In fact, as health care options continue to evolve, the implementation of managed care alternatives to support existing benefits programs has become crucial. We can assist in an ongoing capacity by providing professional assistance to the client, including:

- Liaison services between client and insurer
 1. Discuss Claim and administrative problems.
 2. Claim Problems
 3. Coordinating with carriers to make sure contracts are completed
 4. Participate in employee meetings
 5. Working with carriers to review, finalize, and deliver booklets/certificates on a timely basis
 6. Negotiate annual health renewal and prepare renewal presentation
 7. Monitor carrier compliance within scope of contract with client
- Utilization review
 1. Analyze Utilization Patterns for frequency of utilization by illness, etc.
 2. Complete a utilization summary on insurers data
 3. Cost projections based on past experience and current industry trends

- Provider discounts
- Benefit design additions
- Voluntary Benefit Plans
- Flexible Benefit Plans
- Non-Discrimination Testing
- Retirement and Savings Plans
- Financial and Executive Benefit Plans
- Human Resources Consulting
- Benefit communications and Document Changes
 1. Explain new benefits programs
 2. Providing descriptions of changes in benefits
 3. Preparing documents and SPD's
 4. Flexible Spending Account Document

In short, we can produce cost-effective results to improve your organization's employee benefit programs.

Sample Health Benefits Project Outline

1. Review and inventory current insurance documents for:
 - Medical benefits
 - Dental Plan
 - Prescription Drug Plan
 - Vision Plan (if applicable)
 - Voluntary benefits
2. Analyze current budget expenditures program costs and funding
3. Analyze Premium versus Claims reports for each plan
4. Calculate per-employee claims costs for each plan
5. Assess the funding vehicles and administrative charges for each of the insurance contracts and administrative services agreements
6. Review loss history reports.
7. Prepare and conduct market request for proposal
8. Forward recommendations on design, funding and administration
9. Implement program changes at direction of client

Regulatory Compliance

Alamo Insurance Group, Inc. will provide information related to legislative changes as they relate to Employee Benefits and The Human Resource Function. We monitor federal and state government legislation and inform our clients on what effect the legislation may have on the clients program and what actions should be taken.

We also assist in the writing and development of technical brochures and technical sections to employee handbooks. We can also provide language for rule revisions in the New Jersey Administrative Code or other written materials. The following are examples of legislation that have and continue to impact:

Benefits:

- Health Insurance Portability and Accountability Act of 1996 (HIPAA)
- Cafeteria Plans
- ERISA Annual Reporting and Disclosure
- EGTRRA Changes
- COBRA
- FMLA
- ADEA
- Mental Health Parity
- Women's Health and Cancer Rights Act
- Newborn's and Mothers' Health Protection Act
- Extension of Coverage for Dependents to age 30
- Civil Union Act
- Health Care Reform

Employee Benefits Services

Our range of value-added services includes delivering you custom solutions for all your health care management needs, including benefit plan analysis, contribution strategies, health & wellness education and training, claims analysis, and developing employee policies and consumer-driven programs.

- Compliance Resources
- Human Resources Education, Tools and Forms
- Enrollment Tools
- Employee Benefit Communications
- Workplace Wellness
- Retirement Plan Support
- Education & Training
- Complimentary Technology Solutions
 - Client Portal
 - HR Connection
 - Decision Master Warehouse
 - PlanAdvisor

RISK MANAGEMENT SERVICES

Risk Management Services

The Alamo Insurance Group, Inc. prides itself on using an approach that is free of preconceived ideas and business allegiances. We have no business or financial ties to any insurance companies, provider networks or other entities, other than the payment of commissions and/or Risk Management fees as Broker of Record or Consultants, respectively.

We are offering you our expert evaluation of the funding and operation of your Property/Casualty Program, including Self-Insured Workers' Compensation, with the goal of presenting recommendations to you for ways to improve your program and contain costs to the fullest extent possible. This will involve, but is not limited to, an analysis and review of all available data and processes in the following key operational areas:

Assistance to the **TOWNSHIP OF WEST ORANGE** in evaluating its exposure and recommend professional methods to reduce, assume or transfer risk or loss:

- Explanation of the **TOWNSHIP'S** various insurance coverages and assist the **TOWNSHIP OF WEST ORANGE** in the selection of appropriate coverage
- General assistance in the preparation of applications, statement of values, vehicle schedules, etc., as required by the insurance companies
- Review the **TOWNSHIP OF WEST ORANGE'S** premiums and loss funds and assist in the preparation of the **TOWNSHIP OF WEST ORANGE'S** insurance budget
- Assistance in reviewing loss and engineering reports, including general advice to the Safety Committee with respects to containing loss dollars
- Attendance and participation at Safety Committee meetings, as requested, to assist in promoting safety objectives and goals
- Review Certificates of Insurance requests from third parties
- Assist, when required, in the settlement of claims, with the understanding that our risk management services does not include services normally provided by a public adjuster or third-party administrator
- Assist and provide any other risk management related services required by the **TOWNSHIP OF WEST ORANGE**
- Experienced personnel to meet with management, employees, collective bargaining teams and other professionals
- We will act as a liaison between the **TOWNSHIP OF WEST ORANGE** and all service providers for lines of coverage for which we are the Risk Management Brokers/Consultants, and as requested by you
- Attending meetings with the Superintendent, Business Administrator, Council, and others, as requested

- Keeping the **TOWNSHIP OF WEST ORANGE** informed as to developments affecting its insurance coverages
- Make recommendations regarding the insurance policies in effect and monitor the third party administrations services
- Review the **TOWNSHIP OF WEST ORANGE'S** self-insured, workers' compensation program, excess coverage, claims administration, medical review networks and PPO's and safety services
- Prepare bid specifications, with approval, for the **TOWNSHIP OF WEST ORANGE'S** property/casualty and third-party administration services

***WEBSITE PORTAL
&
COMMUNICATION TOOLS***

Employee Benefits, Property & Casualty Risk Management Consulting and Brokerage Services



Presented to:



Executive Summary

Alamo Insurance Group combines over 22 years of experience with leading-edge products to provide exceptional service and value to our customers. We provide a full range of brokerage services such as employee benefits, including health, life, disability and payroll deduction personal lines programs, as well as property and casualty, and risk management services for commercial property; automobile liability and physical damage; workers' compensation; excess liability; marine; specialty coverages and surety.

Headquartered in New Jersey, we think globally but act locally, with personal services designed specifically for each individual client. Alamo Insurance Group 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 a long-term relationship focused on bringing value to your employee benefits management and risk management insurance programs. We are committed to utilizing our collective talent to support your insurance goals.

We promise to identify activities that drive claim frequency, and implement an action plan to control health care costs and promote a healthy work environment for your employees. Further, 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.

Carrier Analysis/Situation Analysis

You face many employee benefit challenges, including internal resources, time management, employee education, compliance with federal and state legislation, trend increases, pharmacy costs and increased litigation activity. This demanding 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 employee benefits management philosophy based on data-driven decisions and globally positioned communications. We specialize in evaluating, negotiating with, and recommending insurers and providers to our clients, and we employ rigorous selection criteria and performance objectives when considering a vendor.

Plan Implementation

Securing the best insurance package for your business begins with planning. Analyzing all your risks is critical to successful implementation of your employer group benefits. Alamo Insurance Group will partner with you by providing ongoing assistance, consultation and service that will help you control your insurance expenses, choose the best plan to fit your company's needs and promote health care consumerism.

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 cost containment strategies and employee communication campaigns that will target areas with the highest potential to reduce high-dollar claims and high utilization.

Communications

Understanding the increased complexity of employee benefits 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. Alamo Insurance Group's communication programs will help you stay on top of the changes affecting the employee benefits industry.

Employee Benefits Services

Our range of value-added services includes delivering you custom solutions for all of your health care management needs, including benefit plan analysis, contribution strategies, health & wellness education and training, claims analysis, and developing employee policies and consumer-driven programs.

Compliance Resources

Do you find it difficult to keep up with legislation affecting insurance, your industry and your business? Alamo Insurance Group can provide *Legislative Brief* educational articles to help you understand important regulations and stay in compliance. Our materials cover health care reform, COBRA, HIPAA, FMLA, Medicare Part D, ADA, state-specific legislation and more.

Human Resources Education, Tools and Forms

We offer the support that your HR department needs, including educational articles on important HR issues, plus tools such as surveys, checklists, letters and forms. In addition, we can provide a comprehensive employee handbook and help you develop policies unique to your company.

Employee Satisfaction

Employee satisfaction is paramount to retaining top employees. Alamo Insurance Group can help you measure employee satisfaction and engagement, plus develop strategies to improve these areas. In addition, you'll have access to fully customizable benefits statement to educate employees on the full value of their benefits and increase employee appreciation of their total compensation.

Enrollment Tools

Open enrollment is an overwhelming time for HR departments and employees alike. Our educational materials, tools and communications can help streamline and simplify the process for your company and employees.

Employee Benefit Communications

Many employees don't take full advantage of their benefits because they don't understand them. Educate employees about your benefits and how to best use their plan with a range of materials from Alamo Insurance Group. Plus, our communications can help employees understand how various laws impact them and their families, such as health care reform, COBRA and FMLA.

Workplace Wellness

Alamo Insurance Group is committed to helping you implement workplace wellness initiatives that will reduce health care costs and increase employee productivity and satisfaction. We can build and customize a wellness campaign specific to your company and employee needs. Through our online services, we can provide payroll stuffers, posters, employee newsletters and educational flyers on health and wellness, designed to help you drive consumerism in your workplace.

Managing Health Care Costs

We all know that health care costs continue to be a serious problem; Alamo Insurance Group can help. If you have or plan to implement an HSA or HRA plan, we have the resources to support you every step of the way, from design to implementation to employee education. Plus, we offer materials to help employees become smarter health care consumers and promote consumerism strategies that can drive costs down.

Controlling Your Pharmacy Costs

With drug benefit costs continuing to rise each year, exploring cost-cutting solutions for your pharmacy benefits is more important than ever. Repair your pharmacy benefits program with ZywaveRx™, from Alamo Insurance Group. With ZywaveRx, we provide you access to exclusive, extremely favorable terms for your pharmacy benefit plan that include deep pharmacy discounts, generous rebates, and access to the expertise and resources you need to manage your pharmacy benefits.

Plan Design Resources

Choosing the right plan design is vital, both in terms of cost and to stay competitive with your recruiting and retention efforts. We offer a series of educational articles covering various plan design types and topics, including voluntary benefits. In addition, you'll have access to valuable benchmarking information, so you can see how your plan offerings compare to other employers.

Retirement Plan Support

Retirement plans can be complex to administer, confusing to employees, and come with a host of legal obligations and regulations. Simplify with Alamo Insurance Group resources. We offer informational articles for plan sponsors, along with tools to educate and promote your offerings to employees.

Education & Training

We provide exceptional service through our education and training opportunities. Our employee seminars are designed to help educate employees, promote health care consumerism, and reduce high claim utilization and high-dollar claim expenses. They also provide an atmosphere for team building. Together, we can determine the topics that best suit your needs. We also will provide you with educational articles and newsletters to keep you informed of hot benefits and HR-related topics.

Employee Benefits Services

Technology Solutions

At Alamo Insurance Group, we continually look for innovative benefits management resources and value-added services to ensure your satisfaction. We use state-of-the-art technology to deliver these products and services to you.

Client Portal

We offer our clients a Web-based client portal that allows you to access information and resources from our agency online, participate in Employee Benefit surveys to find out how you compare to others from around the country, and easily connect with a nationwide network of industry peers.

Could your HR department use a little extra support? Whether you're looking for ready-to-print employee flyers featuring targeted health and wellness issues or searching for legislative information, the client portal provides the resources and tools to help streamline your everyday work tasks, available 24/7.

How do you access your employer group benefits at-a-glance? We offer a one-stop information center that allows you to view your agency's benefit plan information online.

HRconnection®

Our HRconnection tool is a powerful employee communication portal website, featuring countless ways for you to educate and empower your employees.

It is an easy-to-use employee website that serves as a custom company information and employee benefits resource. For employees, it provides 24-hour access to company and benefits information from any computer with Internet access. For employers and human resources personnel, HRconnection increases productivity and cost savings by providing employee self-service and improving employee communication efforts.

HR Hotline

The HR Hotline is a service staffed by HR professionals, available by phone or email, to answer your HR-related questions. As a valued client, you will have access to personalized, professional HR consultation and expertise every month, where you can ask about topics such as:

- Employee benefits
- Leaves of absence
- Federal compliance
- State employment law
- Wage and hour issues
- Discipline and terminations
- Recruiting and hiring
- Employee relations
- Workers' compensation
- Investigations
- Performance management

In addition to answering your pressing HR questions, the HR professionals will refer you to relevant content to help you execute on their expertise.

FULL SERVICES OVERVIEW



ARE YOU LOOKING FOR A COMPREHENSIVE INSURANCE SOLUTION?

- Tackling compliance, risk management and employee benefits can be complex and time-consuming. We have resources that help you manage these tasks and protect your bottom line.

DO YOU WANT TO SAVE MONEY ON YOUR EMPLOYEE BENEFITS AND STILL ATTRACT AND RETAIN TOP TALENT?

- We provide a variety of value-added professional services to our clients that reduce customer costs, increase efficiency and improve employee satisfaction.

ARE YOU TAKING THE PROPER STEPS TO REDUCE YOUR ORGANIZATION'S TOTAL COST OF RISK?

- Staying up to date with all the rules and regulations governing property and casualty insurance—while also reducing your organization's risks—is a hefty task. We offer attorney-reviewed resources to help you stay in compliance and ensure your organization's safety and continued success.

201.295.9044

<http://www.alamoinsurance.net>

55 Flanagan Way, Secaucus, NJ 07094



COMPLIANCE BULLETINS

The Compliance Bulletins provide timely, essential information on the latest legal updates. These newsletters cover a variety of legislative topics, including health care law and federal agency health and safety standards.

NEWSLETTERS

Remaining informed on a variety of legislation and trending industry topics is easy with our regular newsletters. These newsletters feature concise summaries of rule changes and other topics to help you catch up with the latest information.

INTERACTIVE TOOLS

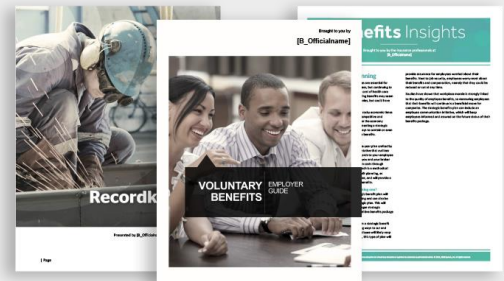
Our suite of multifunctional tools allows for the evaluation of various industry pain points. Many of these tools can be customized for your organization's specific needs.

EMPLOYER RESOURCES

We have thousands of employer-facing materials that can help you understand a number of topics. Whether you need tips to create the perfect workplace program or a guide on a new insurance topic, we have all of the easy-to-read resources to keep you updated.

EMPLOYEE COMMUNICATIONS

Promote various workplace topics with flyers, newsletters, bulletins and employee guide to keep health and safety top of mind.



BENEFITS SERVICES OVERVIEW



ARE YOU UP TO DATE ON RELEVANT NEWS AND EMPLOYEE BENEFITS LEGISLATION?

- We make it easy for you by distributing benefits newsletters that explain changes in legislation and how those changes affect your organization.

HOW OFTEN DO YOU HEAR FROM YOUR CURRENT BROKER?

- Open enrollment won't be the only time you hear from us. We'll email you regularly and provide you with monthly newsletters and timely industry updates to keep in touch and let you know we're here to help.

ARE YOUR EMPLOYEES GETTING THE MOST OUT OF YOUR BENEFITS PROGRAM?

- An attractive benefits package won't help you retain employees if your employees aren't aware of your benefits offerings. Our agency can deliver the resources—including informational articles, videos and infographics—you need to effectively communicate with your employees about benefits offerings and enrollment.

201.295.9044

<http://www.alamoinurance.net>

55 Flanagan Way, Secaucus, NJ 07094



COMPLIANCE AND LEGISLATION

Stay in compliance with our easy-to-read, attorney-reviewed resources. We can provide timely Compliance Bulletins, comprehensive overviews and newsletters to help you comply with and understand employee benefits rules and regulations.

HUMAN RESOURCES

Acknowledging and overseeing the needs of your workforce can be tough. Take a look at various HR-related articles, employee handbooks, employee communications, forms and benefits statements to help you remain an employer of choice.

PLAN ADMINISTRATION AND STRATEGY

With dozens of sample plan designs and timely benchmarking data, we'll help you find the plan that is right for your employees and your organization's bottom line.

EDUCATIONAL RESOURCES

Understanding the vast array of employee benefits terminology, legislation and plan options can be complex and time-consuming. Choose from hundreds of educational resources that are designed to make these concepts easy to understand.

EMPLOYEE COMMUNICATIONS

Tackle your mounting employee communication concerns with customizable benefits announcements, employee newsletters, and health and wellness resources.



Areas of Specialization

Industry Focus

- Manufacturing
- Construction
- Service
- Public Sector
- School Districts
- Healthcare

Loss Control

- Data Analysis
- Workplace Assessment
- Training and Education
- Safety Committee Development/Support
- OSHA Compliance Assistance
- Mod Verification/Projections
- Injury Review
- Ergonomics

Risk Management

- Automobile Liability
- General Liability
- Property
- Workers' Compensation
- Ocean Marine
- Umbrella/Excess Liability
- Foreign Liability
- Alternative Risk Financing
- Captives
- Product Recall
- Cost of Risk Assessments

Claims Alignment

- Cost Containment Strategies
- Claim Reserve Review
- Client Advocate
- 24-Hour Claim Reporting
- Loss Analysis
- Loss Projections

Property & Casualty Services

Our range of value-added services includes delivering you custom solutions for all of your property-casualty needs, including: exposure analysis, retention analysis, claims analysis, loss control techniques, OSHA compliance and reporting, safety education and training, 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

OSHA

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

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

Communications

Alamo Insurance 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.

Risk Management

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? Our *Risk Insights* publication helps you understand the latest issues affecting property and casualty insurance, and to address those issues.

Safety Handbooks & Policies

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 occur, and develop strategies to mitigate them.

Property & Casualty Services

Technology Solutions

At Alamo Insurance, 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.

Client Portal

We offer our clients access to a branded 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.

How do you currently support your safety initiatives? Whether you're looking for ready-to-print flyers that feature targeted safety issues to employees or searching for workers' compensation information, we combine information and collaboration tools, including document posting, to help streamline your everyday work tasks. You can quickly source insurance-related news, information, and resources 24/7.

How are you currently recording your OSHA incidents? You'll gain access to a customized Web site that provides full OSHA reporting and analysis capabilities, designed specifically to help you meet your OSHA compliance, reporting and analysis needs. You can easily source OSHA recordkeeping 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.

Property & Casualty Services

Claims Cost Containment

Part of any solid loss control program includes claims cost containment strategies. Alamo Insurance is committed to providing you with proactive claims management services focused on minimizing overall claims expenses. This includes:

Managing Claims

- Initial procedure set-up meetings
- Claim review meetings
- Advocacy assistance
- 24-hour emergency claim reporting

Online Services >

MVR: Request updated motor vehicle record. [open >](#)

Fleet Options: Add and delete vehicles and drivers to your fleet schedule. [open >](#)

Certificate of Insurance: Request a certificate of insurance. [open >](#)

Auto Claim Report: Report Auto losses to your broker. [open >](#)

General Liability Report: Report General Liability losses to your broker. [open >](#)

Property Claim Report: Report Property losses to your broker. [open >](#)

Online Services: Property Claim Report

Insured Info [Attach Document](#) [Incident Info](#) [Witnesses Info](#) [Confirm](#)

Step 1 of 5: Select who should receive this report.

Insured Information

Company name:

Insured contact:

Phone number:

Email:

[Next >](#)

Claims Cost Containment & Fraud Strategies

From conducting an accident investigation to educational information on how to detect fraud, our claims cost containment resources will help you to minimize losses and protect your bottom line. This includes proper reporting, accident investigation, implementing a return-to-work program, educating employees, etc.



Help Stop Insurance Fraud

Insurance fraud negatively affects everyone's pocketbook. Higher insurance premiums paid by the company could be spent on other employee benefits.

If you have any information relating to possible fraud, contact your supervisor or human resources **immediately**. Or, call the National Insurance 1.800.TEL.NBC.



Help Stop Insurance Fraud

Insurance fraud negatively affects everyone's insurance premiums paid by the company on other employee benefits.

If you have any information relating to possible fraud, contact your supervisor or human resources **immediately**. Or, call the National Insurance 1.800.TEL.NBC.



Help Stop Insurance Fraud

Insurance fraud negatively affects everyone's insurance premiums paid by the company on other employee benefits.

If you have any information relating to possible fraud, contact your supervisor or human resources **immediately**. Or, call the National Insurance 1.800.TEL.NBC.



Safety Matters
Taking Notice for Supervisors



Fighting WC Fraud in the Workplace

According to OSHA, companies that treat their workers fairly and with concern have the lowest job injuries and fraudulent WC (workers' compensation) claims.

As a supervisor, here are the Top 10 proactive things you can do to fight WC fraud in the workplace:

1. **Educate your employees.** Employees should understand both their rights concerning legitimate WC claims and the penalties for fraudulent ones. Hold a safety meeting on the topic, and use posters. Have all new hires receive an advance your fraud message. And don't be afraid to provide your tough stance against fraud by informing employees that all suspicious claims will be investigated and prosecuted.
2. **Maintain a safe work environment.** Initiate a formal safety or injury Prevention Program to minimize safety hazards.
3. **Implement a Return to Work program.** Experience shows that injured workers report faster when they return to work. Returning to regular work usually occurs more quickly when transitional or modified duty is offered to the injured employee.
4. **Keep in touch.** Employees who feel valued are less likely to cheat the system. Keep in touch with an injured employee and make a close circle of working forward to being back to work as soon as they have their doctor's approval.
5. **Partner with a reputable medical provider.** A reputable medical clinic to serve as your company's primary provider to ensure workplace injuries are treated by a trustworthy physician.
6. **Establish reporting procedures.** Employees and supervisors should be familiar with reporting procedures, and keep accident forms on hand. Also, stress the importance of reporting injuries promptly.
7. **Investigate immediately.** If an accident occurs, investigate the accident while memories are still fresh. Separately talk to each witness and to the worker about the injury. Be sure to relay any suspicions about the incident to your claims adjuster.
8. **Conduct exit interviews.** You should document the work-related activities of employees who are about to be laid off or fired. Conduct exit interviews that include questions about the employee's physical condition and any on-the-job accidents or injuries that have not been reported. This may help to deter fraudulent claims or reduce future false claims.
9. **Be cautious.** Fraud is a serious accusation that if not handled properly could do you or the morale of a team for real or slander. Give your company the solid protection by working with your claims carrier to validate your suspicions, and to determine if the incident should be reported to the appropriate authorities.
10. **Be honest.** Honesty works both ways. Don't knowingly provide false or misleading information with regard to employee WC benefits in order to discourage an injured worker from pursuing a claim.



Report Workplace Injuries Promptly

No matter how minor an injury may seem, this company requires all employees to report on-the-job injuries immediately to their supervisor. Prompt reporting:

- Identifies potential safety hazards;
- Initiates the process for workers' compensation benefits;
- Allows us to provide you with a safe working environment.



Conducting an Accident Investigation

An accident occurs: is it work related? According to OSHA (Occupational Health & Safety Administration), a compensable injury is defined as an unexpected and unforeseen injury or illness resulting from the employee performing duties or services growing out of and incidental to employment.

Witness Questionnaire Forms to all levels of supervisors and Foremen.

At all injuries, no matter how minor they may be, immediately complete the Supervisor Accident Report and involve with Witness Report Forms. Accident investigation should be conducted if applicable.

Identify to determine if further loss control actions to avoid future accidents.

Report Forms to broker or insurance carrier, if injury or illness.

Company in lost productivity, employee morale, etc. Take a proactive approach to accident investigation and build a defense against fraud.

Initiate an accident investigation, or to obtain the contact your broker.



Working Together
To Combat Workers' Compensation Fraud

EXCEEDING EXPECTATIONS:

Property & Casualty Solutions

From compliance to communication, let us provide a full spectrum of solutions for you and your company. We understand the challenges today's employers face, and we know you're asked to take on more than ever before. Expect more from a broker—expect our full spectrum of solutions.

- OSHA Penalties
- Federal/State Compliance
- OSHA Compliance & Support
- FMCSA Compliance
- DOT Compliance
- GHS Compliance
- HR Hotline
- Employee Safety Manual
- Industry-specific Safety Training
- OSHA Benchmarking
- Return to Work Programs
- Fraud Reduction Program
- Business Continuity Planning
- Toolbox Talks
- Workplace Posters
- Employee Newsletters & Videos
- Quote Policies
- Claims & Billing Assistance
- Negotiate Renewal
- Risk Summaries
- Coverage & Policy Expertise
- Application Submission
- Loss Analysis
- Frequency vs. Severity
- Mod Reduction & Management
- Workers' Compensation Analysis
- Mod Reporting

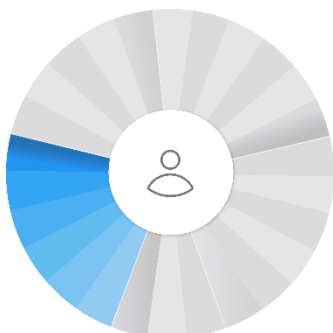
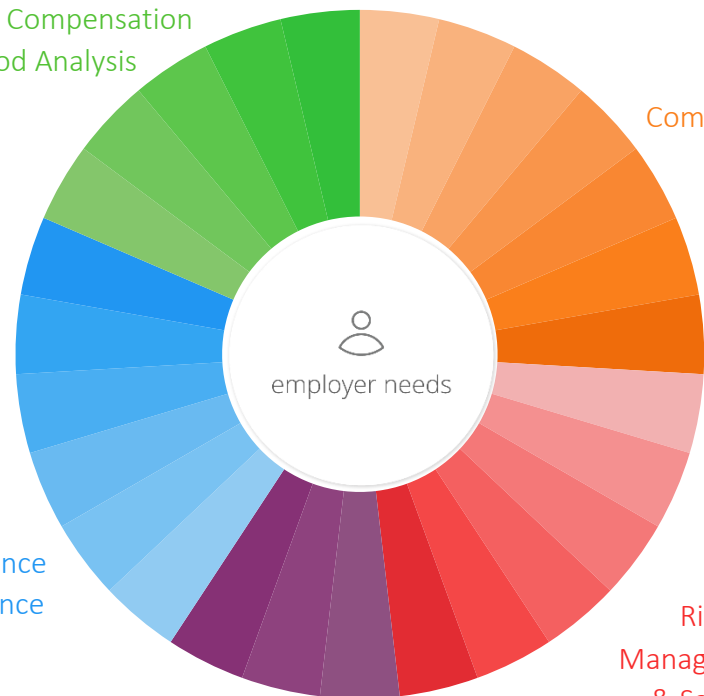
Workers' Compensation
& Mod Analysis

Insurance
Guidance

Communication

Compliance

Risk
Management
& Safety



Typical Services from Brokers

Break away from the mold of the traditional broker. The average broker meets your basic needs when it comes to claims, plans and renewal negotiation. What about new exposures like cyber attacks? New legislation?



General requirement OSHA fines average \$3,200 per fine and over \$6 million per year.

No need to worry—you can rest easy with our regular compliance newsletters, articles, action plans and support to keep you up to date and in the know.

A 1.2 mod value represents a 20 percent increase in premiums.

Do you know your mod? We do. Our workers' compensation and mod analysis tools identify cost drivers and help us create cost reduction strategies for you.



The National Safety Council estimates that, on average, preventing a workplace injury can save \$39,000, and preventing a fatality can save more than \$1.4 million.

Safety and risk mitigation is something we take very seriously. Let us provide you with a plan that includes safety manuals, training and fraud reduction.

For every \$1 invested in workplace safety, such as workplace posters and educational materials, employers realize \$3-\$10 in both direct and indirect cost savings.

Asking employees to "work safely" is simply not enough. We have you covered with industry-specific posters, education and anything you'll need to communicate to employees this importance to them and the business.



We're your trusted source.

Get all these services, plus the guidance to navigate the complexities of insurance, from a partner you can trust.

Alamo Insurance Group
201.295.9044
lalamo@alamoinsurance.net
<http://www.alamoinsurance.net>

INSURANCE CONSULTING & BROKERAGE SERVICES

EXECUTIVE SUMMARY

Our History

Headquartered in New Jersey, Alamo Insurance Group combines leading-edge products and exceptional services to deliver value to our customers. Our offerings include insurance products and risk management services for commercial property and casualty, as well as specialty coverages.

Our Mission

Our goal is to achieve a long-term relationship focused on bringing value to your risk management and insurance programs. We are committed to utilizing our collective talent to support your risk management and insurance goals. Our range of value-added services includes providing you with custom solutions for all of your risk management needs. We promise to learn all we can about your business so we can provide you with expert recommendations and solutions to minimize exposures.

Program Implementation

Alamo Insurance Group will partner with you by providing ongoing assistance, consultation and service that will help you control your insurance expenses and promote workplace safety.

Safety Communications

Alamo Insurance Group is committed to keeping you and your employees informed. Through our online services, we can provide you with compliance bulletins, workplace posters, ready-to-use employee newsletters and safety alerts designed to help you control and avoid work-related losses.

Our dedicated staff of professionals will also help you develop and implement safety programs to advance your safety culture to your entire workforce.

Technology Solutions and Client Portal

We continuously 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. As a result, we offer our clients access to the Client Portal, a web tool that allows you to collaborate with our agency online, connect with a nationwide network of peers in your industry and participate in P&C surveys to find out how your programs compare to others from around the country.

Township of West Orange

Welcome to a whole new way of working! Township of West Orange is your one-stop resource for all your risk management needs, provided by Alamo Insurance Group.

The Client Portal is designed to offer you time-saving tools and resources that build convenience into managing your everyday work tasks. Whether you want to find the latest legislative news, learn more about creating a wellness program or tap into industry peers to solve a tough HR issue, 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.



"Our client portal 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 interactive discussion forum has become my personal sounding board."

- **Trevor**, Northeast region

Content News Feed

View the latest resources, including breaking legislative updates in our news feed—and search or refine to find exactly what you need, when you need it.

Survey Benchmarking

Participate in risk management surveys and see how your programs compare to employers across the country.

OSHA Compliance

Access an online OSHA log to simplify OSHA recordkeeping compliance, along with on-demand reporting and benchmarking, and other resources.

Discussion Forum

Through your client portal's interactive discussion forum, access a vast network of colleagues from across the United States.

Resource Library

You have on-demand access to thousands of downloadable risk management, workers' comp, loss control and safety resources (articles, posters, videos and more).

Resource Links

Useful links to industry-related websites are all available from the convenience of your client portal.

Safety Newsletters

Want employee safety articles on demand? Easily download newsletters to support your key safety messages and programs.

Alamo Insurance Group

BROKER ADVANTAGES

What Alamo Insurance Group offers West Orange Public Schools	
Position in the marketplace	• Independent and entrepreneurial • A preferred agent with top carriers • Established and financially viable
Diverse & experienced P&C team	• Average years of P&C team member experience is 23 years • Industry-related backgrounds include Municipalities, Boards of Education and various other industries
Consultative risk management approach	• Identify your exposures to loss • Examine and recommend alternative techniques to control your loss • Implement and monitor techniques we recommend • Seek continuous improvement for your loss control programs
Strong claims support	• Focus on communication and claims management to keep costs down • Expertise to negotiate your best outcome • Claims support
Strong loss control support	• Focuses carrier in the proper direction to minimize client costs • Acts as client advocate with insurer • Tailored safety programs
Consultative analysis	• Claims analysis • Loss trending • Verification of workers' compensation experience modifier

RISK MANAGEMENT SERVICES OVERVIEW – EDUCATION



DOES YOUR BUSINESS ANALYZE RISKS BEFORE THEY BECOME A PROBLEM?

- Many educational institutions mistakenly believe that they only have to worry about risk management after an incident, but the truth is you can start saving now by implementing safety and risk evaluation programs. We can provide you with guides, workplace policies and other resources so you can protect your bottom line right now.

DOES YOUR BUSINESS HAVE RISK MANAGEMENT PROGRAMS IN PLACE?

- Even the most forward-thinking institutions experience losses, so it's important to be ready with education-specific risk management programs and response plans. The team at Alamo Insurance Group can help you prepare your workplace so you're ready to respond to a variety of scenarios.

ARE YOU TAKING THE PROPER STEPS TO KEEP YOUR EMPLOYEES AND BUSINESS SAFE?

- Creating and maintaining a culture of safety in an educational institution or classroom is key to keeping your employees and students safe and productive. Our library of documents includes employee-facing articles, safety manuals and other materials that can help you ensure your business's safety.

201.295.9044

<http://www.alamoinsurance.net>

55 Flanagan Way, Secaucus, NJ 07094



INTERACTIVE RISK ANALYSIS TOOLS

Use these multifunctional tools to evaluate various pain points that are unique to the field of education. Many of these tools can be customized for your organization's specific needs, so you can see how your business is faring and learn ways to manage your risk exposures.

INJURY AND ILLNESS INVESTIGATION PROGRAMS

Make sure that hazardous substance exposure, communicable diseases and other hazards only cost you a single time. These resources can help you establish best practices for investigating the true sources of education incidents and reduce the chance of costly reoccurrences.

COMPLIANCE TOOLS

OSHA and other federal agencies often release new and updated rules, and mismanaging compliance topics can lead to costly fines and a tarnished reputation. Use these attorney-written compliance tools to understand your obligations and make sure your business stays in compliance.

RESPONSE PLANS AND PROGRAMS

To ensure your long-term success, your business needs to be ready to respond to a number of common education risk exposures. These programs and response plans can help you and your employees be ready for a wide variety of scenarios, such as fires, hazardous chemical exposure and workplace violence.

EMPLOYEE SAFETY COMMUNICATIONS

Promote various workplace topics with hundreds of employee-facing resources, including flyers, articles, bulletins and guides that will help keep health and safety top of mind.



LOSS CONTROL SERVICES OVERVIEW



DO YOUR EMPLOYEES KNOW HOW TO RESPOND TO A LOSS?

- A quick response to a loss can be the difference between a minor incident and a costly disaster. At Alamo Insurance Group, we have the resources you need to prepare your business and employees for a variety of scenarios.

HOW EFFECTIVE IS YOUR RETURN TO WORK PROGRAM?

- The longer a workers' compensation claim stays open, the more it will cost you. We can help you implement a comprehensive return to work program that will protect your bottom line, while still providing your employees with appropriate care.

ARE YOU TAKING THE PROPER STEPS TO KEEP YOUR EMPLOYEES AND BUSINESS SAFE?

- Creating a culture of safety in the workplace is key to keeping your employees healthy and avoiding costly accidents. Our library of documents includes employee-facing articles, safety manuals and other materials that can help you ensure your business's health and safety.

201.295.9044

<http://www.alamoinsurance.net>

55 Flanagan Way, Secaucus, NJ 07094



RESPONSE PLANS AND PROGRAMS

To ensure your long-term success, your business needs to be ready to respond to a number of risks at any given time. These programs and response plans can help you and your employees be ready for a wide variety of scenarios, such as severe storms, cyber attacks and workplace violence.

INJURY AND ILLNESS INVESTIGATION PROGRAMS

Make sure that injuries and illnesses only cost you a single time. These resources can help you establish best practices for investigating the true sources of workplace incidents and reduce the chance of costly reoccurrences.

RETURN TO WORK RESOURCES

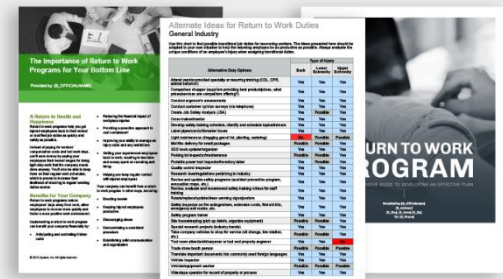
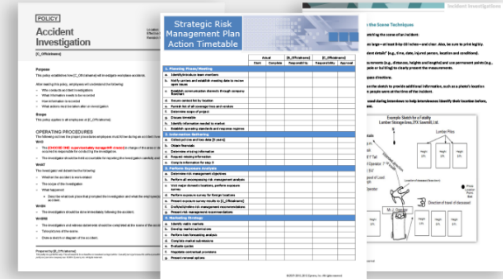
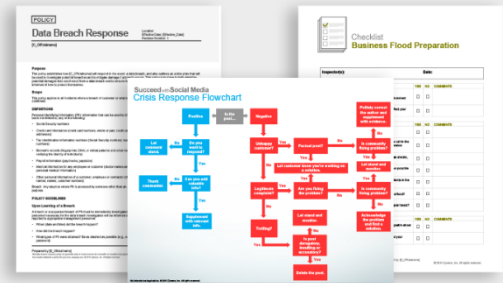
Use these return to work materials to reduce the length of workers' compensation claims and support your employees. These policies, forms and employee communications will help ensure that everyone at your business is on the same page and focused on controlling your costs.

EMPLOYEE SAFETY COMMUNICATIONS

Access a variety of safety manuals, newsletters, flyers and other materials that you can use to promote workplace safety and lower the chances of future losses.

COST-CONTAINMENT RESOURCES

Help contain your business's costs with these evaluators, checklists and action plans. Many of these tools can be customized for your organization's specific needs, so you can see how your business is faring and learn ways to manage your losses.



Claims Data Analysis

Can you answer the following? If not, we can help you to take your claims analysis to the next level with our RALLE® Warehouse (Risk Analysis Loss & Liability Examiner) tool.

- What specific factors are driving total claims dollars and counts?
- Which departments or divisions can serve as models for best practices in resolving claims? How can you best reduce outstanding reserve dollars?
- What specific loss sources are driving frequency and severity rates?
- Which specific locations, departments, and loss sources are contributing to high-cost claims?
- Are veteran employees or newer workers injured more frequently? What type of training is needed for these specific groups of employees?

Loss Control Solutions – Evaluation and Action Plan

From strategic planning to implementation, your loss control solutions will be tailored to your needs. Our mission is to help you to reduce employee injuries, reduce your total cost of risk including insurance costs, promote continuous improvement in safety, and improve OSHA compliance. How do we achieve this? By providing strategic planning, program development, custom safety materials and execution through:

- Loss control evaluation
- Preventive action planning
- Active safety program support

We utilize the following tools to conduct a total cost of risk assessment and document a plan of action.

Loss Control Evaluator		
Evaluation Date:		1/1/0000
This evaluation is designed to provide you with a framework to review your pre- and post-loss programs. Depending on the results, there are a variety of strategies we can employ to improve in areas of focus.		
Evaluation Criteria Instructions: Enter a 'Y' in the appropriate column to indicate their answer.	Response: Yes No	
Management Leadership 1. Does your company have an effective, written safety program? 2. Are site safety issues regularly included on agendas of Management operations meetings? 3. Are accident frequency/severity rates improving?	☐ ☐ ☐ ☐ ☐ ☐	
Program Awareness 1. Is there an established safety committee that meets on a routine basis? 2. Are programs and results shared with entire workforce?	☐ ☐ ☐ ☐	
Employee Participation 1. Are employee representatives involved in the safety program? 2. Are employees able to participate freely in safety activities without fear of reprisal? 3. Is there a documented procedure in place for raising complaints of hazards or discrimination and receive timely employer responses?	☐ ☐ ☐ ☐ ☐ ☐	
Implementation 1. Does Management have the appropriate tools to implement a safety program? 2. Is there an appropriate budget arranged to support the safety initiative?	☐ ☐ ☐ ☐	
OSHA Focus 1. Is the company required to comply with OSHA standards? 2. Is the OSHA 300 log up to date? 3. Is OSHA employee training conducted on a routine basis?	☐ ☐ ☐ ☐ ☐ ☐	
Safety Analysis 1. Do procedures exist for hazard review of planned/changed/new operations? 2. Does the customer have an accident investigation program? 3. Are all loss-producing accidents and near misses investigated for root causes and corrective action taken?		
Inspections 1. Are routine physical inspections of the workplace and equipment conducted? 2. Do supervisors dedicate time to observe work practices and other safety conditions in the work area? 3. Do inspections include compliance with relevant OSHA standards? 4. Has progress been made to provide a safer work environment?		
Hazard Reporting 1. Do formal hazard reporting procedures exist? 2. Are employees reluctant to report hazards? 3. Are employees instructed to report hazards to management?		

Loss Prevention Action Plan				
Carrier Name: Provided by:				
Goals: 1. Workers' compensation claim Total Incurred for all U.S. operations not to exceed \$[0.00]				
CORPORATE				
	ACTIVITY	RESPONSIBILITY	DUE BY	COMPLETED ON
1	Organizational Meeting of Loss Control and Claims			
2	Develop Loss Control Service Plan			
3	Overview of WC Program and Experience Mod			
4	Review/revise Safety Manual			
5	Presentation of Client Portal Capabilities			
6	Develop Service Instructions for Out-of-State Servicing			
7	Conduct Fleet Safety Audit			
8	Develop Fleet Safety Program			
9	Provide Annual MVR Check			

Loss Control Solutions - Overview

Based on our loss control and risk assessments, Alamo Insurance will provide clients with loss control solutions tailored to its unique needs. To support your safety program initiatives and to control losses, we can provide access to a host of materials including:

- Hundreds of safety materials, including employee safety handbooks, formal workplace programs, and educational materials for employees.
- Workplace safety checklists designed to help you audit your safety procedures and practices quickly and easily
- OSHA compliance reference, training and presentation materials to support your compliance needs
- Workers' compensation materials to help you control your MOD and reducing lost-time injury rates
- Employer- and employee-specific safety education materials
- Ergonomics tools to reduce lost time injuries and keep employees healthy
- Safety committee resources
- Risk management and coverage insights
- Certificate of request resources
- Claims cost containment forms and resources

Loss Control – Employer Risk Management Solutions

Whether it's helping you understand what impacts your workers' compensation experience modification factor (mod), your employment practices liability risk or alerting you to new OSHA compliance requirements, we have the resources to keep you informed. To help clients stay abreast of current risk, compliance and coverage issues, we will provide you timely news and information that ensures you're able to understand and manage your risk. A few samples of the type of information we will provide are featured below:



Coverage Insights

Jones Act Coverage

Also known as the Merchant Marine Act of 1920, the Jones Act is a U.S. federal law that was established to provide protection for seamen and regulate maritime commerce in U.S. waters and between U.S. ports.

Although the Jones Act is designed to protect seamen's rights, Jones Act claims are different than claims brought under the workers' compensation or Longshore Harbor Workers' Compensation Act. Federal and state Workers' Compensation benefits exclude marine workers; and the Longshore Act protects land-based marine workers, such as dock workers. Unlike these coverages, there is no state or federal agency involved in the administration of a Jones Act claim.

Jones Act Definitions

The Jones Act refers to workers as "seamen," places of employment as "vessels," and employers as "shipowners." To receive Jones Act benefits, a seaman's status depends not on the place where the injury occurs but rather on the nature of the seaman's service, his or her status as a member of a vessel and the vessel's operation in navigable waters.

A SEAMAN is defined as a member of the crew of a vessel or someone assigned to a vessel. This includes the ship's captain, officers and crew. In 1995, the United States Supreme Court, in the case of *Chandris, Inc., v. Latsis*, ruled that any worker who spends more than 30 percent of his time in the service of a vessel on navigable waters qualifies as a seaman under the act. Today, this serves as a general rule of thumb to determine seaman status.



Coverage Insights

What is a Waiver of Subrogation?

The review of every contract you sign with all of its requirements and clauses is a highly important risk management consideration. This includes a contract's waiver of subrogation clause.

To understand what a waiver of subrogation does, it's important to understand what subrogation means. Subrogation is a basic insurance concept utilized in insurance contracts. If a loss occurs typically happens through someone's negligence. In general, the negligent (or "at fault") party is liable for the cost of the loss. Your insurance carrier can "step into your shoes" and choose to sue the at fault party to recover the amount of a claim they paid for you. This is subrogation. You may not find the term subrogation in your contract, but it may be included — check for the terminology "Transfer of Rights of Recovery Against Others to Us," which some insurance policies use.

When a waiver of subrogation is required in a contract, it means that you are "signing away" or waiving your insurance company's right to subrogate against another party—most commonly the party you are contracting with. This is not an uncommon practice. In fact, most policy contracts, with the exception of workers' compensation, allow you to waive your rights of subrogation as long as it is done IN WRITING AND PRIOR TO THE LOSS. Often an endorsement is added specifically referring to the exact contract as a means of clarification. There are areas of caution:

1. **Workers' Compensation:** In some jurisdictions, Waivers of Subrogation are not available. Therefore, a careful review of the state statute is required. You should also obtain your workers' compensation carrier's position and agreement on waivers of subrogation.
2. **Waiver of subrogation requirements should be built into a contract.** The contract wording should be thoroughly reviewed to ensure the waiver of subrogation is being utilized appropriately for the situation. For example, mutual waivers may be beneficial in landlord/tenant contracts (where all parties waive their rights). However, in construction contracts, mutual waivers may not be acceptable nor prudent.

Why waiver of subrogation clauses are valuable

A waiver of subrogation clause is placed in a contract to minimize lawsuits and claims among the parties. The risk, once assigned to the insurers by the parties, is determined to stop there, without allowing the insurer to seek costs from a third party. This guarantees that if a loss occurs, the owner's insurer pays the claim and the insurance proceeds can be used to fund the cost of repair without determining who was "at fault." Without a waiver of subrogation, litigation or arbitration is frequently needed to determine whose fault caused the accident. And these can cause long and costly delays.

Reviewing contracts an important risk management consideration

It's important when agreeing to any and all contractual language that it mirrors your policy. As your insurance partner, we are committed to helping you understand how your policy language impacts your contractual risks. Call us today to learn more about how we can assist you in mitigating your contract exposure. ☐

This Coverage Insights is not intended to be exhaustive nor should any discussion or opinion be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice.
Photography: iStockphoto.com/1154 Getty Images Inc. All rights reserved. Content © 2015 Zebra, Inc.



Risk Insights

Responding to OSHA Citations: Why Appealing is Often the Best Business Practice

An OSHA Inspector Visited, and I Received Citation(s). Now What?

The citation(s), which will be mailed from the OSHA area director shortly after the inspection takes place, will indicate the fine assessed and the abatement period for correcting the health or safety violation. Fines are assessed at four levels, and violations will not be grouped — each one will be fined. Violation classifications include: other than serious violation (up to \$7,000), serious violation (\$1 - \$7,000), repeated violation (up to \$70,000) and willful violation (\$5,000 - \$70,000).

When you know you violated an OSHA standard in the workplace and would not be able to present evidence to suggest otherwise, it is probably best to pay the fine. However, if you believe you have evidence to defend your business' safety and health standards, you may want to contest the citation. You can contest a citation for any or all of these reasons:

- **The citation was not based on a standard or health order was properly classified could be serious.** If you believe the citation was not based on a standard or health order was properly classified could be serious, you can contest the citation. If you believe the citation was not based on a standard or health order was properly classified could be serious, you can contest the citation.
- **The potential fine.** Understand how fines are assessed so you can argue the degree of "fairness" used to determine this amount. It might not be the best business decision in the long run to accept a fine just because it seems negligible to your company's costs at the time.
- **The potential for collateral litigation.** If you accept the citation, you could also face other legal consequences. Third-party lawsuits, such as those brought about by engineers and property owners, are a common side effect of workplace accidents. Also, if you are cited for a willful violation, some states offer double compensation for subjected employees. If the citation is not just, it might not be worth the potential legal risks.
- **The potential for repeat violations.** According to OSHA, a violation can be cited as repeated if the employer has been cited for the same or a "substantially similar" violation anywhere in the nation within the past three years. That means if you have a plant or construction site thousands of miles away from the original citation that violates a similar standard, you will receive a repeat citation.



Risk Insights

Nanotechnology

The new hot topic today in the manufacturing, medicine, electronics and energy production fields is nanotechnology. Employers are both thrilled about the potential profit involved and anxious about the possible health risks. Nanotechnology is the control of matter on a molecular scale between one and 100 nanometers, and it involves processing tiny materials to produce nanoparticles or nanomaterials. To give a measure as to how small the building blocks are in these materials, a nanometer is about 50,000 times smaller than the width of a human hair and ten times smaller than the size of a typical, single germ.

Today, the National Institute for Occupational Safety and Health (NIOSH) reports that new consumer products manufactured using nanotechnology are coming on the market at the rate of about three or four per week. They are already used in paints, car parts, eyeglasses, cosmetics, dental work, tennis rackets and clothing, and they are expected to be used in the near future to purify water, create more efficient energy systems and provide great advances in medical care. However, researchers are not without doubts about this revolutionary technology. Concerns about the impact of nanomaterials and nanoparticles on the environment and on workers' and consumers' health have surfaced in the past five years.

The Danger of Nanotechnology in the Workplace

The biggest risk in using nanotechnology in production of materials is that nanoparticles are so small that they can assume different physical, electrical or magnetic properties than they normally would as larger particles. According to the American Society of Safety Engineers, nanoparticles also have a greater ratio of surface area to mass, and thus they have a greater level of reactivity, combustibility and absorption capacity.

The concern in all these areas is that when ingested, inhaled or even exposed to skin, scientists are not sure how the tiny particles will react with the body systems. What is known is that if they get into the body in any way, the particles are small enough to permeate through tissue. Some evidence suggests that nanoparticles in the body create free oxygen radicals, which are atoms, molecules or ions with unpaired electrons and an open shell configuration. These particles are more likely to bond in unwanted side reactions, leading to cell damage and possibly cancer.

Situations that present significant (and potentially very harmful) exposures to your employees include:

- Working with nanomaterials without proper protection
- Pouring or mixing nanomaterials
- Working with nanomaterials when there is a high degree of agitation, like in extreme heat
- Generating nanoparticles in the gas phase
- Handling nanoparticles that are powders
- Maintenance of equipment used to produce or fabricate nanomaterials
- Cleaning of any dust collection systems.

Protect Your Employees

Researchers are also unsure if the current standards of ventilation and filtration systems will be 100 percent effective when working with nanoparticles because of their extremely small size. Because of the tremendous usefulness and prevalence of nanotechnology combined with scientists' uncertainty of its effects, many compare this development to asbestos and the government control of its use in the 1980s. The European Union's Occupational Health and Safety agency issued a report citing nanoparticles as the number

To support your company's safety program initiatives and to control losses, we will provide clients access to a large collection of workplace safety materials that help you to develop, audit, enhance and support your safety program and workplace practices quickly and easily. Resources include site operations manuals, safety and return to work policies, safety committee materials, safe operating procedures and workplace safety checklists — to name a few.

Fleet Safety Policy

Company ABCD

Effective Date:

Location:

Revision Number: 1

Our Company recognizes that our employees are our most valuable asset, and the most important contributors to our continued growth and success. Our Company is firmly committed to the safety of our employees. The Company will do everything possible to prevent workplace accidents and is committed to providing a safe working environment for all employees.

Traffic-related motor vehicle accidents are the leading cause of work-related fatalities. The environ which these accidents occur involves numerous complex factors of which the majority is uncont The purpose of [c_officialname]'s Fleet Safety program is to provide the means to reduce such fa eliminate unnecessary injuries and fatal circumstances. We value our employees not only as em but also as human beings crucial to the success of their family, the local community

To further this goal, our Company has developed a Fleet Safety Policy effective August 31, 2008. T Program will consist of six components: Recruitment, Job Requirements, Training, Preventative Maintenance, Accident Investigation and Company Vehicles for Personal Use. This policy applies to candidates for employment as well as all current employees.

Recruitment:

Company ABCD focuses its initial efforts on driver selection through a variety of resourc first being the job application. The application will require a prospective employee to list driving experience, employers, and types of vehicles driven. In addition, the prospective employee is required to notify Company ABCD of any motor vehicle violations for at least last ten years. References will be required.

Driver selection will be made upon completion of a formal interview and background check include contacting references, review of the MVR, and a negative drug screen. Authoriz will be obtained to contact prior employers and personal references.

MVRs will be requested upon completion of a satisfactory interview and periodically th at a minimum of at least once per year. Management reserves the right to use its disc determining an unsatisfactory MVR. As a guideline, 12 violations in the past three y be grounds for an unsatisfactory MVR prohibiting hiring of a prospective employee or termination and/or disciplinary actions of an active employee.

Prepared by:

Date:

Approved by:

Date:

This fleet safety policy is a guideline to reduce motor vehicle accidents. It may not prevent all accidents from occurring. It address potential compliance issues with Federal, State or local OSHA or any other regulatory agency standards. Nor is it b exhaustive or construed as legal advice. Consult your licensed commercial Property and Casualty representative at [p_officialname] or legal counsel to address possible compliance requirements.

PRE-CONSTRUCTION CHECKLIST

Client's Name:

Project Number:

Project Manager:

Site Manager:

Jobsite Address:

Are any permits required?

Required
Yes No

Provided/Performed by:
Owner Yes No
Vendor Yes No

Done
Yes No

If so, which and date applied for:

Required
Yes No

Provided/Performed by:
Owner Yes No
Vendor Yes No

Done
Yes No

Is a field office ordered?

Required
Yes No

Provided/Performed by:
Owner Yes No
Vendor Yes No

Done
Yes No

Is a telephone installed? Has the number been given to the main office?

Required
Yes No

Provided/Performed by:
Owner Yes No
Vendor Yes No

Done
Yes No

Is a project sign ordered?

Required
Yes No

Provided/Performed by:
Owner Yes No
Vendor Yes No

Done
Yes No

Comments:

Has power been hooked up?

Required
Yes No

Provided/Performed by:
Owner Yes No
Vendor Yes No

Done
Yes No

Is a fax machine set up?

Required
Yes No

Provided/Performed by:
Owner Yes No
Vendor Yes No

Done
Yes No

Has a rubbish removal service been ordered?

Required
Yes No

Provided/Performed by:
Owner Yes No
Vendor Yes No

Done
Yes No

Have temporary toilets been ordered?

Required
Yes No

Provided/Performed by:
Owner Yes No
Vendor Yes No

Done
Yes No

Has a surveyor been hired?

Required
Yes No

Provided/Perform
Owner Yes
Vendor Yes

Done
Yes

Ergonomics Workstation Checklist

This checklist is designed to help you evaluate your computer workstation and your video display terminal (VDT) to prevent common stresses and injuries associated with use.

CHAIR

A well-designed and adjustable chair improves circulation and posture, and prevents back strains and fatigue. Check the following:

- ☐ Chair height (up/down) and backrest tension/angle are easily adjustable
- ☐ Chair is equipped with a padded seat and back cushion
- ☐ Front edge of seat pan is rounded and seamless
- ☐ Seat is at least 18" wide x 15" long
- ☐ Chair has non-slippery upholstery with porous "breathable" fabric
- ☐ Backrest has height adjustable lower back support
- ☐ Backrest is at least 18" tall x 14" wide
- ☐ Seat tilts back only slightly as the backrest tilts back
- ☐ Chair swivels easily on casters
- ☐ Chair is supported with five legs for stability
- ☐ Base of chair is at least 24" around
- ☐ Height and width adjustable arm rests provided if needed

FOOT/LEG POSITIONS

Proper foot and leg positions help prevent stress in your neck and shoulders plus prevent cramping and stiffness in your legs. Check the following:

- ☐ Feet are flat on the floor or on a footrest
- ☐ You have 3" - 6" of legroom between legs and workstation
- ☐ Thighs are parallel to floor
- ☐ Knees are at 90-110 degree angle

KEYBOARD (arm and wrist position)

Proper positioning of your keyboard, arms and wrists will improve comfort and avoid injury. Check the following:

- ☐ Keyboard is detachable and slightly sloped at about 10-15 degrees
- ☐ Keyboard is prevented from slipping
- ☐ Wrists are relaxed and straight (neutral)
- ☐ Wrist rest or parallel support arm rests used, if needed
- ☐ Arms are close to body with elbows at 90-degree angle
- ☐ Wrist/forearms are parallel to floor
- ☐ Mouse is at same level as keyboard and within easy reach

Safety & Health Committee Responsibilities

In order to promote better communication between employees and management, a Safety & Health Committee has been established for our company's operations. Its primary function is to serve as a two-way channel of communication and to promote safety awareness throughout the workplace.

ORGANIZATION

The Safety & Health Committee will consist of:

- Safety Coordinator
- Associate Safety Coordinator
- Production Manager
- Shop Supervisor
- Warehouse Supervisor
- Shipping Supervisor
- Two Machine Shop Employees
- One Warehouse Employee
- One Shipping Employee

The Employee Safety & Health Committee will meet monthly. The meeting will be chaired by the Safety Coordinator or Associate Safety Coordinator. Should a scheduled meeting have to be postponed, it will be held later in the month, on a date and at a time determined by the Safety Coordinator.

FUNCTION

The Safety & Health Committee has the following functions:

- Conduct Safety/Housekeeping inspection(s) of one or more departments as part of each meeting.
- Review and update safety rules and safe operating procedures.
- Review accidents and "near miss" incidents reported since the last meeting, and suggest means for preventing future occurrences.
- Convey, review and comment on safety suggestions submitted by Employees.
- Plan and carry out various safety promotion activities (such as contests, award programs, etc.).
- Promote safety awareness among all employees through safe attitudes and day-to-day interactions.
- Review safety impacts of equipment/facility changes and multi-shift operations.

When selecting members, take into account an employee's personal experience with safety. Someone from a specific work area with a history of accident or injury problems can bring valuable insights to the Committee. Volunteers or individuals who show they have an interest in safety are also good candidates. Likewise, individuals with a good safety record can bring their own experience to the group.

Rotate membership so that members exposed to Safety & Health Committee issues are "circulated" back into the workforce and others are brought in.

Site Operations Safety Manual

Table of Contents

SECTION 1 – GENERAL INFORMATION

Safety Policy Statement

Job Site Rules and Regulations

Responsibilities Defined

Page

3

4

5

7

8

9

10

11

12

13

16

18

20

21

23

23

24

25

27

27

28

31

33

34

36

36

36

37

37

37

38

40

41

42

43

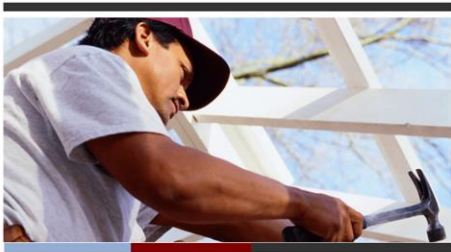
44

45

46

47

Site Operations Safety Manual

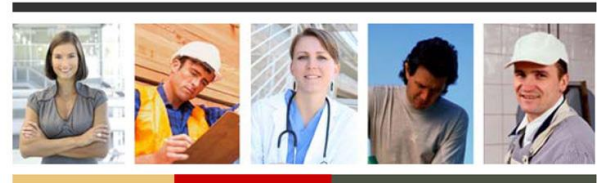


This site operation manual is a guideline to reduce workplace accidents. It may not prevent all accidents from occurring. It does not address potential compliance issues with Federal, State or local OSHA or any other regulatory agency standards. Nor is it meant to be exhaustive or construed as legal advice. Consult your licensed commercial Property and Casualty representative at [p_officialname] or legal counsel to address possible compliance requirements.

Loss Control – Employee Workplace Safety Communications

In addition to providing materials for employers, we also provide tools and resources for advancing employee safety awareness to benefit your company's productivity and bottom line. Our resources target specific safety issues and advance employee education on hundreds of topics such as ergonomics, safe work practices and personal safety responsibilities offered in a variety of formats such as:

- Industry-specific employee handbooks
- Employee newsletters
- *Playing it Safe* flyers and posters
- Safety quizzes
- Bulletin board postings



Employee Safety Manual

A Guide to Safety Policies & Procedures
to Support a Safety-Conscious Work Environment

Legal Disclaimer to users of this form employee handbook:

The materials presented herein are for general reference only. Federal, state or local laws, or individual circumstances may require the addition of policies, amendment of individual policies, and/or the entire Handbook to meet specific situations. These materials are intended to be used only as guides and should not be used, adopted, or modified without the advice of legal counsel. These materials are presented, therefore, with the understanding that the Company is not engaged in rendering legal, accounting, or other professional service. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

WHAT DO YOU KNOW ABOUT SAFETY?

Are you truly aware of the dangers of operating machinery? Are you on guard?
Take this machine guarding quiz to determine how much you know about safety.

1. What is the purpose of a machine guard?
 - (a) To slow production
 - (b) To inhibit workers' movements
 - (c) To prevent injury
 - (d) To add safety
2. If you notice that machine guards are missing, what should you do?
 - (a) The employer
 - (b) A supervisor
 - (c) Anyone
 - (d) Select management
3. If you notice that machine guards are missing, what should you do?
 - (a) True
 - (b) False
4. Explain the function of a machine guard.
5. List the potential hazards of machines you do not know.

Playing It Safe Newsletter

BEFORE YOU LIFT, READ THIS!

Safe lifting can help you avoid sprains, strains and other painful injuries when working with heavy or awkward loads. Here's how:

When lifting a load from ground level:

- Get as close as possible to the load.
- Bend your knees, not your back.
- Get a good grip on the object and test its weight.
- Keep the load close to your body and lift using your legs.

When lifting a load from overhead:

- Always stand on a stable surface before you attempt the lift.
- Test the load to be sure you can lift it safely.
- Take the object off of the shelf or support carefully, maintaining your balance.
- Maintain control of the load, and bring it down to waist level.

When lifting from a shelf, desk or counter:

- Pull the load close to your body and test its weight.
- Shift the weight of the load to your legs by keeping it close.
- Avoid reaching and lifting at the same time.

Psst! What's Your Body Trying to Tell You?

Working with a computer doesn't have to be a strain. To make your work more pleasant and less stressful on your body, be on the lookout for warning signs which indicate that your working conditions need adjustment.

- **Eyestrain and headaches:** Adjust your screen because it may be too bright enough, and make sure it's positioned length away from where you are sitting. Sources of glare on the screen, and, continue, consider having an eye exam.
- **Sore hands, wrists, arms, shoulder:** Conditions indicate that you aren't taking enough breaks. Make sure that you have arm and wrist support. Raise or lower the keyboard so that it is at a 90-degree angle (like the letter 'L').
- **Sore back:** These conditions indicate slouching, or working in a chair that doesn't have enough support. Try placing a rolled-up towel or blanket behind your back to ease the strain.
- **Numbness in your legs and feet:** Try restricting blood circulation. Try using a chair with a downward-curving front.



Workplace safety tips brought to you by the insurance specialists.

Did You Know

- The "save" icon on the Word toolbar is a floppy disk.
- There are 6,000 new viruses popping up each day.

Four Simple Safety Rules for Drivers

We expect our drivers to follow these four simple safety rules to help you arrive at your destination safely:

- Conduct a basic safety check of your vehicle before driving.
- Use seat belts at all times. Let other workers ride with you only when the vehicle has a seat belt for each person.
- Always drive within the speed limit.
- Do not drive if you are tired or feeling ill.

We're Counting on You to Put Safety First!

With one in four small businesses unable to reopen their doors after a disaster, business contingency planning is a core risk management principle. The purpose of business contingency planning is to define the recovery process developed to restore clients' critical business functions. We will utilize our expertise in assisting you in developing a plan customized to your business's unique needs. In the planning process, our tools will help you to determine what actions would be necessary to:

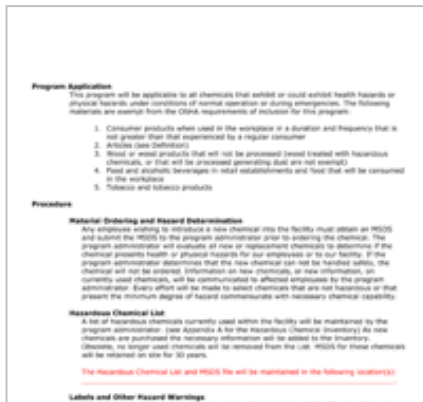
- ## Objectives of the Business Contingency Plan

- Facilitate timely recovery of core business functions
- Protect the well-being of employees, their families and customers
- Minimize loss of revenue/customers
- Maintain public image and reputation
- Minimize loss of data
- Minimize the critical decisions to be made in a time of crisis

OSHA Compliance

Alamo Insurance will help you to meet OSHA program and training requirements with materials geared to your business. Our resources include:

- How to prepare for an OSHA official visit
- Full program planning and training resources, including:
 - ✓ Formal programs
 - ✓ Training presentations and presenter's notes
 - ✓ Employee training handouts and quizzes
 - ✓ Sign-in logs for easy recordkeeping compliance



Workers' Compensation

Our Workers' Compensation resources help you to understand what contributes to total claim costs and ways to minimize your risk. From understanding your experience modification factor, or mod, to establishing Return to Work program activities, a sampling of our workers' compensation solutions for frontline managers and employees includes:



Safety Matters

Talking Points for Supervisors

Fighting WC Fraud in the Workplace

According to OSHA, companies that treat their workers fairly and with concern have the fewest job injuries and fraudulent WC (workers' compensation) claims.

As a supervisor, here are the Top 10 proactive things you can do to fight WC fraud in the workplace:

- Educate your employees.** Employees should understand both their rights concerning legitimate WC claims and the penalties for fraudulent ones. Hold a safety meeting on the topic, and use posters, flyers and payroll stuffers to advance your fraud message. And don't be afraid to promote your tough stance against fraud by informing employees that all suspicious claims will be investigated and prosecuted.
- Maintain a safe work environment.** Initiate a formal Safety or Injury Prevention Program to minimize safety hazards.
- Implement a Return to Work program.** Experience shows that injured workers recover faster when they return to work. Referring to regular work usually occurs more quickly when transitional or modified duty is offered to the injured employee.
- Keep in touch.** Employees who feel valued are less likely to cheat the system. Keep in touch with an injured employee and make it clear you're looking forward to having them back at work as soon as they have their doctor's approval.
- Partner with a reputable medical provider.** Partner with a reputable medical clinic to serve as your company's primary provider to ensure workplace injuries are treated by a trustworthy physician.

Fraud hits you where it hurts: your bottom line. Learn the top 10 things you can do to fight workers' compensation

Workers' Compensation Fraud

15 Warning Signs

The WC (workers' compensation) insurance system is a no-fault method of paying workers for medical expenses and wage losses due to on-the-job injuries. While the majority of WC claims are truthful, the National Insurance Crime Bureau reports that billions of dollars of false claims are submitted each year. To help you detect possible WC fraud, experience shows a claim may be fraudulent if two or more of the following factors are present:

- Monday Morning:** The alleged injury occurs either "first thing Monday morning," or late on a Friday afternoon but not reported until Monday.
- Employment Change:** The reported accident occurs immediately before or after a strike, a layoff, the end of a big project, or at the conclusion of second work.
- Job Termination:** If an employee files a post-termination claim:
 - Was the alleged injury reported by the employee prior to termination?
 - Did the employee exhaust their unemployment benefits prior to claiming workers' compensation benefits?
- History of Changes:** The claimant has a history of frequently changing physicians, addresses and places of employment.
- Medical History:** The employee has a pre-existing medical condition that is similar to the alleged work injury.
- No Witnesses:** The accident has no witnesses, and the employee's own description does not logically support the cause of injury.
- Conflicting Descriptions:** The employee's description of the accident conflicts with the medical history or first report of injury.
- History of Claims:** The claimant has a history of numerous suspicious or litigated claims.
- Treatment is Refused:** The claimant refuses a diagnostic procedure to confirm the nature or extent of an injury.
- Late Reporting:** The employee delays reporting the claim without a reasonable explanation.
- Hard to Reach:** You have difficulty contacting a claimant or home, when they are allegedly disabled.
- Moonlighting:** Does the employee have another paying job or do volunteer work?
- Unusual Coincidence:** There is an unusual coincidence between the employee's alleged date of injury and their need for personal time off.
- Financial Problems:** The employee has tried to borrow money from co-workers or the company, or requested pay advances.
- Hobbies:** The employee has a hobby that could cause an injury similar to the alleged work injury.

Remember, these warning signs are simply indicators. If you are suspicious of a claim, alert your insurance carrier.

Understanding Your Workers' Compensation Modification Factor

Are you interested in learning about how your workers' compensation mod is calculated? You should know your experience modification factor (mod) is a key component used in calculating your workers' compensation factor calculation and the data utilized provides you with how to control your mod to reduce your workers' compensation premium.

Who calculates the mod factor?
Most states use the National Council on Compensation Insurance (NCCI) to collect data and calculate the experience modification factor. NCCI is a private corporation funded by member insurance companies. The following states have their own government-run rating bureaus that are separate from the NCCI: California, Delaware, Indiana, Massachusetts, Michigan, Minnesota, New Jersey, New York, North Carolina, Pennsylvania, Texas and Wisconsin.

How is a mod calculated?
Calculating the experience modification factor is complex, but the underlying theory and purpose of the formula is straightforward. Your company's actual losses are compared to its expected losses by industry type. The formula incorporates factors that take into account company size, unexpected large losses and the difference between loss frequency and loss severity to achieve a balance between fairness and accountability.

What is a credit vs. a debit mod?
The mod factor represents either a credit or debit that is applied to your workers' compensation premium. A mod factor greater than 1.0, a debit mod, means that losses are worse than expected and a surcharge will be added to your premium. A mod factor less than 1.0, a credit mod, means the losses are better than expected, resulting in a discounted premium.

What is the experience rating period?
The mod is calculated using loss and payroll data for an experience rating period. The experience rating period typically includes data for three policy years, excluding the most recently completed year. For example, for a mod factor calculated on January 1, 2006, data would be used for the January 1, 2002-2003, January 1, 2003-2004 and January 1, 2004-2005 policy periods. The data for the January 1, 2005-2006 would be excluded.

Time period used in Workers' Compensation Experience Rating

Experience Rating Period	Date Excluded	Rating Year
1/1/2002 - 1/1/2003	1/1/2006	1/1/2006
• Claims Costs For Each Policy Period	Not Calculated	Not Applied
• Payroll data by state and class code		

Three years of data is used to provide a more accurate reflection of the losses, smoothing out the impact of any bad or good year of losses.

Report Workplace Injuries Promptly

No matter how minor an injury may seem, our company requires all employees to report on-the-job injuries immediately to their supervisor. Prompt reporting:

- Identifies potential safety hazards;
- Initiates the process for workers' compensation benefits;
- Allows us to provide you with a safe working environment.

Report Workplace Injuries Promptly

No matter how minor an injury seems, our company requires all employees to report on-the-job injuries immediately to their supervisor. Prompt reporting:

- Identifies potential safety hazards;
- Initiates the process for workers' compensation benefits;
- Allows us to provide you with a safe working environment.

WORKERS' COMPENSATION AUDIT CHECKLIST

Unlike the estimated premium originally used to calculate your workers' compensation insurance premium, an annual premium audit determines the actual costs for the policy period. There can be vast differences between the estimated and actual premiums, so the audit process is extremely important. To bypass audit errors that tend to inflate workers' compensation premiums, utilize this checklist.

BEFORE THE AUDITOR ARRIVES:

- ☐ Set up an appointment with the auditor and obtain a name and phone number in case you need it. If you do need to cancel and reschedule, do so promptly.

• auditor's primary contact person.
• could be familiar with all of the company's departments and

• could have knowledge of the payroll records that the auditor will be reviewing the prior year's billing statements and auditor's worksheets to understand the issues that may arise again.

• to document the **actual gross payroll** spent by each employee in units if employees are involved in a variety of operations.
• payroll. Gross payroll should be provided with monthly and quarterly data by employee and department. The type of work performed and each person must be shown. This includes officers, members, salespersons.

• to not break down payroll by different workplace exposures, the way it under the most expensive classification exposure.
• education records including 941s, 946, W-3, unemployment tax returns may also want to assist the auditor by highlighting pre-tax wages.

• for documentation including certificates of insurance for 1999 showing that they have their own insurance (if applicable).
• to this information, get it before the auditor arrives. Otherwise, the auditor may charge for this expense.

• to highlight overtime pay for the auditor so he/she can discount it all in most states "workers' compensation rules".

• not have the time to perform the premium portion of your overtime should be easily readable so he/she can do their job efficiently.

• notes assigned to your job contacts. Some individual jobs may be if the auditor cannot locate this information, he/she will need to

HEALTH CARE REFORM SERVICES OVERVIEW



ARE YOU IN COMPLIANCE WITH HEALTH CARE REFORM REGULATIONS?

- We can help you stay on top of the health care reform law in order to avoid penalties. We've got you covered with our timely Compliance Bulletins and comprehensive Compliance Overviews to help you learn about and comply with the rules and regulations of health care law.

HOW DO YOU KEEP EMPLOYEES AWARE OF CHANGES?

- Our employee communications materials will help employees understand how health care law changes affect them and their families.

DO YOU HAVE UNANSWERED QUESTIONS ABOUT THE HEALTH CARE REFORM LAW?

- Gain access to the client portal where you will find answers to commonly asked health care reform questions. You will also find the forms you need to meet your everyday compliance needs.

201.295.9044

<http://www.alamoinsurance.net>

55 Flanagan Way, Secaucus, NJ 07094



TIMELY HEALTH CARE UPDATES

Stay informed with the latest information as health care reform provisions take effect. The Compliance Bulletin series features comprehensive briefs of the latest developments in federal health care law.

HEALTH CARE LAW COMPLIANCE

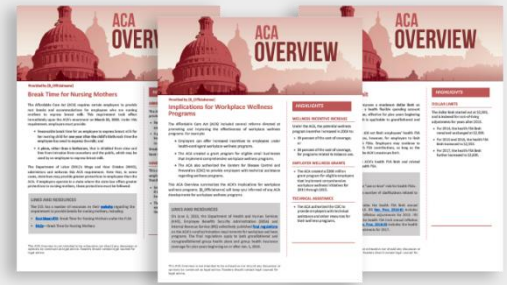
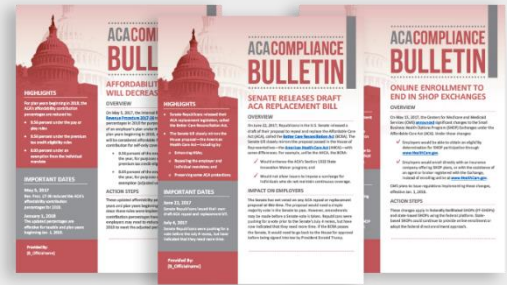
Health care reform is a primary concern for employers. We have a vast array of materials on health care reform to make it easy to stay on top of the ever-changing health care laws.

VIDEO CONTENT

View short, to-the-point videos that detail health care reform and the changes it brings. There are videos available for both employer and employee education.

TOOLS

Access a variety of different tools, including toolkits, guides and calculators, to learn more about and comply with health care reform provisions and requirements.



COMPLIANCE SERVICES OVERVIEW



ARE YOU COMPLIANT WITH ALL FEDERAL BENEFITS LAWS, RULES AND REGULATIONS?

- There are countless rules and regulations governing employee benefit plans, many of which are complex. Our resources will help you meet your compliance obligations and keep you up to date on laws and regulations that affect your employee benefits program.

DO YOU HAVE ACCESS TO CONSTANTLY UPDATED COMPLIANCE BULLETINS AND GUIDES?

- Our easy-to-read articles will help you find answers to your common COBRA, FMLA, health care reform, HIPAA, Medicare Part D and Section 125 questions.

DO YOU WANT TO KNOW ABOUT BENEFIT CHANGES AT A GLANCE?

- Our monthly and quarterly newsletters provide concise, attorney-reviewed summaries of benefits rule changes to keep you up to date with the latest regulations.

201.295.9044

<http://www.alamoinurance.net>

55 Flanagan Way, Secaucus, NJ 07094

© 2014-2017 Zywave, Inc. All rights reserved.



HEALTH CARE REFORM

Health care reform is a primary concern for employers. We have a vast array of materials on health care reform to make it easy to stay on top of the ever-changing laws associated with health care reform.

FMLA COMPLIANCE

Complying with the Family Medical Leave Act (FMLA) is an important responsibility for HR and benefit managers. We have easy-to-understand informational materials and forms you need to administer FMLA within the law.

COBRA COMPLIANCE

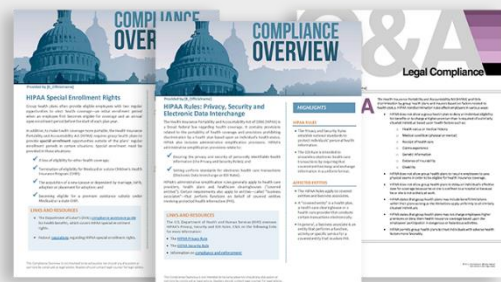
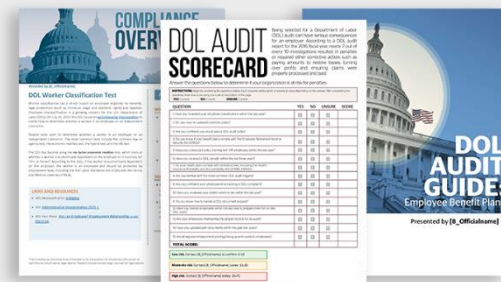
Administering the Consolidated Omnibus Budget Reconciliation Act (COBRA) is another vital HR responsibility. Access numerous employer- and employee-facing educational pieces, as well as model forms and notices to help you remain compliant.

DOL COMPLIANCE

Over the past few years, the Department of Labor (DOL) has ramped up its enforcement of federal laws, such as the Fair Labor Standards Act (FLSA). Attorney-created resources can help you learn about DOL compliance obligations and make sure you are following all of the rules.

HIPAA COMPLIANCE

Plan sponsors know the importance of complying with the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and HIPAA Privacy and Security regulations, but sometimes the implications of those laws on a business can be unclear. We can help our clients understand HIPAA laws and stay current with updates, as well as make administration easier with notices and forms.

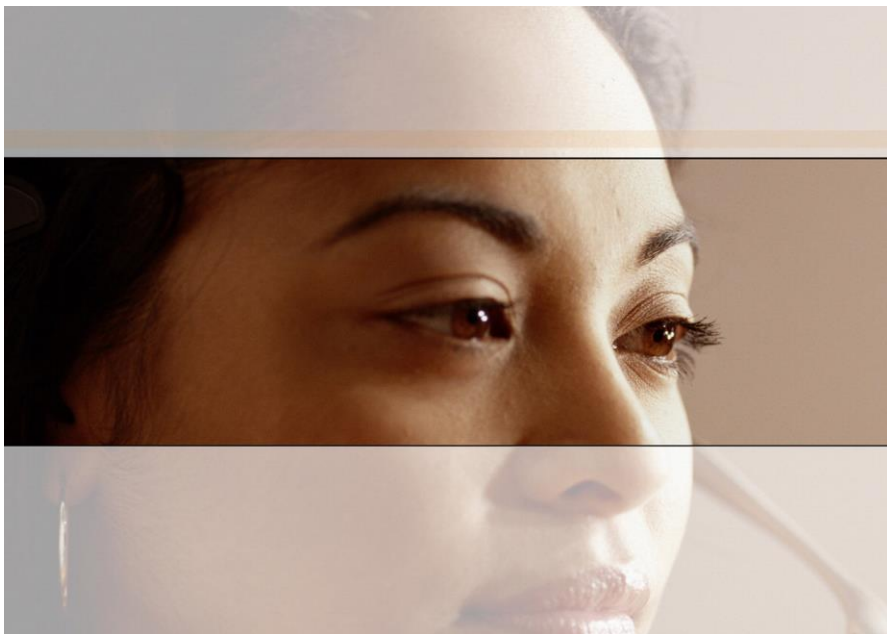


Your Client Portal:

Click+Connect+Communicate

Welcome to a whole new way of working -- a personalized website that allows you to effortlessly click, connect and communicate with Alamo Insurance Group.

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 around 400,000 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.



"Our client portal 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 interactive discussion forum has become my personal sounding board."

■ **Trevor**, Northeast region

Document Posting

- Our document posting capabilities allow a seamless exchange of information sharing from our agency to you, accessible 24/7.

Survey Benchmarking

- Participate in benefit plan and/or P&C program surveys.
- Determine how your plans and programs compare to other employers across the country.

Health Care Reform

- Access valuable health care reform resources, including legislative updates, explanations and timelines for you, plus educational materials for your employees.

Discussion Forum

- Through your client portal's interactive discussion forum, you have access to a vast and knowledgeable network of colleagues from across the country.

Compliance

- Looking for quick answers to tough COBRA, FMLA, health care reform, HIPAA, Medicare Part D and Section 125 questions? Look no further than your client portal!

Documents on Command

- When you need to resource information fast, you have instant access to a library of downloadable health, wellness, HR and compliance articles.

Resource Links

- Useful links to industry-related Web sites are all available from the convenience of your client portal.

Health Newsletters

- Want consumer-based health articles packaged in a professional-looking format... in a flash? No problem! Your client portal supplies you with thi

Broker Advantages

Service	Description
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 accomplish those goals. Our services ensure an organized, comprehensive approach to fulfilling your benefits 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 seamless and easy.
Experience	We have proven dedication and a 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, as well as legislative, communication and human resources administration tools.
Actuarial Services	When needed, we employ the services of professional actuaries to assist with calculations critical to your employee benefits plans.
Health Care Reform	Our agency offers up-to-date, easy-to-understand comprehensive health care reform information to help both employers and employees understand the law and its implications.
Legislative Briefs	Our exclusive <i>Legislative Brief</i> publication summarizes recent federal legislative developments in insurance and employee benefits, to help you understand laws including COBRA, HIPAA, FMLA, ADA, GINA, Medicare Part D and more.
Client Portal	All of our clients receive access to a personalized website. The site offers resources to help with plan administration, legislative compliance, employee communication and more!
Data Analysis	Using employee claims data from your carrier or TPA, our Internet-based Decision Master® Warehouse system analyzes your data and helps you discover how and where to adjust your plan design to save money. We can even model recommended changes to show you the potential savings.
Custom Communication	We can assist you with all phases of employee communication, from employee meetings to payroll stuffers to informative brochures about employee benefits and wellness.
Human Resources Tools	HRconnection®, a powerful employee communication portal, is available to you. This online tool helps you increase productivity, streamline processes, improve communication and save money for your Human Resources department.
Pharmacy Benefits Services	Through arrangements with two leading pharmacy benefits managers, we have access to national pharmacy networks, significant discounts, pharmacy benefits modeling tools and more.
Voluntary Benefits	We have experienced and highly knowledgeable consultants who can help you with this growing and important area of employee benefits.
Community	When partnering with us, you gain access to professionals from all over the country through the Community section of your client portal. An answer to a problem you have is just an email away.
Benefit Plan Analysis	At Alamo Insurance Group, we see a simplified way for you to approach the benefits plan design process. With PlanAdvisor®, we help you analyze your benefits plan costs against reliable benchmark information, project the impact of medical and dental plan design changes, estimate your renewal costs and streamline the plan selection process for your employees.

SUCCESS STORY SAMPLING
PARTIAL CLIENT LISTING
&
REFERENCES

HACKENSACK BOARD OF EDUCATION:

On July 1, 2020, after successfully completing our first year assignment as Risk Management Consultant which included formation and implementation of a successful "Safety Loss Control & Wellness Committee", a Drug Free Workplace policy, random drug testing, and establishment of a preferred provider workers compensation Physician Panel' Alamo was asked to review and access the benefits program. **Within 60 days we renegotiated the Dental program, significantly reduced premiums, guaranteed rate for two years, and improved benefits.** Guided district thru Chapter 44 Open Enrollment implementation.

HARRISON BOARD OF EDUCATION:

On June 25, 2020, Alamo was simultaneously appointed as Broker of Record and Risk Management Consultant (RMC). Two days after being appointed a severe weather event occurred. **At 4:00 AM, Luis Alamo as RMC personally responded with a full restoration team to mitigate major water damage at three schools. Demonstrative of the value of having a local Broker (RMC).** Alamo negotiated a pro rata return of premium for the Student Accident Insurance for every day during COVID-19.

On the Benefits Division side, Alamo guided the district through Chapter 44 plan change education and open enrollment, **renegotiated the Dental renewal, improving benefits, locking in benefits for two years and substantially reducing premium.**

GUTTENBERG BOARD OF EDUCATION:

On May 1, 2020, Alamo was assigned as Risk Management Consultant and Benefits Broker of Record, and is currently waiting for schools to re-open to assist with Chapter 44 implementation. Risk Management plan includes Safety ad Loss Control & Wellness Committee.

NEWARK PUBLIC SCHOOLS (NPS):

After 22 years under State control, the Elected Board of Education regained autonomy of the school system on July 5th, 2017. On March 1, 2019, after a nationwide search, Alamo Insurance Group was selected and appointed as Broker of Record to the largest school district in the State of New Jersey.

This is a multi-broker assignment designed to identify potential savings to the District's employee benefits program. Alamo led negotiations on the district's Prescription Program. After months of exhaustive, intensive negotiations, which included every possible viable/responsible Prescription Benefits Manager, Alamo presented **savings of over 25% - a value equal to over \$14,000,000.00 without compromising benefit levels aka Equal to or Better, and guaranteed rates for 2 years.**

Additionally, Alamo leveraged a 2% reduction in Medical premiums a value that approaches \$2,000,000 by enlightening the administrators to the short-term and long-term benefit of a strategy sometime known as bundling.

Total negotiated savings over \$16,000,000 in a multiyear contract without compromising benefits.

EDISON BOARD OF EDUCATION (EBOE):

On May 1, 2018, Alamo Insurance Group was selected and appointed as the insurance brokers/consultants for all lines of coverage to the 5th largest school district in the State of New Jersey, Edison Board of Education. **Within 6 weeks of being appointed, through aggressive marketing and negotiations, Alamo delivered to the District a savings of almost \$4 million dollars.**

2018 Medical, Prescription, Dental: Alamo's aggressive negotiations for all lines of Employee Benefits coverage yielded a change in carrier and over \$3,500,000 in savings, without compromising benefit levels aka Equal to or Better

2018 Property and Casualty: Alamo negotiated a change to a Joint Insurance Fund (JIF) with improved services and limits of insurance. The change yielded over \$250,000 in savings.

2019 Medical, Prescription, Dental: Alamo negotiated a return to the original carrier for \$100,000 less than the EBOE 2018 renewal without compromising benefits, again aka Equal to or Better.

EBOE Two-year cumulative savings from July 1st 2018 thru June 30th, 2020 approaches \$8,000,000.

TOWN OF WEST NEW YORK (WNY):

The Town of West New York is one of our longest standing self-insured accounts. The success story here speaks to our core principles of long-term planning. In a market that has been experiencing increases trending from 8% to as high as 18% for those self-insured, **WNY in 2018 finished the year 4.5% below the 2014 Medical, Prescription, Dental budget, with a total savings of over \$5,000,000 for the period.**

Understanding our client's needs, demonstrating excellent market knowledge, and the spirit of innovation, in 2013 Alamo recommended WNY fully insure the town's eldest and most vulnerable population (its Medicare-eligible retirees over age 65). Fully insuring this employee class gave the Town a fixed budget dollar figure and mitigated high level claims potential and catastrophic exposures. We were well ahead of the market, considering the State Health Benefits Plan (SHBP) waited until 2018 to implant a similar plan.

Rx-PBM: -On January 1st, 2020, WNY entered its second year of its second consecutive three-year guaranteed Prescription contract. **For the period of January 1st, 2015 thru December 31st, 2021, WNY will realize a cumulative estimated savings approaching \$1,400,000.**

Stop loss: Case by case, Alamo performs careful analyses to assist clients in determining a responsible risk tolerance level --a dollar amount at which point we buy insurance to protect against a catastrophic loss, both on a specific, per member and in aggregate for the entire group. WNY has had five Stop Loss carriers in the last seven years, demonstrative of Alamo's allegiance to our client. **In 2017, WNY Stop Loss carrier paid over \$3,500,000 in claims reimbursements. The renewal came in 400% higher than expiring. After aggressive marketing, Alamo renewed the program, thereby mitigating a 400% increase, which translated to a savings in excess of \$1,500,000.**

CITY OF HOBOKEN:

In December of 2018, Alamo was appointed to work with the existing Broker to specifically monitor the City Stop Loss insurance.

In December of 2019, Alamo presented negotiations that resulted in a carrier change and overall reduction in program savings of almost \$1,700,000.

EAST ORANGE BOARD OF EDUCATION:

The Alamo Insurance Group was selected and appointed as the insurance brokers/consultants through the Fair & Open RFP process for the East Orange Board of Education in July 2011. Within our first 6 months of being appointed, we were able to identify enrollment and eligibility errors to clean up their benefit roster and deliver approximately \$400,000 in savings through aggressive marketing and negotiations of their prescription benefits contracts. **Collective Savings 2011 – 2015 were \$1,698,752.**

In June of 2015, an election cycle resulted in a change of Board control and Alamo was summarily removed without cause and replaced by a competitor that has to this day been unable to improve on the programs placed by our Group.

RIDGEFIELD BOARD OF EDUCATION (RBOE)

The Alamo Insurance Group was appointed as the insurance brokers/consultants for the Ridgefield Board of Education under an Extraordinary Unspecified Services (EUS) contract in June 2013. We marketed Prescription benefits for 310 active employees. Through aggressive marketing and negotiations of their prescription benefits contracts, a **savings of \$390,000 was achieved**, and we were able to negotiate an indexed second year rate cap to provide a guard for any loss ratio spikes.

Ridgefield Board of Education is enjoying its fourth consecutive multi-year contract with Alamo as its Broker/Consultant.

NORTH BERGEN BOARD OF EDUCATION (NB,BOE):

North Bergen Board of Education transitioned out of the State Education Health Benefits Plan (SEHBP) on December 1, 2013 to a private Prescription Benefits Manager. This move resulted in **savings of over \$733,520 or - 20% for plan year 2014**. For plan year 2015, North Bergen BOE continued to see significant savings with the Rx plan. As compared to the SEHBP Rx, North Bergen Board of Education reaped a **savings of an additional \$634,705 or 16% for plan year 2015**. **The combined savings for the two years was \$1,368,225**. This was achieved while maintaining Equal to or Better coverage limits.

Without a day to spare, Alamo returned NBBOE to the State Health Benefits Plan on January 1st, 2016 to take advantage of favorable SHBP rate renewals. We continue to monitor the SHBP on behalf of NB, BOE.

HUDSON COUNTY SCHOOLS OF TECHNOLOGY (HCST):

Alamo Insurance Group successfully transitioned the HCST from the SEHBP to the private marketplace after negotiating a two-year (2014-2015) prescription premium stabilization program, which **saved the Hudson County Schools of Technology (HCST) \$425,411**. This was achieved while maintaining Equal to or Better coverage limits. The Schools were transitioned back to the State Health Benefits Educational Fund at the end of the two years smoothly and without disruption.

Without a day to spare, Alamo returned HCST to the State Health Benefits Plan on January 1st, 2016 to take advantage of favorable SHBP rate renewals.

CITY OF NEWARK:

The Alamo Insurance Group was selected and appointed to a co-insurance brokers/consultants' assignment for the City of Newark in January 2007. **Within our first 60 days after being appointed, we were able to identify and deliver savings in excess of \$10,000,000 through aggressive negotiations and renegotiations of in-force health benefits contracts.**

Additionally, we conducted an eligibility audit with data supported by the SSA (Social Security Administration) and determined there were in excess of 120 deceased employees/retirees and several non-eligible dependents. This resulted in a significant premium reduction as well as a premium refund. Moreover, this also reduced the pension payment liability.

As the past Insurance Broker/Risk Manager for the City of Newark, Alamo has identified additional areas of savings related to Telecom services and Energy consumption pricing. **We were able to reduce the outcomes in both these areas and present savings of approximately \$2,800,000.** Alamo exhibits a holistic approach to Risk Management.

CITY OF PASSAIC:

The Alamo Insurance Group was selected and appointed as the insurance brokers and Risk Management Consultants for the City of Passaic in July 2011. Within 90 days of being appointed, we were able to identify and deliver approximately \$300,000 in savings through aggressive negotiations and renegotiations of in-force prescription benefits contracts.

Alamo implemented regular Safety and Loss Control Committee meetings, and after three years, successfully repositioned the City and enter a Joint Insurance Fund (JIF). Prior to Alamo's tenure, the City had been denied entry into every JIF in the State of New Jersey.

DEPTFORD TOWNSHIP SCHOOL DISTRICT:

The Alamo Insurance Group was appointed as the insurance brokers/consultants for the Deptford Township School District in March 2014 via a fair and open bid process. We aggressively marketed the July 1st Medical and Prescription benefits for 530 active employees. After an extensive and intense marketing campaign with skillful negotiations, Alamo was successful in obtaining \$1,600,000 in savings for the district's July 1, 2014 renewal.

An election cycle resulted in a change of Board control, and Alamo was summarily removed and replaced by a competitor that has to this day been unable to improve on the programs placed by our Group.

PUBLIC SECTOR

BOROUGH OF BOGOTA	NEW BRUNSWICK HOUSING AUTHORITY
BOROUGH OF MOUNT ARLINGTON	NEW BRUNSWICK PARKING AUTHORITY
BOROUGH OF RIDGEFIELD	NORTH BERGEN BOARD OF EDUCATION
BRICK TOWNSHIP HOUSING AUTHORITY	NORTH BERGEN HOUSING AUTHORITY
CITY OF HOBOKEN	NORTH HUDSON REGIONAL FIRE & RESCUE
CITY OF NEWARK	NORTHWEST BERGEN COUNTY UTILITIES AUTHORITY
CITY OF PASSAIC	PASSAIC VALLEY WATER COMMISSION
COUNTY OF MERCER	PATERSON PARKING AUTHORITY
DEPTFORD TOWNSHIP SCHOOL DISTRICT	PHILLIPSBURG HOUSING AUTHORITY
DOWNE TOWNSHIP	PLAINFIELD HOUSING AUTHORITY
EAST ORANGE BOARD OF EDUCATION	RIDGEFIELD BOARD OF EDUCATION
EDISON BOARD OF EDUCATION	ROSELLE BOARD OF EDUCATION
GUTTENBERG BOARD OF EDUCATION	SECAUCUS MUNICIPAL UTILITY AUTHORITY
HACKENSACK BOARD OF EDUCATION	TOWN OF HARRISON
HARRISON BOARD OF EDUCATION	TOWN OF WEST NEW YORK
HOBOKEN HOUSING AUTHORITY	TOWNSHIP OF EAST HANOVER
HUDSON COUNTY COMMUNITY COLLEGE	TOWNSHIP OF IRVINGTON
HUDSON COUNTY SCHOOLS OF TECHNOLOGY	TOWNSHIP OF NORTH BERGEN
IRVINGTON HOUSING AUTHORITY	TOWNSHIP OF WHITE
MADISON HOUSING AUTHORITY	WEST NEW YORK BOARD OF EDUCATION
MIDDLETOWN HOUSING AUTHORITY	WEST NEW YORK HOUSING AUTHORITY
NEWARK BOARD OF EDUCATION	

PRIVATE SECTOR

4- CLEANUP INC.	JACKSONVILLE RESTAURANT
ALLIMAR INC.	JAMES J. BURKE & ASSOCIATES
ALUM & FERRER	JUGANDO APRENDDEMOS
AMERICAN ELECTRIC SUPPLY, INC.	LENGDOR INTERNATIONAL, USA
CAREN, INC.	LISSETTE 861 CORP/TA BELLO RESTAURANT
CHAMBLEE'S SQUARE RESTAURANT	MONTCLAIR NEIGHBORHOOD CHILD CARE CENTER
COLUMBIA DISTRIBUTORS, INC.	NEWARK STRATEGY GROUP
DR. ANTHONY SCARPELLO	NOBLE STRATEGY, LLC
DR. ELLEN CUNNINGHAM	NUTRICENTRO INTERNATIONAL
EAST HUDSON PRIMARY-CARE, PC.	PELLER & COMPANY
EL SANDWICH SHOP DBA PIO PIO	PERU FOODS
ELIZABETH HAND CAR WASH	ROBINSON AERIAL SURVEY, LLC.
F&G DISTRIBUTORS	SON CUBANO
FOX PAN-AMERICAN SPORTS, LLC.	SBR REALTY
HISPANIC BAR ASSOCIATION OF NEW JERSEY	SOUTH-VIEW CEMETERY
HOBOKEN DAYCARE, 100	SOWING SEED DAYCARE
J. HILL CONSTRUCTION	VARADERO REALTY
	VENTANA RESTAURANT

NON-PROFIT

BRAND NEW DAY

HOSEA FEED THE HUNGRY & HOMELESS

JOSHUA'S CLOSET INTERNATIONAL

LEADERS FOR LIFE

NEWARK NOW

NORTH HUDSON COMMUNITY ACTION CORPORATION

PROMISED LAND BAPTIST CHURCH

SOUTH VIEW CEMETERY

ST JAMES AME CHURCH

URBAN LEAGUE OF ESSEX COUNTY

WARREN COUNCIL OF SENIOR CITIZENS (RX CARDS)

PROMISED LAND BAPTIST CHURCH

NMSDC Certified Supplier

M/SBE Certified

SIC Code 6411

NAICS Code # 524210

DUNS # 825479095

Client References

Mr. George J. Solter JR., Ed. D, PHD
Superintendent
North Bergen Board of Education
7317 Kennedy Blvd.
North Bergen, New Jersey 07047
(201) 295-2706

Mr. Frank Gargiulo
Superintendent
Hudson County Schools of Technology
1 High Tech Way
Secaucus, NJ 07094
(201) 662-6700

Mr. Christopher Pianese
Business Administrator
Township of North Bergen
4233 Kennedy Boulevard
North Bergen, New Jersey 07047
(201) 392-2000

Ms. Christine Genuario
Chairperson Safety and Loss Committee
Township of Saddle Brook
93 Market Street
Saddle Brook, NJ 07663
(201) 587-2900

Mr. John Clark
Executive Director
New Brunswick Housing Authority
7 Van Dyke Avenue
New Brunswick, NJ 08901
(732) 745-5157

Ms. Clara Brito-Herrera
Superintendent of Schools
West New York Board of Education
6028 Broawday
West New York, NJ 07093
(201) 553-4000

Mr. Roger Leon
Superintendent
Newark Board of Education
765 Broad Street
Newark, NJ 07102
(973) 733-7333

Mr. Robert DiVincent
Executive Director
West New York Housing Authority
6100 Adams Street
West New York, New Jersey 07093
(201) 868-6100

Mr. Michael J. DeOrio
Executive Director of Operations
North Hudson Regional Fire and Rescue
11 Port Imperial Boulevard
West New York, New Jersey 07093
(201) 601-3542

Ms. Isabelle Meurer
Human Resource and Payroll Officer
Borough of Ridgefield
604 Broad Avenue
Ridgefield, NJ 07657
(201) 943-5215

Mr. Mark Recko
Executive Director
Hoboken Housing Authority
400 Harrison Street
Hoboken, NJ 07030
(201) 798-0370

Mr. Robert Sanchez
Superintendent
Hackensack Board of Education
191 Second Street
Hackensack, NJ 07601
(201) 646-0276



NORTH BERGEN BOARD OF EDUCATION

7317 Kennedy Boulevard, North Bergen, New Jersey 07047 • (201) 868-1000

HAISSAM JAAFAR
PRESIDENT

GEORGE J. SOLTER JR., Ed D
SUPERINTENDENT

SAI RAO
VICE PRESIDENT

STEVEN P. SOMICK
BUSINESS ADMINISTRATOR

HUGO D. CABRERA
BOARD SECRETARY

To whom it may concern,

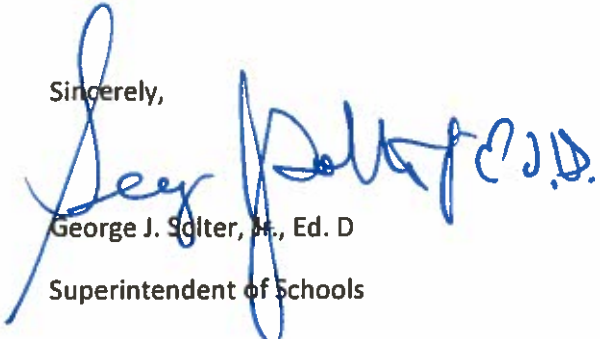
As Superintendent of the North Bergen School district I personally worked with the team from Alamo Insurance Group and oversaw their work on behalf of the district. As our Brokers the Alamo Insurance Group successfully saved the North Bergen School District budget over \$1,300,000 in a two year period by negotiating our prescription program outside of the State plan directly with Benecard.

Transitioning out of the State requires a lot of communication and an understanding of the regulations. The Alamo Insurance Group assisted us in assuring the North Bergen Federation of Teachers Unit that their benefits were not being compromised and the new coverage would be at the level of the New Jersey State Health Benefits program or better. The Alamo Insurance Group carefully performed the enrollment process for all staff members, which simultaneously included a dependent verification audit. I viewed the entire process as a success but most impressively was when the Alamo's team identified the exact date to re-enter the State without losing a single day or tax payer dollar.

I submit to you my recommendation of Luis Alamo and the entire team for their professionalism, attention to detail, timeliness and dedication. Although we do not require a broker now that we are back in the State Health Benefits Plan and we still retain Alamo to keep close eye on our programs.

Please do not hesitate to contact with any questions or concerns.

Sincerely,



George J. Solter, Jr., Ed. D

Superintendent of Schools



April 13, 2018

To Whom It May Concern:

The Alamo Insurance Group has acted as our Insurance Consultant/Broker for our dental and prescription program for almost a decade. They have always proven to be reliable and attentive to detail.

Perhaps their greatest success was during the 2014/15, 2016/17 school years when they aggressively negotiated our prescription program directly to the private insurance market on our behalf and returned over \$425,000 to our budget.

Exiting the Sate Health Benefit Plan for substantial saving proved to be the right decision for our district, but timely reentry was the most crucial part of the process. Alamo carefully watched our program and precisely timed and informed us when it was time to reenter without losing one single day or tax dollar in the private market place.

It is my experience that Alamo is highly service oriented, punctual, and well informed.

It is with great pleasure that I respectfully submit to you my recommendation on behalf of The Alamo Insurance Group. Please feel free to contact me should you have any questions or concerns.

Sincerely,

Frank J. Gargiulo

Frank Gargiulo

Our Mission:

The Hudson County Schools of Technology is a visionary community that inspires creative independent thinking through diverse learning opportunities



Ridgefield Public Schools

...valuing each and every student

John J. Petrelli
Interim Superintendent of Schools

555 Chestnut Street, Ridgefield, NJ 07657
Phone: 201-945-7747 Fax: 201-945-7830

Floro M. Villanueva Jr
Business Administrator

April 16, 2018

To Whom It May Concern:

Alamo Insurance Group Inc. has been the prescription broker for the Ridgefield Public Schools for six years, and I have had the pleasure of working with Mr. Luis Alamo and Ms. Raquel Cagley for the past 3 years. As a Business Administrator, I am charged with constantly working to find more efficient, cost-effective means of operating the district. By partnering with Alamo insurance, we have kept our prescription budget stable, while offering creative business solutions.

It is with great pleasure that I write this letter of recommendation as they have provided outstanding service to the District for our prescription plan with Benecard. The firm has been available to resolve any issues, worked with me in various faculty meetings to educate our staff on their prescription and health benefits plan, and have demonstrated technical and analytical abilities in negotiating annual renewals with Benecard.

Mr. Alamo and Ms. Cagley are attentive to all details and always fight to resolve issues in favor of their clients.

Should you have any questions, please do not hesitate to contact my office at 201-945-7747, ext 3 then 1.

Respectfully,

Floro M. Villanueva Jr.
Business Administrator/Board Secretary

MANAGEMENT TEAM



Luis Alamo

Founder, President & CEO

Since 1994, Luis Alamo has grown Alamo Insurance Group, Inc. from a one-man operation to one of New Jersey's largest minority-owned insurance brokerage firms -- an accomplishment he credits to the Company's intense focus on building both personal and professional relationships with its clients, and to the Group's Mission:

- To meet and surpass our clients' expectations
- To provide quality insurance products and services
- To establish a tradition of professionalism and teamwork
- To leave a philanthropic footprint in every community we serve
- To support and promote the spirit of volunteerism everywhere we go

Luis is a MEL Accredited Risk Manager with more than 20 years' experience in the insurance industry; he possesses deep expertise in life, health, and property/casualty insurance products, as well as risk management consulting services.

As President of Alamo, Luis manages the Company's day-to-day operations and plays an active role in every account. The company has built a reputation as a specialist in turning around poorly performing public sector accounts with high claims frequency. We consistently deliver significant cost savings in a safe work environment through education and training. Creating awareness and accountability for claims dollars in a morale-building, safety first way is the corner stone of our Risk Management practice.

Prior to his career in Insurance, from 1980 to 1994, Luis was responsible for growing his family's designer clothing outlet business, Crisanto's Good Price, Inc. from a \$7 MM local operation in Hudson County, NJ to a \$20 MM multi-state operation with distribution in Central and South America. He then successfully downsized the business.

Biography: Luis is a first-generation Cuban American exile. He is a graduate of the New York Military Academy and attended the Fashion Institute of Technology. The sudden and violent death of his father prevented him from pursuing a life-long dream of playing college football; and precipitated his involvement in the family business. Luis cherishes the role women have played in molding his life, beginning with his mom, Gloria.

Luis is a recipient of the Continental Newspaper "Big Apple" Man of the Year Award for his widespread involvement in activism and advocacy on behalf of victims of violent crimes families, and community service in the New York/ New Jersey area. Luis has also been awarded Cuban American Man of the Year by Save Latin America, where he has served as a motivational speaker for "Reaching our Dreams", a role model program that serves grammar schools students across the tri-state area.



- Father to Lauren (30) & Luis (26)
- Board Member, State of NJ Public Employees' Occupational Safety & Health Advisory Board (PEOSHA)
- Board Member, North Hudson Community Action Corporation Foundation
- Member, Newark Mayor Corey Booker's Transition Team & Finance Committee
- Member, West New York Mayor Sal Vega's Transition Team & Finance Committee
- Past President of the Latin American Kiwanis Club of North Hudson
- North Bergen Little League Baseball and Pop Warner Football
- Superintendent of Schools Advisory Committee North Bergen, NJ Board of Education
- Reaching our Dreams Volunteer Role Model
- MEL Accredited Risk Manager

Social advocacy:

- Recovery community
- Violent crimes victims
- Minority empowerment
- Immigration
- Mentorship
- Philanthropy
- Volunteerism



Lois Lugo

Operations Manager

As Director of Operations at Alamo Insurance Group, Inc., Lois Lugo is responsible for ensuring that all internal functions of the organization run smoothly. She coordinates all aspects of the new business and renewal processes with our prospects and clients; manages internal Human Resources, Accounting and Finance functions; and serves as liaison to our external Legal and Compliance partners. Her organization skills and service mentality help the agency always emanate professionalism and customer centricity.



Biography: Lois has more than 30 years experience in the insurance and reinsurance industries. She began her reinsurance career as an Accounting Clerk in the corporate finance department of Johnson & Higgins/Marsh & McLennan, where she was responsible for assisting the Corporate Finance Manager. She later progressed into an office management position at the Southern California Physicians Insurance Exchange with involvement in various aspects of the organization, ranging from basic clerical office functions to partaking in major corporate level decisions.

She was also the Lead on the implementation of a satellite office located in Westfield, NJ after the World Trade Center office suffered irreparable damage on September 11, 2001.

Prior to her employment at Alamo Insurance Group, Lois worked as a reinsurance Specialist in the claims division of Gallagher Re., where she primarily handled life, accident, health, and property/casualty claims related to the September 11, 2001 terrorist attacks. Lois represented the Facilities Department on a cross-functional team tasked with file digitization with the goal of achieving a paperless environment.

She was one of the first students to enroll at the university of Phoenix, Jersey City campus, where she earned a Bachelor's degree in Business Management.

Lois currently resides in Ridgefield, New Jersey with her husband of 18 years, Frank, and her daughter, Jessica.

Raquel Cagley

Senior Vice President, Benefits Division

As Senior Vice President of the Alamo Insurance Group, Inc., Raquel is responsible for day-to-day operations of the company's largest division. With almost 25 years in the field of Employee Benefits, Raquel has directly impacted Alamo Group's rise to its imminent position as the largest Insurance Brokerage of its kind in the State of New Jersey. Raquel and her Team are devoted to finding opportunity in risk. From risk identification and assessment to quantification and prioritization, to risk mitigation and financing — her approach to differentiate the client experience truly lies at the core of the Alamo Insurance Group's Mission:

- To meet and surpass our clients' expectations
- To provide quality insurance products and services
- To establish a tradition of professionalism and teamwork
- To leave a philanthropic footprint in every community we serve
- To support and promote the spirit of volunteerism everywhere we go

Biography: Raquel is a seasoned executive at the top of her field. Prior to joining Alamo Insurance Group, Raquel began her career with Horizon Blue Cross Blue Shield of New Jersey with a proven track record of success. During her tenure with Horizon BCBSNJ, Raquel was promoted five times. She handled large, high profile accounts from New Jersey's Federal Employee Program, with over 100K members, to the largest city in the State of NJ. Raquel attributes her success and growth to her commitment to not only meet but exceed her clients' expectations at every level. The combination of her maniacal focus on results and her analytical nature ensure clients receive cost-saving measures without compromising benefits.

Raquel was born, raised, and currently resides in Newark, NJ with her family. A home-grown product of the Newark Public School system, Raquel's passion for education led her to begin her professional career as an educator for the Newark Public Schools before joining Horizon.

Raquel earned her Associates Degree in Arts with honors from Katharine Gibbs College in New York, NY in 1992; and continued her education at Montclair State University with a major in English.

As former Miss Brazil USA, Raquel has served as a judge, dedicated mentor, and role model to young women everywhere, constantly seeking to pass it forward in every way possible.



- Salvation Army - Newark Advisory Board Member
 - Newark Parking Authority - Board Member, Chairperson
 - Statewide Hispanic Chamber of Commerce of NJ - Member
 - Horizon Blue Cross/ Blue Shield Hispanic Affinity Association - Charter Member, Founder
 - Reaching Our Dreams - Volunteer, Role Model
 - BAUA (Brazilian American United Association) – Former Director
 - Ironbound Community Corporation, Member
 - MEL Accredited Risk Manager - Public Entity
 - Licensed Insurance Professional; Health, Life, Property & Casualty
- Social advocacy:**
- Mentorship
 - Philanthropy/Volunteerism
 - Immigration
 - Minority empowerment
 - Child Advocacy
 - Recovery community



Katherine Young, CIC

Director of Risk Management Loss Control

As Director of Risk Management Loss Control at Alamo Insurance Group, Inc., Katherine Young, CIC, is responsible for day-to-day risk management/loss control consulting. As a leader, Kathy works closely with Board of Directors, Chairpersons and other committee members to help identify, manage, and measure hazard, operational, pure and strategic risks. Kathy's expertise has helped clients make risk-effective decisions that have created and sustained value, that align with the organizations' goals and objectives year after year.



Biography: Katherine has 30 years of insurance and risk management experience in the areas of property/casualty and employee health benefits, including third-party administration, managed care, loss control and litigation management with an emphasis on public sector clients.

Her past experience at national and mid-size regional third-party administrators and insurance agencies includes the negotiation and placement of traditional and/or excess insurance programs, program design and implementation of self-funded programs, coverage analysis, recommendations and claims evaluations, and overall client account management.

Katherine is a past member of the Certified Insurance Counselor (CIC) Board of Trustees and Education Committee, Company Liaison Committee of the Professional Insurance Agents organization of New Jersey, and a current member of the National Alliance for Insurance Education and Research Society of CIC.

She earned an A.A.S. (Associates Applied Science degree) in Business from Union College, in 1978. Additionally, Katherine received her CIC designation in 1992, and participates in annual continuing education courses to maintain her professional designation and State of New Jersey Banking & Insurance continuing education requirements.

Jasmine Brascom

Account Executive

Jasmine Brascom, Certified Commercial Insurance Service Representative (CISR), leads the day-to-day operations of our Risk Management Consulting and Property & Casualty division. She is responsible for continuously improving our client experience and customer satisfaction via timely and accurate responses to their needs. Jasmine works closely with division lead, Katherine Young, and Founder Luis Alamo in the implementation of Risk Management strategies designed to proactively increase safety in the workplace. Jasmine brings unique insight to the risks and hazards inherent to the urban landscape, specializing in tracking trends in claims by frequency and severity. By applying detailed analytics and core risk management principals, Jasmine often identifies and creates awareness before accidents occur. Jasmine is passionate about mitigating risk, and believes training and education are the keys to achieving measurable year-over-year improvements.



Biography: Prior to joining Alamo Insurance Group, Jasmine began her insurance career with Frank Petronella State Farm Agency. She worked very closely with the new agency's owner to help build the book of business. Here she learned the importance of building relationships through helping prospects and clients coordinate the best protection plans for their needs.

After five years, Jasmine moved to Brown and Brown Metro as an Assistant Commercial Lines Account Manager, where she found a deeper love for the insurance industry. After just one year with Brown and Brown, realizing that education would be critical to her success, Jasmine embarked on the journey to obtain her CISR, and later her Chartered Property Casualty Underwriter (CPCU) designation. Jasmine displayed her trailblazer mentality by coordinating a learning platform for assistants who wanted to pursue different career paths within the organization. Jasmine strives to "live a life that feels good on the inside, not just one that looks good on the outside". This principle acts as a guide to overcome obstacles that exist for all women, especially women of color. She has always valued the presence of strong women in her life, women in leadership which is one of the reasons why she chose Alamo Insurance Group. Today, Jasmine has a vital leadership role in an organization already primarily led by women.

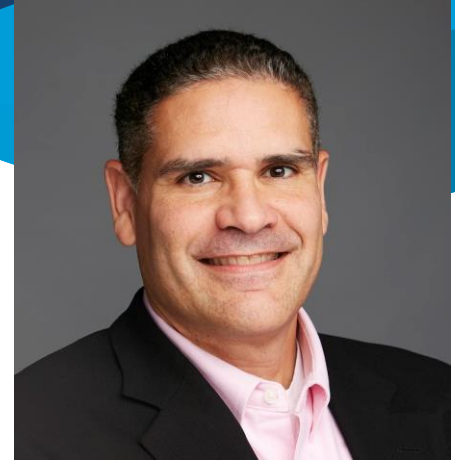
Growing up and living in Newark, New Jersey, she has set out to continue to change old narratives similar to how her greatest role model -- her mother, Valerie -- once did. Valerie showed her that it is possible to grow both professionally and personally; to thrive; to be important; and to dream big. Now she takes time to mentor other young women on these same lessons. After all, it is imperative to have a sense of community and to pay it forward.

Jasmine plans to also achieve her Associate Risk Manager/Public Entity (ARM-P) designation, for as strongly she believes it is important to be at the top of her game in the insurance industry, she feels it is even more important to be a good person. Jasmine is confident she is growing into exactly who she believed she would become.

Enrique “Kiki” Urquiola

Director of Marketing & Customer Satisfaction

Our newest team member. Enrique, or “Kiki” as he is better known by Luis and his other childhood friends, recently joined Alamo after a long, successful career, primarily with large Fortune 500 corporations. Given his extensive experience and network, Enrique will be instrumental in continuing to grow Alamo’s public and private sector clientele. Among his many responsibilities will be the optimization of customized, client-enabled technology -- including employer portals and other tools -- to facilitate consistent, cross-channel communications among employers and their employees, critical to today’s ever-evolving virtual workplace.



Biography: Born in Havana, Cuba, Enrique immigrated to the US with his family in 1970. Raised by two dentists, Manuel and Angela, with his brothers, Javier and Jorge, he grew up in heavily Latinx West New York, NJ. He attended nearby Columbia University, where he earned his BA in Economics and Spanish.

Enrique started his career at American Express, and attributes much of his marketing savvy to the 11 years he dedicated to nurturing one of the preeminent financial services brands in the world -- whether working on pre-approved credit card direct mail, the company’s well-known Membership Rewards loyalty program, or helping to launch its online brokerage unit.

Later from 2001 to 2005, he worked at JP Morgan Chase and TIAA-CREF, where he continued to hone his database and email marketing skills. He was then recruited to join the interactive services division of the data-driven marketing company, Epsilon, where he served as Director, Client Services & Business Development from 2005 to 2008. In addition to behemoth Citigroup, the account management team he oversaw managed the likes of Walt Disney, Target, General Motors, and Purina. Enrique then decided to join Ogilvy & Mather, where he provided customer communications strategies and expert channel and loyalty advice to the agency’s extensive blue-chip clients from 2008 through 2012.

Longing for a return to greater end-to-end ownership, Enrique joined the luxury hotel representative company, The Leading Hotels of the World. From 2012 to 2018, he managed a team responsible for integrated customer communications across multiple channels and functions. Prior to joining Alamo in January 2021, Enrique served as an agent and advisor for New York Life Insurance Company. It had been especially fulfilling to return to financial services and to serve his community by helping individuals and businesses create, build, and preserve wealth.

- Dedicated husband to high school sweetheart, Cristy Ramirez, since 1990.
- Doting father to three beautiful young women: Rebecca (29), Alexandra (27), and Sofia (20)
- School Advisory Board Member: Academy of Our Lady of Mount Carmel in Tenafly, NJ
- Member: Livingston chapter of Lions Club, International
- Volunteer alumni interviewer: Columbia University
- License Insurance Professional: Health and Life in several states
- Investment Company/Variable Contracts Products Limited Representative: Series 6 and 63

Sawyer Warzybuk

Junior Analyst

We at the Alamo Insurance Group are thrilled to welcome our newest team member. Sawyer, who works closely with our Director of Marketing & Customer Satisfaction, Enrique Urquiola, and our Senior Vice President of Benefits, Raquel Cagley, will be instrumental in helping our clients leverage content, tools, and capabilities available through our technology platform. She brings a uniquely attractive combination of strong analytic and interpersonal skills. Clients are sure to agree that Sawyer's positive, youthful, and adaptable energy is infectious.



Biography: Born and raised in New Jersey, Sawyer grew up in a small town within the countryside of the state. One of her favorite quotes is:

"What you think, you become. What you feel, you attract.
What you imagine, you create." - Buddha

This principle reminds her to always stay positive; she emphasizes that kindness and optimism are crucial to connecting with clients and to building lasting relationships.

Sawyer is new to the insurance industry, having previously worked as a middle school teacher and in analytics within the technology industry. Sawyer attributes her quick thinking and flexibility to having worked in the school systems, where she was bounced from class to class, teaching all different ages and learning abilities. While working as a data analyst for a computer solutions company, Sawyer was able to hone another extremely valuable skill: analyzing and interpreting complex data compilations, and translating the findings into easy-to-understand spreadsheets and presentations.

Sawyer graduated from Rider University in 2017 with a Bachelor's Degree in Mathematics and a minor in Business Administration and Finance. She is currently studying for her Association of the Society of Actuaries (ASA) designation to pursue her goal of becoming an actuary. She has a very promising career ahead.

RESPONDENT INFORMATION

Information of Respondent

FIRM SUBMITTING QUALIFICATION STATEMENT

The name of the firm submitting the Qualification Statement and key contact information is as follows:

Corporate Offices:

Alamo Insurance Group	
55 Flanagan Way Secaucus, NJ 07094 (Mailing address)	
(201) 295-9044 Telephone	(877) 55-ALAMO (25266) Toll-Free
(844) 336-9124 Facsimile	Email: info@alamoinsurance.net
www.alamoinsurance.net	

Alamo Offices/Locations:

Secaucus, NJ
Hudson County

Manahawkin, NJ
Ocean County

Key Contact Persons:

<i>Luis Alamo, ARM, President</i> Email: lalamo@alamoinsurance.net	<i>Lois Lugo, ARM, Director of Operations</i> llugo@alamoinsurance.net
<i>Raquel Cagley, Senior Vice President of Benefits Division</i> Email: rcagley@alamoinsurance.net	<i>Katherine Young, CIC, Vice President of Risk Management & Loss Control</i> Email: kyoung@alamoinsurance.net
<i>Enrique Urquiola, Director of Marketing & Customer Satisfaction</i> Email: eurquiola@alamoinsurance.net	<i>Jasmine Brascom, CISR, Account Executive</i> Email: jbrascom@alamoinsurance.net
<i>Sawyer Warzybuk, Junior Analyst</i> Email: sgayzybuk@alamoinsurance.net	

Account will be managed by:

Katherine Young, CIC
Vice President of Risk Management & Loss Control
Email: kyoung@alamoinsurance.net

Raquel Cagley
Senior Vice President of Benefits Division
Email: rcagley@alamoinsurance.net

Description of Business Organization

DESCRIPTION OF BUSINESS ORGANIZATION

The names and business addresses of all Principals of the firm of Alamo Insurance Group, Inc., are as follows:

Principal of the firm of Alamo Insurance Group, Inc.

Luis Alamo, President (100% Ownership)

Corporate Offices:

Alamo Insurance Group	
55 Flanagan Way Secaucus, NJ 07094 <i>(Mailing address)</i>	
(201) 295-9044 Telephone	(877) 55-ALAMO (25266) Toll-Free
(201) 295-8997 Facsimile	Email: info@alamoinsurance.net
www.alamoinsurance.net	

Alamo Insurance Group, Inc. is a solely-owned Corporation owned 100% by Luis Alamo, President, and is not a subsidiary of any other company.

The number of years Alamo Insurance Group, Inc. has been in business is twenty three (23) years; for the first seven (7) years prior to incorporating the company traded as Luis Alamo Insurance Services.

The number of years Alamo Insurance Group, Inc., has been in business under the current management is twenty three (23) years.

Alamo Insurance Group, Inc. is in compliance with all applicable Affirmative Action requirements (see evidence of compliance included in the Attachments section).

There have been no judgments against Alamo Insurance Group, Inc. within the last five years.

Alamo Insurance Group, Inc. has not nor is in any bankruptcy or re-organization proceedings within the last ten years.

Alamo Insurance Group, Inc. has not been reprimanded, censured, or suspended for ethics violations by any licensing board.

Alamo Insurance Group, Inc. has not been reprimanded, suspended, or prohibited from doing business with any insurance carrier.

Alamo Insurance Group, Inc. has had no involvement in adverse cases and/or lawsuits against the **TOWNSHIP OF WEST ORANGE** in the last five years.

Alamo Insurance Group provides full and free access to those records maintained with respect to the insured, as well as other books, records, and information reasonably related to the scope of services provided by the Alamo Insurance Group, Inc. to the insured, all to the extent permitted by state and Federal law.

No one at the Alamo Insurance Group, Inc. and/or any of their immediate family members is currently or has ever been an employee of the **TOWNSHIP OF WEST ORANGE**.

Alamo Insurance Group, Inc. normally employs non-union employees. Alamo currently employs:

- 6 licensed W-2 associates
- 2 non-licensed W-2 administrative staff
- 2 licensed 1099 associates
- 3 Licensed Interns

Copies of our state licenses are included in the Attachments section.

Our Business Registration Certificate is included in the Attachments section.

MBE Certified

SBE Certified

NMSDC Certified

SIC Code 6411

NAICS Code # 524210

DUNS # 825479095

The primary focus of Alamo's philanthropic efforts is education - supporting the educational achievement of young people and helping to develop our future workforce. In addition, our corporate giving efforts also address the unique cultural, community development and human services needs of the many diverse communities that comprise Alamo's national footprint. In each market region, Alamo leadership works with community leaders and organizations to identify the areas where our charitable giving can have the greatest impact.

In leveraging Alamo's talent and resources through our community involvement programs, we strive to facilitate meaningful change in our world. Alamo's support for programs promoting education and diversity has deepened through our emphasis on increasing educational support, racial and ethnic health equity, while continuing to strive to advance education and diversity as an engine for change, and as a tool for increasing opportunity.

It's our mission to create opportunities so people can live better. We consider it our responsibility to make a positive impact in the communities we serve. One community at a time.

Examples of awards and initiatives that demonstrate Alamo's commitment to education and diversity include:

EDUCATION WORKSHOP GRANTS

LearnDoEarn offers unique motivational curriculum, games, and activities that help middle and high school students of all abilities understand exactly what they need to do to build the academic and behavioral foundations they will need for success in college and/or work. LearnDoEarn can be used to:

- Improve student academic success
- Increase interest in STEM courses and careers
- Improve motivation and attitude
- Ensure employability

LearnDoEarn is the only program that uses the inherent authority of the business community as future employers to create a clear roadmap for students, detailing the rigorous courses they should take, the grades they should earn, the amount of homework they should do, and the behaviors they should acquire and practice. LearnDoEarn makes students *want* to work harder.

COLLEGE SCHOLARSHIPS

Relevant and responsive to our global economy, Alamo Insurance Group consistently contributes to the following to raise funds for scholarships and grants to educate the best and the brightest among us despite their financial challenges. At Alamo we believe it's important to support the educational efforts of the next generation of professionals who will keep our nation competitive and secure our future.

- United Negro College Fund (UNCF)
- National Forum for Black Public Administrators (NFBPA)
- National Association for the Advancement of Colored People (NAACP)

Please note that members of Alamo's executive team are individual donors as well as members of the organizations noted above. Further members of the Alamo team serve in other appointed and elected positions related to education and diversity in their respective communities.

ASSOCIATIONS & AFFILIATIONS

Alamo Insurance Group is a proud supporter and sponsor of numerous organizations supporting the communities which we serve in a number of different ways.

Not only do we actively participate on Advisory Boards related to Human Resources/Benefits, Commercial Insurance and Underwriting focused associations, Alamo Insurance Group proudly sponsors and speaks at numerous Industry events. Please see below a brief list of the Associations and Advisory Boards to which we belong:



FEE PROPOSAL

BROKER/CONSULTANT FEE
for
TOWNSHIP OF WEST ORANGE

<u>Description</u>	<u>Annual Insurance Broker/Consultant Fee*</u>
Professional Insurance Broker/Consultant Fee... <u>RFQ: Insurance Broker Services</u>	No Cost to the Township Alamo Insurance Group is compensated by the carrier(s) and/or fund under their standard compensation terms. We are however willing to negotiate compensation terms and conditions with the Township of West Orange to provide the greatest benefit to the Township and its taxpayers. Prescription 3.5% of Premium Dental 3% of Premium Medical (Self-Insured) 5% of Premium Medicare Advantage 5% of Premium Municipal JIF 6% of Premium Self -Insured Onsite Wellness Program (N/A) COBRA Administration (N/A)

*Alamo Insurance Group, Inc. is looking forward to becoming a long-term partner to the **TOWNSHIP OF WEST ORANGE**; we are flexible in our approach related to compensation and we're willing to further negotiate if necessary, to accommodate the needs of the **TOWNSHIP OF WEST ORANGE** and its taxpayers.

ATTACHMENTS

Qualification Statement

Request for Proposals for Insurance Broker Services The Township of West Orange is requesting Proposals for Insurance Broker Services for the calendar year January 1, 2021 ending December 31, 2021, in accordance with New Jersey Department of Banking Insurance statutory requirements. The Township of West Orange currently self insured Medical / Prescriptions/ dental/ vision benefits for approximately 300 active employees and retirees. Proposals submission must include all of the following:

1. Name of individual approved by the Department of Banking and Insurance.
2. Name, address, phone and fax number of firm (if multiple office sites, list all, and indicate corporate office).
3. Biography or history of the firm.
4. List of principals and/or partners of the firm must have 10 years experience in the field of New Jersey Insurance.
5. List of personnel that would be assigned to West Orange, including a summary of their educations, licenses, qualifications, expertise and experience as it relates to the services the Township requires.
6. List of References from at least three municipalities for which firm has provided similar services, including name, address, phone and contact information.
7. Provide prior experience, if any, the firm may have in providing services to the Township of West Orange, and in what capacity.
8. List of municipalities currently under contract with the firm
9. Copy of current Certificate of Insurance for Professional Liability Coverage.
10. Cost proposal for all services needed – See Below

Fees will be derived from the insurance carriers who directly compensate named brokers of record and/or Risk Manager designations based on % of Premium, a Per Member Per Month (PMPM) charge or as defined by the respondent.

Benecard Prescription					
% of Premium	or	PMPM	or	Other	
3.5%		_____		_____	
Delta Dental					
% of Premium	or	PMPM	or	Other	
3%		_____		_____	
_____%		_____		_____	
Self-Insured Medical					
% of Premium	or	PMPM	or	Other	
3.5%		_____		_____	
Medicare Advantage					
% of Premium	or	PMPM	or	Other	
5%		_____		_____	
Municipal Joint Insurance Fund					
% of Premium	or	PMPM	or	Other	

_____ 6% _____

Self-Insured Medical Onsite Wellness Program (If Any Charge)

% of Premium _____ or PMPM _____ or Other _____
_____ N/A % _____

All COBRA Administration (If Any Charge)

% of Premium _____ or PMPM _____ or Other _____
_____ N/A % _____

REQUIRED EVIDENCE
AFFIRMATIVE ACTION REGULATIONS N.J.S.A. 10:5-31, et seq. (N.J.A.C. 17:27)

If awarded a contract, the Bidder will be required to comply with the requirements of N.J.S.A. 10:531, et seq., and N.J.A.C. 17:27 within five (5) days after receipt of the notification of intent to award the contract, the Bidder shall present one of the following:

1. Appropriate evidence that the Contractor is operating under an existing federally approved or sanctioned affirmative action program; or
2. A Certificate of Employee Information Report Approval issued in accordance with N.J.A.C. 17:27-4; or
3. An initial Employee Information Report consisting of forms provided by the Affirmative Action Office and completed by Contractor in accordance with N.J.A.C. 17:27-4.

The Bidder must submit no later than three (3) days after the signing of the Contract an Initial Project Manning Table consisting of forms provided by the Affirmative Action Office and completed by Contractor in accordance with N.J.A.C. 17:27-7.

Bidders are referred to the Bidder's Information Section of the Bid Packet for a further description of the above requirements.

NO BIDDER MAY BE ISSUED A CONTRACT UNLESS THEY COMPLY WITH THE AFFIRMATIVE ACTION REGULATIONS OF N.J.S.A. 10:5-31, et seq.

The following questions must be answered by all Bidders:

1. Do you have a federally-approved or sanctioned Affirmative Action Program?

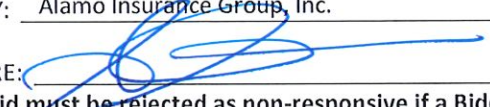
Yes _____ (If yes, submit a copy of such approval.) No X.

2. Do you have a State Certificate of Employee Information Report approval?

Yes X _____ (If yes, submit a copy of such approval.) No _____.

The undersigned Bidder certifies that he is aware of the commitment to comply with the requirements of N.J.S.A. 10:5-31, et seq., and agrees to furnish the required documentation pursuant to the law.

COMPANY: Alamo Insurance Group, Inc. NAME: Luis Alamo

SIGNATURE:  TITLE: President

NOTE: A bid must be rejected as non-responsive if a Bidder fails to comply with requirements of N.J.S.A. 10:5-31, et seq., within the time frame stipulated.

AFFIDAVIT OF NON-COLLUSION

The undersigned bidder of full age, being duly sworn according to law depose and hereby specifically certifies that:

A. To the best of the bidder's knowledge and belief, the annexed bid proposal for this project has not been prepared in collusion with any other bidder of like item or services and the prices, discounts, terms and conditions thereof have not been directly or indirectly communicated by or on behalf of the bidder to any person other than the recipient of the bid and will not be communicated to any person prior to the official opening of the bid.

B. The bidder fully understands that no premiums, rebates, or gratuities are permitted either with, prior to, or after signing of contract. Any violation will result in cancellation and removal from the bid list.

C. The bidder further certifies that the undersigned has the necessary authority, to sign this stipulation stating that the bidder has not entered into any agreement, or otherwise taken any action in restraint of free competitive bidding in connection with this bid.

All references to the bidder are understood to include the undersigned and all principals, partners and officers of the bidder.

(Signature) _____

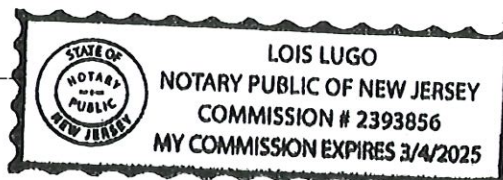
Subscribed and sworn to

Before me this day September 8th of 20 21

AFFIANT _____

NOTARY PUBLIC OF

MY COMMISSION EXPIRES: 20 25



INSURANCE REQUIREMENTS AND ACKNOWLEDGEMENT FORM

Certificate(s) of Insurance shall be filed with the Municipal Clerk's Office upon award of contract by the Mayor and Township Council.

The minimum amount of insurance to be carried by the Professional Service Entity shall be as follows:

PROFESSIONAL LIABILITY INSURANCE

Limits shall be a minimum of \$1,000,000.00 for each claim and \$1,000,000.00 aggregate each policy period.

Acknowledgement of Insurance Requirement:

Alamo Insurance Group, Inc. _____



(Signature)

September 8, 2021

(Date)

Luis Alamo , President

(Printed Name and Title)

This form must be completed, signed and returned with RFQ.

STOCKHOLDER DISCLOSURE CERTIFICATION

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. X

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

PLEASE CHECK TYPE OF BUSINESS ORGANIZATION:

Partnership _____ Limited Partnership _____ Limited Liability Corp _____
Corporation X Sole Proprietorship _____ Limited Liability Partnership _____
Subchapter S Corp _____

PLEASE CHECK APPROPRIATE BOXES AND SIGN BELOW

Name: Luis Alamo

Home Address: 8200 Boulevard East
North Bergen, NJ 07047

Stockholders

Name: _____

Home Address: _____

Name _____

Home Address: _____

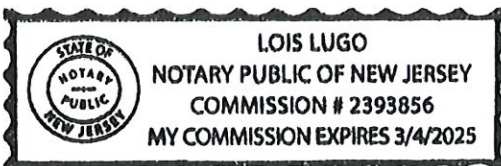
Owner or Representative Signature

Luis Alamo, President

Print Name & Title

NOTARY PUBLIC

Sworn before me this 8th day of September

20 21

NON-CONFLICT OF INTEREST CERTIFICATION

REQUEST FOR QUALIFICATIONS FOR PROPOSALS

FOR

Insurance Broker Services

(Title of RFQ)

The undersigned certifies to the Township of West Orange, County of Essex, State of New Jersey that in performing services to the Township he/she is aware of no circumstance that would constitute a conflict of interest, financial or otherwise, between him/her (or his/her firm) and the interests of the Township.

The undersigned certifies that he/she has made a search of his/her firm's client base and has executed this certification subsequent to such search.

The undersigned acknowledges this a continuing certification, and shall remain in effect for the term of the services contained in the solicited request for qualifications. I certify that the foregoing statements made by me are true and accurate to my personal knowledge; I am making this certification in good faith. I am aware that if any of the foregoing statements made by me are false, the Board is free to terminate any professional service agreement entered into with the undersigned and/or his or her firm.

Certifying Official:

PRINT NAME: Luis Alamo

SIGNED BY: 

TITLE: President

Political Contribution Disclosure Statement Pursuant to Chapter 2, Section 68 of the Revised General Ordinances of the Township of West Orange

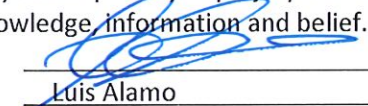
Pursuant to Section 2-68.1 of the Revised General Ordinances of the Township of West Orange, please set forth below all political contributions in cash or in kind of two hundred (\$200.00) dollars or more made within five (5) years of the date of acceptance of a proposal for a negotiated contract with the Township of West Orange, or within five (5) years of the notice of award for a bid contract with the Township of West Orange, either directly or indirectly, by the individuals or any of the principals of the business entity completing this form or by the business entity itself, to any elected official of the Township of West Orange currently in office or any political organization affiliated with an elected official of the Township currently in office.

The current elected officials of the Township include the following: Mayor Robert D. Parisi; Councilwoman Susan McCartney; Councilwoman Cindy Matute Brown; Council Woman Tammy Williams; Councilman Bill Rutherford; and Councilwoman Michelle Casalino.

Name of Contributor	Amount	Recipient of Contribution Date	Contribution
Please see the attached C.271 Forms			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

If you have NOT made any contributions within the scope of Section 2-68.1, as set forth above, please indicate here _____.

I hereby certify under penalty of perjury that the information provided herein is true and accurate to the best of my knowledge, information and belief.

Signature  _____

Print Name: Luis Alamo

Company: Alamo Insurance Group, Inc.

C. 271 POLITICAL CONTRIBUTION DISCLOSURE FORM

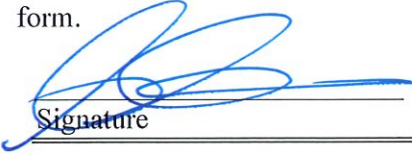
Required Pursuant To N.J.S.A. 19:44A-20.26

**This form or its permitted facsimile must be submitted to the local unit
no later than 10 days prior to the award of the contract.**

Part I – Vendor Information

Vendor Name:	The Alamo Insurance Group, Inc.		
Address:	55 Flanagan Way		
City:	Secaucus	State:	NJ
		Zip:	07094

The undersigned being authorized to certify, hereby certifies that the submission provided herein represents compliance with the provisions of N.J.S.A. 19:44A-20.26 and as represented by the Instructions accompanying this form.



Luis Alamo

Printed Name

President

Title

Part II – Contribution Disclosure

Disclosure requirement: Pursuant to N.J.S.A. 19:44A-20.26 this disclosure must include all reportable political contributions (more than \$300 per election cycle) over the 12 months prior to submission to the committees of the government entities listed on the form provided by the local unit.

☐ Check here if disclosure is provided in electronic form.

Contributor Name	Recipient Name	Date	Dollar Amount
The Alamo Insurance Group, Inc.	Brian Stack Civic Association	01/27/2017	\$1,000.00
	Friends of Joe Scarpa	02/07/2017	300.00
	Committee to Re-Elect Vincent Prieto	02/15/2017	500.00
	Committee to Re-Elect Robert D. White	02/16/2017	1,000.00
	Democratic Committee of Bergen County	02/16/2017	300.00
	Team Guttenberg	03/09/2017	500.00
	Bogota Republican Club	03/15/2017	300.00
	Friends of Hector Lora	03/15/2017	300.00
	Ridgefield Democratic Victory	03/24/2017	250.00
	Lagana For Assembly	03/29/2017	500.00
	Caridad Rodriguez for Freeholder	03/29/2017	200.00
	Election Fund of Aimee Deguise	03/30/2017	200.00
	Committee to Elect Angelica Jimenez	04/11/2017	300.00
	Alex Mendez for Mayor	04/21/2017	1,000.00
	Fulop for Mayor 2017	04/26/2017	250.00
	Friends of E. Junior Maldonado	05/10/2017	250.00
	Roque for Mayor 2019	05/10/2017	2,500.00
	Victory 2017	05/10/2017	300.00

☒ Check here if the information is continued on subsequent page(s)

C. 271 POLITICAL CONTRIBUTION DISCLOSURE FORM

Page 2 of 2

[illegible]☐ Check here if the information is continued on subsequent page(s)

C. 271 POLITICAL CONTRIBUTION DISCLOSURE FORM

Required Pursuant To N.J.S.A. 19:44A-20.26

This form or its permitted facsimile must be submitted to the local unit
no later than 10 days prior to the award of the contract.

Part I – Vendor Information

Vendor Name:	Alamo Insurance Group, Inc.		
Address:	55 Flanagan Way		
City:	Secaucus	State:	NJ
		Zip:	07094

The undersigned being authorized to certify, hereby certifies that the submission provided herein represents compliance with the provisions of N.J.S.A. 19:44A-20.26 and as represented by the Instructions accompanying this form.

Signature

Luis Alamo
Printed Name

President
Title

Part II – Contribution Disclosure

Disclosure requirement: Pursuant to N.J.S.A. 19:44A-20.26 this disclosure must include all reportable political contributions (more than \$300 per election cycle) over the 12 months prior to submission to the committees of the government entities listed on the form provided by the local unit.

☐ Check here if disclosure is provided in electronic form.

Contributor Name	Recipient Name	Date	Dollar Amount
Alamo Insurance Group, Inc.	Tanelli For Freeholder	1/30/18	\$ 300.00
	Friends of Anthony Vainieri	2/14/18	350.00
	Gopal for Senate	2/20/18	1,000.00
	Lagana For Assembly	2/27/18	300.00
	New Jersey Democratic State Committee	2/28/18	5,000.00
	Germain Ortiz for Freeholder	3/5/18	300.00
	Team Guttenberg	3/8/18	500.00
	Melham Team for Belleville	3/13/18	1,000.00
	Committee to Re-Elect Anibal Ramos	3/14/18	500.00

☐ Check here if the information is continued on subsequent page(s)

Continuation Page

C. 271 POLITICAL CONTRIBUTION DISCLOSURE FORM

Required Pursuant To N.J.S.A. 19:44A-20.26

Page 2 of 2

Vendor Name:

Contributor Name	Recipient Name	Date	Dollar Amount
Alamo Insurance Group, Inc.	Committee to Elect Angelica Jimenez	3/14/18	250.00
	Caridad Rodriguez for Freeholder	4/18/18	300.00
	Nick Sacco for Senate	4/19/18	1,125.00
	Melham Team for Belleville	4/30/18	1,000.00
	Ridgefield Democratic Victory	5/11/18	1000.00
	Victory 2018	5/17/18	500.00
	Committee to Elect Angelica Jimenez	5/17/18	1,000.00
	WNY Stability 19	6/19/18	500.00
	Lagana For Senate	8/22/18	500.00
	Team Guttenberg	9/13/18	500.00
	Your Children's Future	9/18/18	1,000.00
	Frank X. Schillari for Sheriff	9/19/18	100.00
	BRCC 2018	9/19/18	300.00
	Ridgefield Democratic Victory 2018	9/27/18	500.00
	N.B. Democratic Municipal Committee	10/3/18	1,500.00
	Nick Sacco for Senate	10/3/18	1,500.00
	N.B. Democratic Municipal Committee	10/3/18	1,500.00
	Election Fund of Victor Cirilo	10/17/18	250.00
	Committee to Elect Yampaglia, Massa & Papile	10/18/18	300.00
	Paterson Now	10/19/18	10,000.00
	Moving New Jersey Forward	10/22/18	1,100.00
	Alex Mendez foundation	11/8/18	1,000.00

☐ Check here if the information is continued on subsequent page(s)

C. 271 POLITICAL CONTRIBUTION DISCLOSURE FORM

Required Pursuant To N.J.S.A. 19:44A-20.26

This form or its permitted facsimile must be submitted to the local unit
no later than 10 days prior to the award of the contract.

Part I – Vendor Information

Vendor Name:	Alamo Insurance Group, Inc.		
Address:	55 Flanagan Way		
City:	Secaucus	State:	NJ
		Zip:	07094

The undersigned being authorized to certify, hereby certifies that the submission provided herein represents compliance with the provisions of N.J.S.A. 19:44A-20.26 and as represented by the Instructions accompanying this form.



Luis Alamo

President

Signature

Printed Name

Title

Part II – Contribution Disclosure

Disclosure requirement: Pursuant to N.J.S.A. 19:44A-20.26 this disclosure must include all reportable political contributions (more than \$300 per election cycle) over the 12 months prior to submission to the committees of the government entities listed on the form provided by the local unit.

☐ Check here if disclosure is provided in electronic form.

Contributor Name	Recipient Name	Date	Dollar Amount
Alamo Insurance Group, Inc.	Democratic Committee of Bergen County	1/24/19	\$ 3 ,000.00
	Election Fund of Luis A. Quintana for Councilman at Large	1/28/19	300.00
	Antoine For Mayor	2/1/19	1,000.00
	Team Guttenberg	2/13/19	350.00
	Ridgefield Democratic Victory	3/8/19	1,000.00
	New Beginnings WNY	3/8/19	1,000.00
	Committee to Elect Shayvonne Anderson	3/26/19	299.00
	Committee to Re-Elect Otavio "Tave" Padilla	4/2/19	299.00
	North Bergen Democratic Committee	4/9/19	2,500.00
	New Beginnings WNY	4/11/19	1,000.00
	Committee to Re-Elect Robert D. White	4/11/19	500.00
	New Beginnings WNY	4/23/19	1,000.00
	Ramos for Council	4/30/19	200.00
	Nick Sacco for Mayor	5/1/19	1,000.00
	New Beginnings WNY	5/2/19	1,000.00
	THE ELECTION FUND OF LUIS	5/2/19	300.00
	Friends of E. Junior Maldonado	5/2/19	200.00

☒ Check here if the information is continued on subsequent page(s)

C. 271 POLITICAL CONTRIBUTION DISCLOSURE FORM

Page 2 of 2[illegible]☐ Check here if the information is continued on subsequent page(s)

C. 271 POLITICAL CONTRIBUTION DISCLOSURE FORM

Required Pursuant To N.J.S.A. 19:44A-20.26

This form or its permitted facsimile must be submitted to the local unit
no later than 10 days prior to the award of the contract.

Part I – Vendor Information

Vendor Name:	Alamo Insurance Group, Inc.		
Address:	55 Flanagan Way		
City:	Secaucus	State:	NJ
		Zip:	07094

The undersigned being authorized to certify, hereby certifies that the submission provided herein represents compliance with the provisions of N.J.S.A. 19:44A-20.26 and as represented by the Instructions accompanying this form.



Luis Alamo

President

Signature

Printed Name

Title

Part II – Contribution Disclosure

Disclosure requirement: Pursuant to N.J.S.A. 19:44A-20.26 this disclosure must include all reportable political contributions (more than \$300 per election cycle) over the 12 months prior to submission to the committees of the government entities listed on the form provided by the local unit.

☐ Check here if disclosure is provided in electronic form.

Contributor Name	Recipient Name	Date	Dollar Amount
Alamo Insurance Group, Inc.	Friends of Anthony Vainieri	02/04/2020	500.00
	Team Guttenberg	02/11/2020	500.00
	Election Fund of Brendan Gill	06/25/2020	2,600.00
	Nicolas Chiaravalloti for Assembly	08/11/2020	500.00
	Saddle Brook First	08/26/2020	1,000.00
	Labrosse Team	09/29/2020	1000.00
	Napolitano and Foster for Council	09/30/2020	600.00
	Team Irvington Strong 2022	10/15/2020	2500.00
	Forward Bergenfield	10/15/2020	1,000.00
	Victory 2020	10/20/2020	3,000.00
	Scutari for Senate	10/20/2020	1,000.00
	Nick Sacco for Senate	10/27/2020	2,000.00

☐ Check here if the information is continued on subsequent page(s)

C. 271 POLITICAL CONTRIBUTION DISCLOSURE FORM

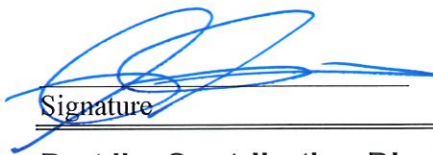
Required Pursuant To N.J.S.A. 19:44A-20.26

This form or its permitted facsimile must be submitted to the local unit
no later than 10 days prior to the award of the contract.

Part I – Vendor Information

Vendor Name:	Alamo Insurance Group, Inc.		
Address:	55 Flanagan Way		
City:	Secaucus	State:	NJ
		Zip:	07094

The undersigned being authorized to certify, hereby certifies that the submission provided herein represents compliance with the provisions of N.J.S.A. 19:44A-20.26 and as represented by the Instructions accompanying this form.



Luis Alamo

President

Signature

Printed Name

Title

Part II – Contribution Disclosure

Disclosure requirement: Pursuant to N.J.S.A. 19:44A-20.26 this disclosure must include all reportable political contributions (more than \$300 per election cycle) over the 12 months prior to submission to the committees of the government entities listed on the form provided by the local unit.

☐ Check here if disclosure is provided in electronic form.

Contributor Name	Recipient Name	Date	Dollar Amount
Alamo Insurance Group, Inc.	Labrosse Team Election Fund	04/14/2021	\$12,000.00
	Nick Sacco for Senate	04/23/2021	2,000.00
	Team Guttenberg	04/23/2021	1,000.00
	New Beginnings WNY	05/11/2021	2,500.00
	Gopal for Senate	05/26/2021	1,000.00
	Victory 2021	06/17/2021	2,000.00

☐ Check here if the information is continued on subsequent page(s)

ACKNOWLEDGEMENT OF CORRECTIONS, ADDITIONS AND DELETIONS FORM

I, Luis Alamo of the firm
Alamo Insurance Group, Inc. hereby acknowledge that any
corrections, additions and/or, deletions have been initialed and
dated in this Submission Package.



(Signature)

September 8, 2021

(Date)

TOWNSHIP OF WEST ORANGE
DISCLOSURE OF INVESTMENT ACTIVITIES IN IRAN

Proposer: Alamo Insurance Group, Inc.

Pursuant to Public Law 2012, c. 25, any person or entity that submits a bid or proposal or otherwise proposes to enter into or renew a contract must complete the certification below to attest, under penalty of perjury, that the person or entity, or one of the person or entity's parents, subsidiaries, or affiliates, is not identified on a list created and maintained by the New Jersey Department of the Treasury as a person or entity engaging in investment activities in Iran. If the Director finds a person or entity to be in violation of the principles which are the subject of this law, s/he shall take action as may be appropriate and provided by law, rule or contract, including but not limited to, imposing sanctions, seeking compliance, recovering damages, declaring, declaring the party in default and seeking debarment or suspension of the person or entity.

I certify, pursuant to Public Law 2012, c. 25, that the person or entity listed above for which I am authorized to submit a proposal: **Must check appropriate boxes**

- ☒ Is not providing goods or services of \$20,000,000 or more in the energy sector of Iran, including a person or entity that provides oil or liquefied natural gas tankers, or products used to construct or maintain pipelines used to transport oil or liquefied natural gas, for the energy sector of Iran, and
- ☒ Is not a financial institution that extends \$20,000,000 or more in credit to another person or entity, for 45 days, or more, if that person or entity will use the credit to provide goods or services in the energy sector in Iran.

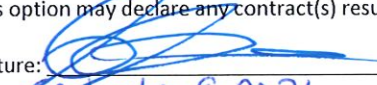
In the event that a person or entity is unable to make the above certification because it or one of its parents, subsidiaries, or affiliates has engaged in the above referenced activities, a detailed, accurate and precise description of the activities must be provided in part 2 below to the New Jersey Turnpike Authority under penalty of perjury. Failure to provide such will result in the proposal being rendered as non-responsive and appropriate penalties, fines and/or sanctions will be assessed as provided by law.

Part 2: PLEASE PROVIDE FURTHER INFORMATION RELATED TO INVESTMENT ACTIVITIES IN IRAN

You must provide a detailed, accurate and precise description of the activities of the proposer, or one of its parents, subsidiaries or affiliates, engaging in the investment activities in Iran outlined above by completing the boxes below.

Name: _____	Relationship to Proposer: _____
Description of Activities: _____	
Duration of Engagement: _____ Anticipated Cessation Date: _____	
Proposer Contact Name: _____ Contact Phone Number: _____	

Certification: I, being duly sworn upon my oath, hereby represent and state that the foregoing information and any attachments thereto to the best of my knowledge are true and complete. I attest that I am authorized to execute this certification on behalf of the above referenced person or entity. I acknowledge that the Township of West Orange, State of New Jersey is relying on the information contained herein and thereby acknowledge that I am under a continuing obligation from the date of this certification through the completion of any contracts with the Township to notify the Township in writing of any changes to the answers of information contained herein. I acknowledge that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I recognize that I am subject to criminal prosecution under the law and that it will also constitute a material breach of my agreement(s) with the Township of West Orange, State of New Jersey and that the Township at its option may declare any contract(s) resulting from this certification void and unenforceable.

Full Name (Print): Luis Alamo Signature: 
Title: President Date: September 8, 2021

TOWNSHIP OF WEST ORANGE

CHECKLIST

PROFESSIONAL SERVICE TITLE: Insurance Broker Services

SUBMISSION DATE:

The following items are required to be **included** with the sealed submission:

	<u>INITIAL</u>
Qualification Statement	<u>LA</u>
Non-Collusion Affidavit	<u>LA</u>
Disclosure of Ownership Form	<u>LA</u>
Insurance Requirement Acknowledgement Form	<u>LA</u>
Mandatory Equal Employment Opportunity Notice Acknowledgement	<u>LA</u>
Copy of your Business Registration Certificate as issued by the State of New Jersey, Department of Treasury, Division of Revenue	<u>LA</u>
Acknowledgement of Corrections, Additions or Deletions Form	<u>LA</u>
Non- Conflict of Interest Declaration	<u>LA</u>
Political Disclosure Certification	<u>LA</u>
Iranian Disclosure Statement	<u>LA</u>



STATE OF NEW JERSEY BUSINESS REGISTRATION CERTIFICATE

Taxpayer Name: THE ALAMO INSURANCE GROUP INC

Trade Name:

Address: 55 FLANAGAN WAY
SECAUCUS, NJ 07094-3447

Certificate Number: 1091797

Effective Date: September 28, 2004

Date of Issuance: September 29, 2014

For Office Use Only:

20140929141606073

Certification 36606

**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-2026**

THE ALAMO INSURANCE GROUP, INC.
55 FLANAGAN WAY
SECAUCUS

NJ 07094



A handwritten signature in cursive script, reading "Elizabeth Maher Muoio".

ELIZABETH MAHER MUOIO
State Treasurer

State of New Jersey

License No: 219483

NPN: 7491911

Department of Banking and Insurance

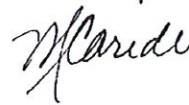
ALAMO INSURANCE GROUP INC,THE

55 FLANAGAN WAY
SECAUCUS NJ 07096

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; Personal Lines; Property	06/01/2020	05/31/2022



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

Department Contact Information

web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-5263

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

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

Mailing Address: Department of Banking and Insurance
20 West State Street
P.O. Box 327
Trenton, NJ. 08625-0327

ALAMO INSURANCE GROUP INC,THE
P.O. BOX 7355
NORTH BERGEN NJ 07047

State of New Jersey

License No: 9610254

NPN: 7270040

Department of Banking and Insurance

LUIS ALAMO

55 FLANAGAN WAY STE 301
SECAUCUS NJ 07094-3447

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	01/01/2020	12/31/2021



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

LUIS ALAMO
THE ALAMO INSURANCE GROUP, INC
PO BOX 7355
NORTH BERGEN NJ 07047-1055

State of New Jersey

License No: 1191245

NPN: 11537764

Department of Banking and Insurance

LOIS LUGO

55 FLANAGAN WAY
SECAUCUS NJ 07094-3447

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

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

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Casualty; Life; Property	05/01/2020	04/30/2022



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

Department Contact Information

web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.
Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**
Mailing Address: Department of Banking and Insurance
20 West State Street
P.O. Box 327
Trenton, NJ. 08625-0327

LOIS LUGO
503 RIDGEFIELD TERRACE
RIDGEFIELD NJ 07657

State of New Jersey

License No: 8035946

NPN: 2015852

Department of Banking and Insurance

KATHERINE YOUNG

137 EILEEN LANE

MANAHAWKIN NJ 08050

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	05/01/2020	04/30/2022



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

Department Contact Information

web site: www.dobi.nj.gov

phone: (609) 292-4337

fax: (609) 984-5263

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

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

Mailing Address: Department of Banking and Insurance

20 West State Street

P.O. Box 327

Trenton, NJ. 08625-0327

State of New Jersey

License No: 9953717

NPN: 5732796

Department of Banking and Insurance

RAQUEL D CAGLEY

RAQUEL CAGLEY
72 SAINT FRANCIS ST
NEWARK NJ 07105-3517

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

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

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Casualty; Life; Property	04/01/2020	03/31/2022

McCaride

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

RAQUEL D CAGLEY
72 ST FRANCIS
NEWARK NJ 07105

State of New Jersey

License No: 1562969

NPN: 17399508

Department of Banking and Insurance

JASMINE BRASCOM

ALAMO INSURANCE GROUP, INC.
55 FLANAGAN WAY
SECAUCUS NJ 07094-3447

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

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

LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Casualty; Life; Property	01/01/2021	12/31/2022

M. Caride

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

JASMINE BRASCOM
ALAMO INSURANCE GROUP, INC.
55 FLANAGAN WAY
SECAUCUS NJ 07094-3447

State of New Jersey

License No: 1686266

NPN: 18940636

Department of Banking and Insurance

ENRIQUE URQUIOLA

NEW YORK LIFE INSURANCE CO.

379 THORNALL STREET

8TH FLOOR

EDISON NJ 08837

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; Life; Variable Life and Variable Annuity	08/01/2020	07/31/2022



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

Department Contact Information

web site: www.dobi.nj.gov

phone: (609) 292-4337

fax: (609) 984-5263

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

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

Mailing Address: Department of Banking and Insurance

20 West State Street

P.O. Box 327

Trenton, NJ. 08625-0327

ENRIQUE URQUIOLA
87 HICKORY AVENUE
BERGENFIELD NJ 07621



State of New Jersey

PHIL MURPHY
Governor

DEPARTMENT OF THE TREASURY
DIVISION OF REVENUE & ENTERPRISE SERVICES
P.O. BOX 026

SHEILA OLIVER
Lt. Governor

TRENTON, NJ 08625-034
PHONE: 609-292-2146 FAX: 609-984-6679

ELIZABETH MAHER MUOIO
State Treasurer

APPROVED

under the
Small Business Set-Aside Act

This certificate acknowledges THE ALAMO INSURANCE GROUP INC as a Category 2 approved Small Business (SBE) that has met the criteria established by N.J.A.C. 17:13 and/or 17:14..

This registration will remain in effect for three years. Annually the business must submit, not more than 60 days prior to the anniversary of the registration notice, an annual verification statement in which it shall attest that there is no change in the ownership, revenue eligibility or control of that business.

If the business fails to submit the annual verification statement by the anniversary date, the SBE registration will lapse and the business SBE status will be revoked in the New Jersey Selective Assistance Vendor information (NJSAVI) database that lists registered Small businesses. If the business seeks to be registered again, it will have to reapply and complete a new application



A handwritten signature in black ink that reads "Peter Lowicki".

Peter Lowicki
Deputy Director

Issued: 4/19/2021
Certification Number: A0149-45

Expiration: 4/19/2024

THIS CERTIFIES THAT

Alamo Insurance Group, Inc. (The)



* Nationally certified by the: **NEW YORK & NEW JERSEY MINORITY SUPPLIER DEVELOPMENT COUNCIL**

* NAICS Code(s): 524210

* Description of their product/services as defined by the North American Industry Classification System (NAICS)

09/22/2020

Issued Date

NY03519

Certificate Number


Adrienne Trimble

10/22/2021

Expiration Date



Terrence Clark, President & CEO

By using your password (NMSDC issued only), authorized users may log into NMSDC Central to view the entire profile: <http://nmsdc.org>

[Certify, Develop, Connect, Advocate.](#)

* MBEs certified by an Affiliate of the National Minority Supplier Development Council, Inc.®

INSURANCE AGENTS AND BROKERS PROFESSIONAL LIABILITY INSURANCE**DECLARATIONS****THIS IS A CLAIMS MADE AND REPORTED POLICY - PLEASE READ CAREFULLY****1. NAMED INSURED** (Address, City, State, Zip):

The Alamo Insurance Group, Inc.
55 Flanagan Way
Secaucus, NJ 07094
Account Number: A11291

2. POLICY PERIOD:

FROM 8/31/2021 TO 8/31/2022 12:01 A.M.
Standard Time at Address Stated in Item 1.
POLICY NO: NMCUE00492721
RENEWAL POLICY: NMCUE00470420

3. LIMITS OF LIABILITY:

\$5,000,000 each **CLAIM**, subject to
\$5,000,000 in the aggregate for all **CLAIMS** for the **POLICY PERIOD**.

4. DEDUCTIBLE:

\$10,000 each **CLAIM**, subject to
\$30,000 in the aggregate for all **CLAIMS** for the **POLICY PERIOD**.

5. PENDING OR PRIOR LITIGATION DATE: SEE
ENDORSEMENT**6. PRIOR ACTS DATE:** SEE ENDORSEMENT**8. TAXES, FEES, & CHARGES:**

Surplus Lines Tax: \$1,464.95

7. PREMIUM

Premium:	\$29,299.00
Total Taxes, Fees, & Charges:	\$1,464.95
Total:	\$30,763.95

9. POLICY AND ENDORSEMENTS ATTACHED AT INCEPTION:

A&B-P (01/18)

1 NIC-E-114 (01/18) 2 NIC-EAA-774 (07/15) 3 NIC-E-725 (07/15) 4 SNC-IL-0719-TOES-US-E
5 UTS-9 NJ (10/19)

10. NOTICE OF CLAIM SHOULD BE SENT TO:

NAMIC Insurance Company, Inc.
Post Office Box 68700
Indianapolis, Indiana 46268

Phone: (317) 875-5250

Fax: (317) 872-5636

These declarations, the completed signed Application with submissions, Policy and Endorsements shall constitute the contract between the Insurer and the Insured.

Policy Issuance Date: 8/30/2021

Print Date: 8/30/2021

A&B-D (5-13)



Coalition Insurance Solutions, Inc.
NJ License No. 1648368
1160 Battery Street, Suite 350
San Francisco, CA 94111
Producer Code: 1035616
Transaction number: H0695-21-01017

BINDER: COALITION CYBER POLICY (FORM SP 14 798 0419)

Named Insured:

The Alamo Insurance Group Inc
55 Flanagan Way
Secaucus, NJ 07094

Producer:

Sayata US Insurance Services, Inc.
Sayata US Insurance Services, Inc.
177 Huntington Avenue
Suite 1703
Boston, MA 02115

*This certifies that, pending issuance of insurance filing policy number **C-4MQ8-068406-CYBER-2021** in the form described below, Coalition Insurance Solutions ("Coalition") is hereby binding the coverage described as follows:*

Please be advised that compliance with applicable laws and payment of taxes and fees is the responsibility of the Producer or the insured. As the surplus lines broker, it is your responsibility to comply with current state surplus lines stamping requirements prior to releasing the insurance contract to an insured and all other surplus lines laws.

Please be advised that coverage for the above account is bound subject to all of the terms and conditions provided below.

This binder may be canceled at any time during the binder period by the Named Insured by giving written notice of cancellation to Coalition. This binder shall terminate automatically at its expiration as noted in the outlined terms.

If, subsequent to issuance of this binder, and prior to the effective date of the insurance contract, there is a material change in the condition of the Named Insured or if any notice of claim or circumstance giving rise to a claim is reported prior to the effective date of the insurance contract then the Named Insured must notify Coalition. Coalition reserves the right to rescind this binder as of its effective date or to modify the final terms and conditions of the coverage upon review of the information.

A short-rate premium charge will be made for this binder unless an insurance contract is issued by Coalition or Coalition rescinds this binder.

Filing Policy No.

C-4MQ8-068406-CYBER-2021

Binder Period (this binder may be extended only in writing from Coalition)

From: September 01, 2021 (Effective Date)
To: September 12, 2021 (Expiration Date)
Both dates at 12:01 AM at the Named Insured's address above.

Policy Period (Policy issuance is subject to the Conditions below)

From: September 01, 2021 (Effective Date)
To: September 01, 2022 (Expiration Date)
Both dates at 12:01 AM at the Named Insured's address above.

Policy Premium

Premium without TRIA	\$2,851.15	Premium: \$2854.00
TRIA Premium	\$2.85	SL Taxes: \$ 142.70
Policy Premium	\$2,854.00	

Aggregate Policy Limit of Liability

\$2,000,000



Coalition Insurance Solutions, Inc.
NJ License No. 1648368
1160 Battery Street, Suite 350
San Francisco, CA 94111
Producer Code: 1035616
Transaction number: H0695-21-01017

Coverage under this policy is provided only for those Insuring Agreements for which a limit of liability appears below. If no limit of liability is shown for an Insuring Agreement, such Insuring Agreement is not provided by this policy. The Aggregate Policy Limit of Liability shown above is the most the Insurer(s) will pay regardless of the number of Insured Agreements purchased.

THIRD PARTY LIABILITY COVERAGES

Insuring Agreement	Limit/Sub-Limit	Retention/Sub-Retention
A. NETWORK AND INFORMATION SECURITY LIABILITY	\$2,000,000	\$2,500
B. REGULATORY DEFENSE AND PENALTIES	\$2,000,000	\$2,500
C. MULTIMEDIA CONTENT LIABILITY	\$2,000,000	\$2,500
D. PCI FINES AND ASSESSMENTS	\$2,000,000	\$2,500

FIRST PARTY LIABILITY COVERAGES

Insuring Agreement	Limit/Sub-Limit	Retention/Sub-Retention
E. BREACH RESPONSE	\$2,000,000	\$2,500
F. CRISIS MANAGEMENT AND PUBLIC RELATIONS	\$2,000,000	\$2,500
G. CYBER EXTORTION	\$2,000,000	\$2,500
H. BUSINESS INTERRUPTION AND EXTRA EXPENSES	\$2,000,000	\$2,500 i. Waiting period: 8 hours ii. Enhanced waiting period: 8 hours
I. DIGITAL ASSET RESTORATION	\$2,000,000	\$2,500
J. FUNDS TRANSFER FRAUD	\$250,000	\$12,500

Coverage by Endorsement	Limit/Sub-Limit	Retention/Sub-Retention
REPUTATION REPAIR ¹	\$2,000,000	\$2,500
CR. COMPUTER REPLACEMENT	\$2,000,000	\$2,500
SF. SERVICE FRAUD	\$100,000	\$2,500
BI/PD1. BODILY INJURY AND PROPERTY DAMAGE – 1ST PARTY	\$250,000	\$2,500
BI/PD3. BODILY INJURY AND PROPERTY DAMAGE – 3RD PARTY	\$250,000	\$2,500
POLLUTION ²	\$250,000	\$2,500
RHL. REPUTATIONAL HARM LOSS	\$1,000,000	Waiting period: 14 days
BREACH RESPONSE SEPARATE LIMIT	\$2,000,000	\$2,500
Limit is separate from and in addition to the Aggregate Policy Limit of Liability		

Pre-Claim Assistance

\$710

Pre-claim assistance is a benefit included as part of the premium. See Section V. CLAIMS PROCESS, PRE-CLAIM ASSISTANCE of the Policy for more details.

¹ REPUTATION REPAIR ENDORSEMENT amends F. CRISIS MANAGEMENT AND PUBLIC RELATIONS; use of this limit reduces limit for F.

² POLLUTION ENDORSEMENT amends A. NETWORK AND INFORMATION SECURITY LIABILITY (if selected) and B. REGULATORY DEFENSE AND PENALTIES (if selected); use of this limit reduces the limit for A. and B.



Coalition Insurance Solutions, Inc.
NJ License No. 1648368
1160 Battery Street, Suite 350
San Francisco, CA 94111
Producer Code: 1035616
Transaction number: H0695-21-01017

Insurers and Quota Share Percentage

Insurer	Policy No.	Quota Share % of Loss	Quota Share Limit of Liability	Premium
North American Capacity Insurance Company	CCP1030164-00	45.0%	\$900,000	\$1,284.30
Arch Specialty Insurance Company	CCP1030164-00	30.0%	\$600,000	\$856.20
Peleus Insurance Company	CCP1030164-00	25.0%	\$500,000	\$713.50

Retroactive Date

Full prior acts coverage

Continuity Date

September 01, 2021

Endorsements and Forms Effective at Inception

DECLARATIONS	SP 14 797 0221
COALITION CYBER POLICY	SP 14 798 0419
QUOTA SHARE ENDORSEMENT	SP 15 629 0218
SERVICE OF SUIT ENDORSEMENT	SP 14 927 0219
BODILY INJURY AND PROPERTY DAMAGE ENDORSEMENT – 1ST PARTY	SP 14 799 1117
BODILY INJURY AND PROPERTY DAMAGE ENDORSEMENT – 3RD PARTY	SP 14 800 0518
COMPUTER REPLACEMENT ENDORSEMENT	SP 17 514 0419
POLLUTION ENDORSEMENT	SP 14 801 0318
REPUTATION REPAIR ENDORSEMENT	SP 14 802 1117
REPUTATIONAL HARM LOSS	SP 16 383 0718
SERVICE FRAUD ENDORSEMENT	SP 16 183 0518
CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	SP 17 252 0219
DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	SP 17 255 0220
BREACH RESPONSE SEPARATE LIMIT ENDORSEMENT	SP 16 296 0618
REGULATORY COVERAGE ENHANCEMENT ENDORSEMENT – CCPA AND GDPR	SP 17 147 1119
COURT ATTENDANCE COST REIMBURSEMENT ENDORSEMENT	SP 16 777 0918
CRIMINAL REWARD COVERAGE	SP 16 670 0818
DUTY TO COOPERATE ENDORSEMENT	SP 17 274 0219
INVOICE MANIPULATION ENDORSEMENT	SP 17 813 0819
MULTI-FACTOR AUTHENTICATION (MFA) RETENTION REDUCTION	SP 17 814 0819
YOUR OBLIGATIONS AS AN INSURED ENDORSEMENT	SP 17 275 0219
PHISHING (IMPERSONATION) AND PROOF OF LOSS PREPARATION EXPENSE ENDORSEMENT	SP 18 435 0720
WRONGFUL COLLECTION EXCLUSION	SP 18 324 0521
\$0 RETENTION FOR SERVICES FROM COALITION INCIDENT RESPONSE	SP 18 395 0620



Coalition Insurance Solutions, Inc.
NJ License No. 1648368
1160 Battery Street, Suite 350
San Francisco, CA 94111
Producer Code: 1035616
Transaction number: H0695-21-01017

Conditions:

Issuance of an insurance contract is subject to satisfaction of the following conditions, including payment of premium, which must be fulfilled within 30 business days from the effective date of coverage. If they are not met, then this binder will be null and void ab initio (void from the beginning), insurance coverage will not take effect or bind to the insurance carrier(s), and no insurance contract will be issued.

- **Premium must be paid and sent to Coalition within 30 days of the coverage effective date in order for coverage to be effective. However, payment of premium shall not operate to extend the binding period or nullify the automatic voiding as described above.**
- An authorized representative of the Named Insured signs the application within ten (10) days of the effective date of this binder.

Please note this binder contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein.

“This policy is written by a surplus lines insurer and is not subject to the filing or approval requirements of the New Jersey Department of Banking and Insurance. Such a policy may contain conditions, limitations, exclusions and different terms than a policy issued by an insurer granted a Certificate of Authority by the New Jersey Department of Banking and Insurance. The insurer has been approved by the Department as an eligible surplus lines insurer, but the policy is not covered by the New Jersey Insurance Guaranty Fund, and only a policy of medical malpractice liability insurance as defined in N.J.S.A. 17:30D-3d or a policy of property insurance covering owner-occupied dwellings of less than four dwelling units are covered by the New Jersey Surplus Lines Guaranty Fund.”

Premium: \$2854.00
SL Taxes: \$ 142.70



ALAMOIN001

SMACCORMACK

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

7/21/2020

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

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

PRODUCER MacCormack Agency 55 Flanagan Way Secaucus, NJ 07094	CONTACT NAME:		
	PHONE (A/C, No, Ext): (201) 864-3767	FAX (A/C, No):	
INSURED The Alamo Insurance Group, Inc. P.O. Box 7355 North Bergen, NJ 07047	E-MAIL ADDRESS:		
	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: The Travelers Companies Inc.		
	INSURER B: Harleysville Insurance Company of New Jersey		42900
	INSURER C:		
	INSURER D:		
INSURER E:			
INSURER F:			

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC OTHER:			6800121C6932042	7/5/2021	7/5/2022	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
								\$
B	☒ AUTOMOBILE LIABILITY ☒ ANY AUTO OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY			BA 0000007840AP	9/26/2020	9/26/2021	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
A	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 5,000			CUP1573Y9312042	7/5/2021	7/5/2022	EACH OCCURRENCE	\$ 4,000,000
							AGGREGATE	\$ 4,000,000
								\$
A	☒ 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 ☒ N	N/A	UB2J9272402042	7/5/2021	7/5/2022	☒ PER STATUTE ☐ OTH-ER	
							E.L. EACH ACCIDENT	\$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	\$ 1,000,000

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

CERTIFICATE HOLDER

CANCELLATION

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

AUTHORIZED REPRESENTATIVE