

Exhibit “A”

Request for Proposals

WORKERS COMP THIRD PARTY ADMINISTRATION- REBID

RFP Submission Date:

April 26, 2022

10:00 AM

Prevailing Time

Township of West Orange *66 Main Street* West Orange, NJ 07052

973-325-4056

REQUEST FOR PROPOSALS

The Township of West Orange is soliciting proposals through the competitive contracting process in accordance with N.J.S.A. 40A:11-4.1 et seq., for the following services:

WORKERS COMP THIRD PARTY ADMINISTRATION-RE BID

The proposal package can be obtained in person at the Township of West Orange, 66 Main Street, Purchasing Room 111, West Orange, NJ 07052, during regular business hours, 8:30 AM to 4:30 PM Monday -- Friday or by emailing a request to preynolds@westorange.org.

Proposals, clearly marked with the title and name and address of party making same, addressed to the Township Council of the Township of West Orange can be mailed, or hand delivered to the Municipal Building, Room 111, 66 Main Street, West Orange, NJ 07052. Proposal due date is Tuesday, April 26, 2022 at 10:00am and will be publicly opened and read at that time in the West Orange Council Chambers located at 66 Main Street, West Orange, NJ 07052 on the same day. No proposals received after that time will be considered. Bidders are required to comply with the Contract Compliance and Equal Employment Opportunities in Public Contracts N.J.S.A. 10:5-31 et seq. and N.J.A.C. 17:27 and have a current New Jersey Business Registration Certificate P.L. 2004, N.J.S.A. 52:25-24.2.

Paula Reynolds, R.P.P.S, QPA

**TOWNSHIP OF WEST ORANGE
WORKERS COMP 3RD PARTY ADMINISTRATION**

It is the intent of this Request for Proposal to obtain from interested and qualified insurance consulting firms a proposal to provide services to assist the Township in Workers Compensation 3rd Party Administration.

1. SCOPE OF SERVICES

Proposals must be made on the basis that it either meets or exceeds the requirements contained herein. All bidders must be capable of performing the services listed:

- a. Supervise the Township's obligation to employees who sustain bodily or neurological injury and/or occupational diseases in the Township's service or employ.
- b. Maintain accurate records of all details incident to all Workers' Compensation cases filed against the Township.
- c. Compile and file all notices and reports required under the Workers' Compensation Law.
- d. Provide care and medical supervision, administration and disposition of Workers' Compensation cases filed by employees against the Township.
- e. Provide the Township with a monthly report on all Workers' Compensation cases.
- f. Timely, complete and accurate management of bill repricing, network negotiation, nurse case management and medical review services typically associated with managed care services.
- g. Maintain multiple PPO Network agreements to maximize bill penetration and cost savings for the Town.

2. PROPOSAL REQUIREMENTS

The Firm shall provide a lump sum cost. Each proposed lump sum cost shall include all fees for Claim Administration and Managed Care. These services will be provided for a period of one year from January 1, 2022 through December 31, 2022.

Proposals will be evaluated by the Township on the basis of the most advantageous proposal, price and other factors considered.

Submission:

Each proposal must contain:

1. Name, qualifications and experience of principal who will oversee the relationship.
2. Name and qualifications of any other individual who may assist the principal in #1 above.
3. Fee schedule.
4. Statement of Availability to perform work outlined in the Scope of Services.
5. Copy of Business Registration Certificate.
6. Copies of other required disclosure information.

3. SELECTION CRITERIA

The Mayor and Council reserve the right to reject any or all proposals.

Selection will be based on the following criteria, in order of rank:

1. Qualifications of the primary principal and support staff.
2. General experience of the firm.
3. Experience with communities the size and complexity of West Orange.
4. Familiarity with West Orange, Essex County and the State of New Jersey.
5. Fee.

4. HISTORICAL DATA

Attached hereto as Attachment "A" are partially redacted reports representing historical data from 2016 through 2021 for Managed Care Payments, Provider Payments and Bill Review Fees. The Claimants names have been removed.

Please note that the "check date" provided in the "Provider Payment" Schedule is within sixty (60) days of the processing date by the Third-Party Administrator or its medical bill repricing service and each payment represents a single bill processed and paid.

Summary of Number paid:

- 2016 – 132
- 2017 – 259
- 2018 – 337
- 2019 – 572
- 2020 – 579
- 2021 – 318
- Total – 2,197
- Total 5 years only (2017 – 2021) - 2,065

THIS SOLICITATION IS FOR WORKERS COMPENSATION THIRD PARTY ADMINISTRATOR ONLY.

ALL RESPONSES MUST MEET THE ABOVE REQUIREMENTS AND THE REQUIREMENTS CONTAINED IN THE TOWNSHIP'S STANDARDIZED SUBMISSION REQUIREMENTS FOR PROFESSIONAL SERVICES.

GENERAL INSTRUCTIONS AND MANDATORY FORMS

1. The Township of West Orange reserves the right to reject any or all bids, or to waive any informalities in the bids, and unless otherwise specified by the bidder, to accept any item in the bid, should it be deemed in the best interest of the Township of West Orange to do so.
2. In case of default by the bidder or contractor, the Township of West Orange may procure the articles or services from other sources and hold the bidder or contractor responsible for any excess cost occasioned thereby.
3. The bidder, if awarded a contract, agrees to protect, defend and save harmless the Township of West Orange against any damage for payment for the use of any patented material process, article or devise that may enter into manufacture, construction, or form a part of the work covered by either order or contract, and the bidder further agrees to indemnify and save harmless the Township of West Orange from suits or actions of every nature and description brought against it, for, or on account of any injuries or damages received or sustained by any party or parties by, or from any of the acts of the contractor, his servants or agents.
4. The contractor shall maintain sufficient insurance to protect against all claims under Workers Compensation, General Liability and Automobile and shall be subject to approval for adequacy of protection and certificates of such insurance shall be provided to the Township of West Orange when required.
5. It is to be understood by the bidder that this bid is submitted on the basis of specifications prepared by the Township of West Orange and the fact that any bidder is not familiar with these specifications or conditions will not be accepted as an excuse.
6. Each bid must be signed in ink by the person authorized to do so.
7. Bidders must use the proposal form furnished by the Township of West Orange when submitting their bid, if applicable.
8. Non-Collusion Affidavit must be completed and included with bid.
9. Insert prices for furnishing all of the material and/or labor described or required. Prices shall be net, including any charges for packing, crating, containers, etc. and all transportation charges fully prepaid by the contractor. F.O.B. destination and placement at locations specified by the Township of West Orange. No additional charges will be allowed for any transportation costs resulting from partial shipments made at the vendor's convenience when a single shipment is ordered.

10. Payments will be made upon the approval of vouchers with the requirements of the Township of West Orange and subject to the Township of West Oranges customary procedures.
11. Contract will be awarded on a (Line Item) or (Lump Sum) basis, if applicable.
Award will be made by Township of West Orange within sixty (60) days after receipt of bids.
12. Prevailing Wage & Labor Laws. The New Jersey prevailing Wage Act (P.D. 1963, Chapter 150) and provisions of the State Labor Laws shall be complied with by the successful bidder in construction contracts.
13. The Township of West Orange is exempt from any State sales tax or Federal excise tax.
14. The contract, if applicable, shall be in effect for one (1) year from date of award unless otherwise stated. Continuation of the terms of this contract beyond December 31 is contingent on availability of funds in the following year's Budget and in the event of unavailability of such funds; the Township of West Orange reserves the right to cancel this contract.
15. Bids may be hand delivered or mailed per legal notice to bidders. In case of mailed bids, the Township of West Orange assumes no responsibility for bids after the designated date and time and will return late bids to the bidder unopened.
16. Mandatory: Bidder shall provide copy of their Business Registration Certificate. In addition, Contractors providing services for regarding construction or repair of a public building must provide copy of Public Works Contractor Registration Certificate.
17. No interpretation of the meaning of the specifications will be made to any bidder orally. Every request for such interpretations should be in writing to the Purchasing Agent and to be given consideration must be received at least five (5) days prior to the date fixed of the opening bids. Any and all such interpretations and any supplemental instruction will be mailed to all prospective bidders (at the respective addresses furnished for such purpose) not later than three (3) days prior to the date fixed for the opening of bids. Failure of any bidder to receive any such addenda or interpretations shall not relieve any bidder from any obligation under his bid submitted. All addenda so issued shall become part of the contract document.
18. Mandatory: Bidder shall submit Disclosure of Ownership Form stating the names and addresses of all stockholders in the corporation or partners in the partnership, who own a 10% or more of its stock, or any class, or of all individual partners in the partnership who own a 10% or greater interest therein, as the case may be.
19. In case of default by the bidder or contractor, the Township of West Orange may procure the articles or services from other sources and hold the bidder or contractor responsible for any excess cost occasioned thereby.

20. Pay to Play Requirements Contractors are advised of the responsibility to file an annual disclosure statement on political contributions with the New Jersey Election Enforcement Commission, pursuant to N.J.S.A. 19:44-20.13(P.L. 2005, c, 271, s.3), if the contractor receives contracts in excess of \$50,000 in the aggregate from public entities during the calendar year. It is the contractor's responsibility to determine if filing is necessary. Additional information on this requirement is available from ELEC at 888-313-3532 or at www.elec.state.nj.us. In addition, pursuant to Section 2-68.1 of the Revised General Ordinances of the Township of West Orange respondents shall disclose all political contributions of two hundred dollars (\$200) or more made within the preceding five (5) years to any elected officials of the Township of West Orange currently in office or any political organization affiliated with an elected official of the Township currently in office

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.¹

<u>Name of Individual/Entity Making Contribution</u>	<u>Amount of Contribution</u>	<u>Recipient of Contribution</u>	<u>Date of Contribution</u>

If you have **NOT** made any contributions within the scope of Section 2-68.1, as set forth above, please X the line to the right.

NONE

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.

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

Company Name

Authorized Signature

Printed Name

Date

PROPOSAL

TO THE TOWNSHIP COUNCIL, TOWNSHIP OF WEST ORANGE, NEW JERSEY

Dear Council Members:

In accordance with and subject to all stipulations, conditions, requirements, and instructions to bidders, specifications so far as they relate to this proposal are made part of it, submit a bid of:

Amount of: \$ _____

COMPANY
NAME _____

ADDRESS _____

DATE _____

PHONE _____

EMAIL _____

BY _____
(Signature and Title of Officer of Company authorized to execute a contract)

PROPOSAL TO BE SUBMITTED IN DUPLICATE

TOWNSHIP OF WEST ORANGE
ACKNOWLEDGMENT OF RECEIPT OF ADDENDA/ADDENDUM

The undersigned Bidder hereby acknowledges receipt of the following addenda:
Please assign the number, date and initial.

Addendum Number (Initial)	Dated	Acknowledge Receipt
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

☐ No addenda/addendum was received.

Acknowledged for: _____
(Company Name)

By: _____
(Signature of Authorized Representative)

Name: _____
(Print)

Title: _____

Date: _____

Business Registration Certification and Public Works Contractor Registration Certification

Effective September 1, 2004, the State has expanded its Contractor Registration Program to local Government contracts, P.L. 2004, c57. All business organizations that do business with a local government agency are required to be registered with the State. The business must provide proof of that registration to the local government agency before that local government agency can enter into a contract with the business. A copy of the Business Registration Certificate must also be on file before any purchase order/voucher or other contracting document can be issued. Contractors are responsible for notifying subcontractors.

Further information and registration can be obtained online from the NJ Treasury, Division of Revenue or by calling (609) 292-1730.

P.L. 1999 Chapter 238. The Public Works Contractor Registration Act specifies that no contractor or subcontractor shall bid on or engage in any contract (or part thereof) for public work which is subject to the provisions of the "New Jersey Prevailing Wage Act", P.L. 1963 C. 150 (c. 34:11-56.25 et seq.) for the construction, reconstruction, demolition, alteration, repair, or maintenance of a public building regularly open to and used by the general public or public institution, and includes any subcontractor or lower tier subcontractor of a contractor unless they are registered with the Commissioner of Labor.

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..

Date: _____

(Signature)

(Name and Title)

(Company Name)

(Address)

(Corporate Seal)

Subscribed and sworn to before me

this _____ day of _____, 20____

Notary Seal

TOWNSHIP OF WEST ORANGE

DISCLOSURE OF INVESTMENT ACTIVITIES IN IRAN

Proposer: _____

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): _____ Signature: _____

Title: _____ Date: _____

(REVISED 4/10)

MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE
N.J.S.A. 10:5-31 et seq. (P.L. 1975, C. 127)
N.J.A.C. 17:27

GOODS, PROFESSIONAL SERVICE AND GENERAL SERVICE CONTRACTS

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the contractor will ensure that equal employment opportunity is afforded to such applicants in recruitment and employment, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such equal employment opportunity shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause.

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The contractor or subcontractor will send to each labor union, with which it has a collective bargaining agreement, a notice, to be provided by the agency contracting officer, advising the labor union of the contractor's commitments under this chapter and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor, where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to meet targeted county employment goals established in accordance with N.J.A.C. 17:27-5.2.

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

national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

In conforming with the targeted employment goals, the contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval

Certificate of Employee Information Report

Employee Information Report Form AA302 (electronically provided by the Division and distributed to the public agency through the Division's website at www.state.nj.us/treasury/contract_compliance)

The contractor and its subcontractors shall furnish such reports or other documents to the Division of Public Contracts Equal Employment Opportunity Compliance as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division of Public Contracts Equal Employment Opportunity Compliance for conducting a compliance investigation pursuant to **Subchapter 10 of the Administrative Code at N.J.A.C. 17:27.**

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. _____

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

PLEASE CHECK APPROPRIATE BOXES AND SIGN BELOW

Name: _____

Home Address: _____

Stockholders

Name: _____

Home Address: _____

Name _____

Home Address: _____

Name: _____

Home Address: _____

Owner or Representative Signature

Print Name & Title

NOTARY PUBLIC
Sworn before me this _____ day of _____ 20____.

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
2. Do you have a State Certificate of Employee Information Report approval?
Yes _____ {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: _____ NAME: _____

SIGNATURE: _____ TITLE: _____

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.

BIDDER'S CHECK LIST Mandatory Items

- Business Registration Certification _____
- Stockholders Disclosure
Statement _____
- Affirmative Action Compliance
Notice _____
- Iranian Disclosure Form _____
- Non Collusion Affidavit _____
- Proposal Form _____
- Political Disclosure Statement _____
- Addendum _____

Exhibit “B”



Claims Resolution Corporation, Inc.

Proposal

for

TOWNSHIP OF WEST ORANGE WORKERS COMP 3RD PARTY ADMINISTRATION



May 17, 2022



Table of Contents

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- II. Resumes
- III. References and Client List
- IV. Scope of Services
- V. Required Forms
- VI. Fees



Executive Summary

- ❖ **Claims Resolution Corporation, Inc.** is a New Jersey domiciled corporation created with the sole purpose of providing superior claims management services to public entities in the region. As an independent Third Party Administrator, we are not owned by an insurance company, managed care company, or other remote corporate entity whose interests may differ from that of our clients. In short, we answer to ***you - the client.***
- ❖ **Claims Resolution Corporation, Inc.** maintains SAS 70/ SOC 1, and SSAE18 accreditation and will provide a copy upon request. The SSAE 18 report is designated as the industry standard for service organizations. This certification is gained after a company has had an audit of internal controls at a service organization that may relate to their clients internal control over financial reporting.
- ❖ **Claims Resolution Corporation, Inc.** offers its clients a proprietary mosaic approach to bill review/PPO access, providing the industry's greatest discounts at the lowest possible costs. Our flat annual fee includes first report and multiple PPO access.
- ❖ **Claims Resolution Corporation, Inc.** operates one of the most sophisticated and technologically robust software systems in the marketplace today. Our RMIS software provides our clients total access to their claims data and the ability to quickly drive meaningful analytics to better understand their claims experience and the drivers behind their loss trends.
- ❖ **Claims Resolution Corporation, Inc.** has unparalleled experience in understanding and quantifying risk exposures, aligning risk management objectives with budgetary constraints, and creating opportunities to ***lower risk, increase efficiency, and reduce costs*** for public entities. Our expert staff has contributed to the success of countless Counties, Municipalities, and School Districts including:
 - ♦ County of Hudson
 - ♦ City of East Orange
 - ♦ City of Plainfield
 - ♦ City of Trenton
- ❖ **Claims Resolution Corporation, Inc.** provides our Clients with customized claim management and managed care solutions designed to reduce their total cost of risk. Our team assists with development of efficient and effective claim servicing guidelines and designs and implements managed care solutions targeting our Clients' demographics to maximize cost savings and utilization. In addition, Claims Resolution Corporation assists with risk assessment, identification, and management to help create and implement effective cost reduction programs. Our client-focused solutions involve all relevant stakeholders to develop true partnered strategies while aligning potential internal and external resources. Through the use of proprietary analytics and metrics, our Clients are able to clearly trend and predict those aspects of its program which are succeeding and those that require additional risk management intervention. All of these services and programs are offered as part of our proposal.





Corporate Mission

Claims Resolution Corporation's mission is simple -- serve our clients with the highest level of integrity, dedication and commitment while utilizing our decades of experience to develop a shared long-term vision of their claims management and risk management needs.

At a time when words like integrity and transparency are used as merely a tag line or talking point, Claims Resolution Corporation bases every relationship and recommendation on these core principles.

We recognize the trust our clients place in us and strive to earn and maintain that trust every day by delivering superior service, savings and results.



CLAIMS RESOLUTION CORPORATION, INC.



Unique Qualifications

Claims Resolution Corporation is uniquely qualified to serve as the Third Party Claims Administrator for the Township of West Orange based upon our team's extensive experience handling New Jersey public entities' self-insured programs over the past two decades. As you will see from the attached resumes, our dedicated staff have considerable industry-specific experience and are experts in their respective fields.

This background not only helps us understand the administrative requirements of serving our clientele but also gives our team the historical perspective to help develop and maintain the relationships with those departments who can benefit the most from our expertise. We believe there is no substitute for this experience when it comes to delivering superior outcomes.

Perhaps the greatest opportunity to reducing our clients' total cost of risk lies in the self-funded workers' compensation program.

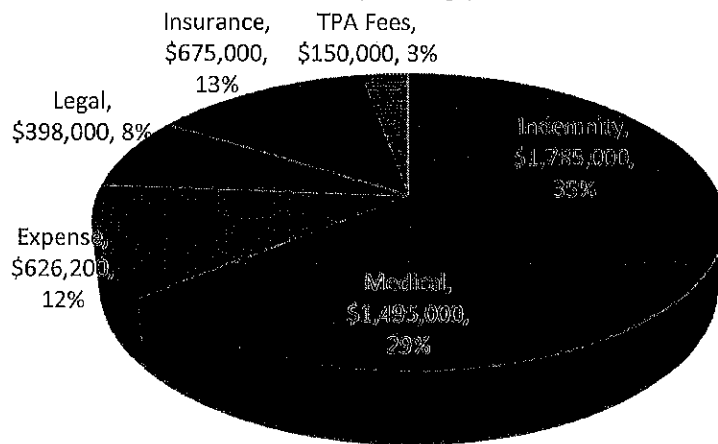
Based on industry-standard analytical information and our general knowledge of New Jersey workers' compensation programs, we developed the Total Cost of Risk graphic to the right.

This graph helps clearly illustrate where our clients can achieve potential cost savings.

Sample Client

WC TCOR

(5yr average)



We strongly believe there are no "cookie cutter" solutions to the challenges of today's marketplace, and that is why every aspect of our claims programs is unique to the specific client. This process begins with developing client specific claim handling protocols for our Clients that address their specific needs.

In the end our goal is to design and implement a custom tailored claims administration program that reflects the Client's vision and culture while functioning as an extension of their risk management department.

Claims Resolution Corporation has the experience in understanding and quantifying risk exposures, aligning risk management objectives with budgetary constraints and creating opportunities to *lower risk, increase efficiency and reduce costs* for our Clients.



CLAIMS RESOLUTION CORPORATION, INC.



Managed Care

Claims Resolution Corporation through its bill review division Matrix Review Services is committed to delivering cost efficient, outcome-based solutions to address today's managed care challenges. As medical costs continue to rise, employers and insurers must constantly balance the need for prompt quality care with the realities of meeting budgetary goals and objectives.

Often clients are left to wonder if their managed care program is achieving the best possible financial results in comparison to the universe of managed care alternatives. Matrix Review Services takes the guesswork out of managed care through state of the art analytics and benchmarking services.

From complete program design and implementation to periodic cost/benefit analysis to determine your ROI, Matrix Review Services has a custom tailored solution for you. We recognize that no two programs are identical so why should your managed care solution?

Our team of seasoned professionals works directly with both employers and carriers to develop client-specific PPO mosaics, nurse case management triage and ancillary service networks designed to control the spiraling cost of care as well as the cost of managing that care.

CRC utilizes a vast PPO mosaic which we have negotiated directly with PPO's, PBM's, and Specialty Networks with an average access fee ranging from 14%-24%

Whether it's creating a new managed care program or benchmarking your current system, let the experts at Matrix Review Services help you.

Technology

Claims Resolution Corporation Inc. operates one of the most sophisticated and technologically robust software systems in the marketplace today. Our system provides our clients unparalleled access to their claims data and the ability to quickly drive meaningful analytics to better understand their claims experience and the drivers behind their loss trends. Through our data systems we have integrated a myriad of ancillary and critical services to streamline the disability management process while offering total flexibility in program design and implementation.

From simple, easy to use First Report of Injury modules to virtually unlimited Ad-Hoc reporting to real time As-Of capabilities, our clients enjoy web based access 24/7. The system incorporates a fully HIPAA compliant security administration platform driven by access and security lock out down to the most granular level.

Standard features include:

- Dashboard Views - user defined
- Fully Automated PEOSHA Reporting
- First Report of Injury module
- Dozens of standard reports
- Task Panel management system
- Fully integrated document imaging
- MMSEA data exports
- Litigation management module



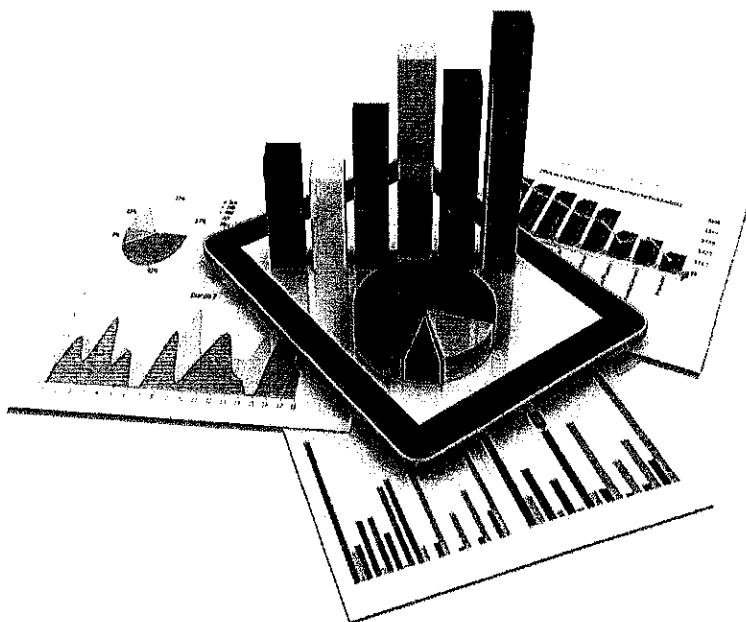
CRC

CLAIMS RESOLUTION CORPORATION, INC.



CRC operates one of the industry's most sophisticated web-based Risk Management Information Systems. We have the ability to custom tailor loss and financial data specifically for the City of Newark to support your overall risk management objectives.

- Account Set-Up Meeting and Ongoing Training
- Customized Reporting Packet
- Direct Access to Reporting Platform
- Real Time Ad-hoc Reporting Capabilities
- Available in PDF and Excel
- Easy Chart Creation Feature
- Designated Account Manager
- Capabilities include:
 - ❖ Loss Runs
 - ❖ Reserve Change Analysis
 - ❖ Safety Reports
 - ❖ Predictive Analytics
 - ❖ Loss Triangle



CRC

CLAIMS RESOLUTION CORPORATION, INC.



Professional Information

Claims Resolution Corporation, Inc. provides New Jersey public entities with customized claims management and managed care solutions designed to reduce their total cost of risk. Our team assists with development of efficient and effective claim servicing guidelines, and designs and implements managed care solutions targeting our Clients' demographics to maximize cost savings. In addition, Claims Resolution Corporation, Inc. assists with risk assessment, identification, and management to help create and implement effective loss control programs. Our client-focused solutions involve all relevant stakeholders to develop true partnered strategies while aligning potential internal and external resources.

This process includes customized claims management servicing guidelines, dedicated staff, claim reviews, large loss analysis and cost containment strategies, adverse trend identification and remediation, reserve analysis and trending and benchmarking our Clients' experience to other similar public entities.

Through the use of proprietary analytics and metrics, our Clients are able to clearly trend and predict those aspects of its program which are succeeding and those that require additional risk management intervention. All of these services and programs are offered as part of our proposal.

Key Differentiators

Claims Resolution Corporation, Inc. is a New Jersey domiciled corporation created with the sole purpose of providing superior claims management and risk management consulting services to public entities in the region.

What is the benefit to the Township of West Orange?

All service deliverables are performed in New Jersey this includes:

- ❖ All claims handling
- ❖ All IT functions/support
- ❖ All check printing
- ❖ All claims intake
- ❖ All management staff
- ❖ All executive staff

If the Township of West Orange needs something critical to the success of their program our New Jersey-based teams will deliver it!

As an independent Third Party Administrator, we are not owned by an insurance company, managed care company, or other remote corporate entity whose interests may differ from that of our Clients. In short, we answer to you - the Client.

What is the benefit to the Township of West Orange?

- ❖ We answer to you the Client.
- ❖ We make decisions here in New Jersey.
- ❖ We are more nimble and flexible in our responsiveness.
- ❖ We can be more competitive in pricing our services.



CRC

CLAIMS RESOLUTION CORPORATION, INC.



Claims Resolution Corporation Inc. is the recognized leader in claims management for large, standalone public entities in New Jersey such as:

- Newark Public Schools
- City of Jersey City
- City of Trenton
- County of Hudson
- City of Paterson
- City of East Orange
- City of Plainfield

What is the benefit to the Township of West Orange?

Claims Resolution Corporation Inc. understands the needs of large New Jersey self-insureds and has developed unique solutions to the challenges they face.

Our executive staff, President, COO, and Managers are integrally involved in each program.

What is the benefit to the Township of West Orange?

- ❖ You have the participation of our senior staff with decades of experience as part of your risk management team
- ❖ The corporate decision-makers with the authority to represent the corporation are all at the table, not a salesperson or account executive.
- ❖ More efficient and effective communication of your needs to the service team.

Claims Resolution Corporation Inc. has never lost a client!!!

What is the benefit to the Township of West Orange?

Claims Resolution Corporation, Inc.'s client centric model is proven to deliver superior outcomes and service. Our exceptional service from experienced Adjusters, attention to detail and timely and relevant communication deliver consistent, positive results to our Clients.

Claims resolution Corporation Inc. has successfully performed more data conversions, including data from the Authority's current provider, than any other New Jersey Third Party Administrator.

What is the benefit to the Township of West Orange?

- ❖ Faster completion – Claims Resolution Corporation has completed conversions of this size or larger in less than 10 days
- ❖ Less disruption in day-to-day operations and claim processing
- ❖ Fewer problems – based on our extensive experience we have already identified and resolved many of the “bugs” in migrating other's data
- ❖ All data will balance to the penny before going live on the production servers





Your Service Team

David S. Harris **President**

Claims Resolution Corporation, Inc. was created in March 2013 and commenced operations in March 2014 by Mr. David S. Harris who brings to bear for the benefit of clients over 30 years of claims management, managed care and risk management expertise.

Mr. Harris began his career in the TPA industry in 1988 with Scibal Associates and ultimately served in the position of Vice President and served on the Board of Directors of the corporation. In addition to direct oversight and management of all Northern NJ/ NY operations, Mr. Harris directed all sales and marketing initiatives including the development of a National claims service model and the creation of a comprehensive marketing and sales strategy driving sales from \$4 million to \$15 million per year over a three year period.

In 1995 Mr. Harris founded Allied Risk Services, Inc. providing customized claims management solutions to diverse industry sectors throughout NJ, PA and FL. Mr. Harris oversaw all aspects of the corporation from start up through build out including development of claims management systems, best practices, implementation of internal operating systems, human resource management and business development. Over the next 8 years, Mr. Harris built Allied into a multi-million-dollar corporation with annual average growth rates of 25 % and a 98% client retention rate. In 2004 Allied Risk Services was acquired by Cannon Cochran Management Services, Inc.

Following the sale of Allied Risk Services, Mr. Harris served as Vice President and regional Director for CCMSI until 2012, responsible for development and delivery of claim management and managed care services for large self- insured/high retention clients in the governmental sector, construction, transportation, hospitality, wholesale distribution and educational industries throughout the United States. During his tenure, Mr. Harris was responsible for the generation of over \$10 million in new business, 95 % client retention while simultaneously managing 2 offices.

Mr. Harris is also licensed insurance producer licensed in NJ, NY and PA for Property, Casualty, Accident, Life and Health insurance.

Mr. Harris holds a Bachelor of Science in Business Administration from Villanova University.



CLAIMS RESOLUTION CORPORATION, INC.



Rachel Ruiz **Workers' Compensation Manager**

Rachel Ruiz joins CRC contributing a decade of diverse NJ claims management experience handling complex files for a large Joint Insurance Fund with over 120 members and also as a dedicated adjuster for a large self-insured municipal entity. She began her workers' compensation career as a Medical Only adjuster for both municipal JIF and BOE accounts. Ms. Ruiz quickly progressed through the levels and became a Senior Adjuster within 3 years.

Ms. Ruiz has a strong background in subrogation and has retrieved several hundred thousand dollars in recovery without solicitor assistance. She also became a Medicare Training Specialist responsible for developing systems to accurately identify, track, and report eligible workers' compensation claims and was the primary trainer for coworkers on prior reporting to CMS.

Ms. Ruiz was promoted to Workers' Compensation Team Leader in 2017 based upon her exceptional results and broad knowledge of workers' compensation best practices. She has extensive experience in claim management including aggressive claims investigation to determine compensability, medical monitoring protocol to facilitate prompt return to work, lost time management, reserve analysis and excess reporting criteria. She has continued her ability to deliver excellent results to our clients and was promoted to Supervisor of Workers' Compensation in 2018 overseeing all workers' compensation units for CRC. Her exceptional communication, customer service, and organizational skills make her the perfect partner to deliver outstanding results.

Jion Price **Workers' Compensation Assistant Supervisor**

Ms. Price joined CRC in June of 2019 bringing with her 4 years of experience with a Third-Party Administrator managing large self-insured client workers' compensation programs. Ms. Price progressed very quickly in her role as an Indemnity Adjuster while handling complex litigated, catastrophic, and fraudulent claims. Ms. Price delivers proven results through aggressive claims management, strong legal negotiating skills resulting in cost effective resolution and third-party recoveries. She works closely with Clients and medical providers to ensure that transitional, modified duty is implemented whenever possible. Ms. Price's first-hand knowledge of Title 34, her excellent communication skills and client focused demeanor make her a vital asset to our team and our Clients.



CLAIMS RESOLUTION CORPORATION, INC.



Veronica Genovese **Workers' Compensation Claims Analyst**

Ms. Genovese has been a part of the CRC family since 2017 bringing over a decade of experience in administrative management, medical billing, customer service, and team management. She started as a receptionist and quickly escalated to Executive Assistant where she demonstrated the ability to take on increasing responsibility with outstanding results specializing in both project and people management. For the past year, Mrs. Genovese has proven her ability as a workers' compensation analyst to drive positive results for her clients, building strong relationships based upon trust and confidence in her expertise to manage their workers' compensation claims to successful conclusion.





Client References

Township of North Bergen

4233 John F. Kennedy Blvd

North Bergen, NJ 07047

Dominick Cinelli

732.539.2119

DCinelli@bbmetro.com

**Services Provided: Workers' Compensation Administration
Prior TPA- Qual-Lynx**

City of East Orange

44 City Hall Plaza

East Orange, NJ 07018

Naiima Horsley-Fauntleroy

973-266-5310

Naiima.Fauntleroy@eastorange-nj.gov

**Services Provided: Workers' Compensation, Auto Liability, Auto Physical Damage, Employment Practices
Liability, Police Professional, Property, Public Officials and General Liability Administration
Prior TPA- Inservco**

Township of Bloomfield

1 Municipal Plaza

Bloomfield, NJ 07003

Kimberly Duva

973-680-4007

kduva@bloomfieldtwpnj.com

**Services Provided: Workers' Compensation Administration
Prior TPA- D&H**



The information contained in this section of the RFP response is confidential, proprietary and exempt from disclosure under any federal or state freedom of information law or regulation including the New Jersey Open Public Records Act (N.J.S.A. 47:1A-1.1). Any request to disclose this information must be provided to Claims Resolution Corporation, Inc. prior to releasing to any third party in order to provide CRC with the opportunity to object in writing to any disclosure of such information



**CLAIMS
RESOLUTION
CORPORATION, INC.**



North Hudson Regional Rescue and Fire

11 Port Imperial Blvd.
West New York, NJ 07093

Jeffrey Welz, Director

201-601-3542

jwelz@nhrrfr.net

Service Provided: Workers' Compensation, Auto Liability, Auto Physical Damage, Employment Practices Liability, Police Professional, Property, Public Officials and General Liability Administration

Prior TPA- Qual-Lynx

Temple University

1803 N. Broad Street
Carnell Hall, 6th Floor
Philadelphia, PA 19122

Thomas Johnston, Director of Workers' Compensation

thomas.johnston@temple.edu

Service Provided: Workers' Compensation

Prior TPA- Qual-Lynx

City of Plainfield

515 Watchung Avenue
Plainfield, NJ 07061

David Minchello, Corporation Counsel

908-226-4902

david.minchello@plainfieldnj.gov

Services Provided: Workers' Compensation, Auto Liability, Auto Physical Damage, Employment Practices Liability, Police Professional, Property, Public Officials and General Liability Administration

Prior TPA- Inservco



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**CLAIMS
RESOLUTION
CORPORATION, INC.**



Camden City School District

1033 Cambridge Street

Camden, NJ 08105

Theresa Reese M.Div, PHR, Human Resources Senior Manager

(856) 966-2000 ext. 38621

TReese@camden.k12.nj.us

Service Provided: Workers' Compensation

Prior TPA- Inservco

County of Hudson

567 Pavonia Avenue

Jersey City, NJ 07306

Donato Batista, Esq, County Counsel

201-795-6250

dbattista@hcnj.us

Services Provided: Workers' Compensation, Auto Liability, Auto Physical Damage, Employment Practices Liability, Police Professional, Property, Public Officials and General Liability Administration

Prior TPA- Inservco

City of Trenton

319 East State Street

Trenton, NJ 08608

Gian Barrecchia, Risk Manager

(609) 989-3196

gbarrecchia@trentonnj.org

Services Provided: Workers' Compensation, Auto Liability, Auto Physical Damage, Employment Practices Liability, Police Professional, Property, Public Officials and General Liability Administration

Prior TPA- Inservco



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**CLAIMS
RESOLUTION
CORPORATION, INC.**



City of Paterson

155 Market St
Paterson, NJ 07505

Domenick Stampone, Esq., Corporation Counsel
973.321.1366

DStampone@patersonnj.gov

Services Provided: Workers' Compensation, Auto Liability, Auto Physical Damage, Employment Practices Liability, Police Professional, Property, Public Officials and General Liability Administration
Prior TPA- CCMSI

City of Jersey City

280 Grove Street
Jersey City, NJ 07302

Matthew Hogan, Risk Management
201.547.5034

Matthew@jenj.org

Services Provided: Workers' Compensation, Auto Liability, Auto Physical Damage, Employment Practices Liability, Police Professional, Property, Public Officials and General Liability Administration
Prior TPA- Self- Administered

Newark Board of Education

765 Broad Street
Newark, NJ 07102

Alexander L. D'Jamoos, Esq., Risk Mgmt. Counsel
973-733-8358

adjamoos@nps.k12.nj.us

Services Provided: Workers' Compensation, Auto Liability, Auto Physical Damage, Employment Practices Liability, Police Professional, Property, Public Officials and General Liability Administration
Prior TPA- York Claims Services



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**CLAIMS
RESOLUTION
CORPORATION, INC.**



Jersey City Public Schools

346 Claremont Ave.

Jersey City, NJ 07305

Samantha Moore, Safety and Insurance Coordinator

201.369.3380

smoore@jcboe.org

Service Provided: Workers' Compensation

Prior TPA- CCMSI

Town of West New York

428 60th Street.

West New York, NJ 07093

Olga Prateep

201.295.5285

OPrateep@westnewyorknj.org

Services Provided: Workers' Compensation, Auto Liability, Auto Physical Damage, Employment Practices Liability, Police Professional, Property, Public Officials and General Liability Administration

Prior TPA- D&H



The information contained in this section of the RFP response is confidential, proprietary and exempt from disclosure under any federal or state freedom of information law or regulation including the New Jersey Open Public Records Act (N.J.S.A. 47:1A-1.1). Any request to disclose this information must be provided to Claims Resolution Corporation, Inc. prior to releasing to any third party in order to provide CRC with the opportunity to object in writing to any disclosure of such information



CLAIMS RESOLUTION CORPORATION, INC.



1. SCOPE OF SERVICES

Proposals must be made on the basis that it either meets or exceeds the requirements contained herein. All bidders must be capable of performing the services listed:

- a. Supervise the Township's obligation to employees who sustain bodily or neurological injury and/or occupational diseases in the Township's service or employ.

Claims Resolution Corporation (CRC) has developed a team of seasoned claims professionals, many with extensive experience handling programs similar to the Township's, who possess decades of experience administering New Jersey Workers compensation claims. Our team of claim specialists not only understand NJSA 34:15 but also its nuances as it applies to Public Entities such as the Township.

- b. Maintain accurate records of all detail's incident to all Workers' Compensation cases filed against the Township.

Agreed. CRC's RMIS system will track all activity on every reported claim and will allow the Township the ability to produce this data in virtually unlimited ad-hoc report formats. CRC will maintain a claim file for each reported claim including but not limited to file notes, appointments, and financial transactions. All records are presented electronically and secured with redundant back up protocols. Hard copy files will be stored in a secure, temperature-controlled environment. Document destruction protocols will be established in client servicing instructions which will include client approval prior to destruction of any documents.

CRC recognizes the need for immediate investigation of all claims to preserve causality and evidentiary documentation. For Workers' Compensation claims, three-point contacts are made with the employer, the injured worker, and the treating physician. Contact is made with employer personnel to obtain details of the accident or occupational injury, verification of job duties and any light duty job assignments if appropriate within 24 hours from receipt of the claim. Contact with the claimant is made to obtain details of the injury, job duties, medical history, medical treatment, and recorded statement as needed. If the claimant is out of work, light duty is discussed with the injured worker setting the expectation that they will return to work as soon as possible. CRC adjusters will also contact the treating physician to obtain causal relationship determination, diagnosis, current and future treatment status as well as any job restrictions and/or anticipated return to work dates.

If the first attempt is unsuccessful, we will continually follow up until a successful contact is made. In addition, a letter is sent to the injured employee indicating that we are attempting to contact them.

The claim adjuster will establish our position regarding compensability as soon as practical. Initial loss reserves are established based on the information known to date within 14 days of completing the investigation. Our claim adjusters are trained to recognize red flag indicators of fraud. When fraud potential is recognized, the claim adjuster will assign one of our approved, licensed private investigation firms to perform surveillance and take any other appropriate investigative action, obtaining client approval as required. CRC will consult with the Township on any cases of suspected fraud prior to assigning any surveillance. An ISO search is completed on



CLAIMS RESOLUTION CORPORATION, INC.



all Lost Time claims that will identify any prior claims filed by the injured worker and all subrogation and apportionment opportunities are identified and investigated.

CRC will work with the defense firms appointed by the Township. Our procedure for preparing claim files for hearings is to work with defense counsel to prepare a detailed hearing preparation sheet with file notes and hearing directives for assigned defense counsel. The hearing prep notes outline the issues and strategy for resolution of the claims. The hearing directives are provided no later than one week in advance of the hearings. We believe that it is the responsibility of the adjuster to manage the claim. Our adjusters do not hand files off to defense counsel to manage the claims. CRC's management team role is to ensure that their staff members provide the files for hearings with clear and detailed summaries for defense counsel, and when necessary, will schedule a pre-hearing conference with defense counsel and the Township to discuss case strategy.

c. Compile and file all notices and reports required under the Workers' Compensation Law.

Agreed. CRC will compile and file all required notices and reports required under Workers Compensation Law, including Electronic Data Interchange reporting of First Report of Injury and Subsequent Reports of Injury claims data to the New Jersey Compensation Rating and Inspection Bureau. CRC's web based Risk Management Information System (RMIS) will also automatically track OSHA Reportable and OSHA Recordable incidents. The Township will have access to this data 24/7/365 on an online, real time basis.

d. Provide care and medical supervision, administration and disposition of Workers' Compensation cases filed by employees against the Township.

Agreed. CRC will work closely with the Township's current medical providers in establishing effective and efficient lines of communication. As part of our commitment to this process, CRC recommended and instituted a monthly medical review meeting with those physicians treating the most significant employee injuries. As necessary CRC will also assist the TOWNSHIP in identifying other providers or specialists to augment the current panel or address specific disability issues.

e. Provide the Township with a monthly report on all Workers' Compensation cases.

Agreed. CRC operates one of the industry's most sophisticated risk management information systems. We can custom tailor month end and summary loss and financial data specifically for the Township. As part of the initial account set up process, we will identify the reports you wish to receive and the frequency of those reports. All standard or "static" month end reports are automatically emailed at month end to the designated recipients. In addition to the scheduled report packets, the Township can create virtually unlimited ad-hoc reports on an online, real-time basis. As always, your designated Account Manager can also produce interim reports or specialty reports as needed - *at no additional cost*.

The Township will have a designated Account Manager who will oversee the coordination of all service deliverables and ongoing client support. In addition to your Account Manager, each and every member of the team is available to review monthly reports and support the Township's safety and risk management initiatives.



CLAIMS RESOLUTION CORPORATION, INC.



CRC welcomes the opportunity to attend and participate at any and all regularly scheduled meetings with the Township. We believe this is a key element in supporting the Township's risk management objectives and to developing and maintaining effective and efficient communication with your team. Our staff will participate, as needed, in on-going meetings with Township staff to review losses, safety recommendations, government regulations and insurance requirements. Claims Resolution Corporation will provide continuous review and analysis of loss information from current and prior insurance companies and present those findings to the Township. CRC will act as liaison between the Township and insurance carriers, brokers, providers, or claimants.

f. Timely, complete, and accurate management of bill repricing, network negotiation, nurse case management, and medical review services typically associated with managed care services.

Agreed. Claims Resolution Corporation, Inc. prides itself on accurate bill repricing through the utilization of in network provider panels with contracted rates through our proprietary mosaic of PPO networks. If a specialist is needed that we are unable to locate in our network of networks, we facilitate a network agreement to get the best rates for the Township.

g. Maintain multiple PPO Network agreements to maximize bill penetration and cost savings for the Town.

CRC maintains a proprietary network of networks that identifies the most preferential PPO network by medical provider to maximize cost savings to the District. CRC has reduced a Clients medical expense by over \$2.5 million in the first 3 1/2 years utilizing our proprietary PPO mosaic of networks.



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.¹

<u>Name of Individual/Entity Making Contribution</u>	<u>Amount of Contribution</u>	<u>Recipient of Contribution</u>	<u>Date of Contribution</u>

If you have NOT made any contributions within the scope of Section 2-68.1, as set forth above, please X the line to the right.	NONE
	<u> X </u>

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.

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

Claims Resolution Corporation, Inc.
Company Name

Authorized Signature

David Harris
Printed Name

May 12, 2022

Date

PROPOSAL

TO THE TOWNSHIP COUNCIL, TOWNSHIP OF WEST ORANGE, NEW JERSEY

Dear Council Members:

In accordance with and subject to all stipulations, conditions, requirements, and instructions to bidders, specifications so far as they relate to this proposal are made part of it, submit a bid of:

Amount of: \$ 15,800.00

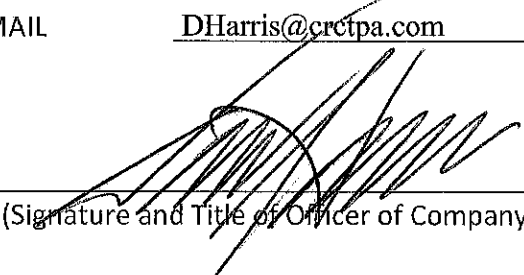
COMPANY
NAME Claims Resolution Corporation, Inc.

ADDRESS 323 S. Pitney Road, Suite 200
 Galloway, NJ 08205

DATE May 12, 2022

PHONE 973-731-5700

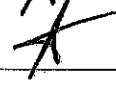
EMAIL DHarris@cretpa.com

BY  _____
(Signature and Title of Officer of Company authorized to execute a contract)

PROPOSAL TO BE SUBMITTED IN DUPLICATE

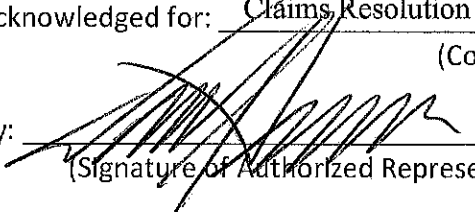
TOWNSHIP OF WEST ORANGE
ACKNOWLEDGMENT OF RECEIPT OF ADDENDA/ADDENDUM

The undersigned Bidder hereby acknowledges receipt of the following addenda:
Please assign the number, date and initial.

Addendum Number (Initial)	Dated	Acknowledge Receipt
#1	<u>April 4, 2022</u>	
#2	<u>April 13, 2022</u>	
#3	<u>April 28, 2022</u>	

☐ No addenda/addendum was received.

Acknowledged for: Claims Resolution Corporation, Inc.
(Company Name)

By: 
(Signature of Authorized Representative)

Name: David Harris
(Print)

Title: President

Date: May 12, 2022

Business Registration Certification and Public Works Contractor Registration Certification

Effective September 1, 2004, the State has expanded its Contractor Registration Program to local Government contracts, P.L. 2004, c57. All business organizations that do business with a local government agency are required to be registered with the State. The business must provide proof of that registration to the local government agency before that local government agency can enter into a contract with the business. A copy of the Business Registration Certificate must also be on file before any purchase order/voucher or other contracting document can be issued. Contractors are responsible for notifying subcontractors. Further information and registration can be obtained online from the NJ Treasury, Division of Revenue or by calling (609) 292-1730.

P.L. 1999 Chapter 238. The Public Works Contractor Registration Act specifies that no contractor or subcontractor shall bid on or engage in any contract (or part thereof) for public work which is subject to the provisions of the "New Jersey Prevailing Wage Act", P.L. 1963 C. 150 (c. 34:11-56.25 et seq.) for the construction, reconstruction, demolition, alteration, repair, or maintenance of a public building regularly open to and used by the general public or public institution, and includes any subcontractor or lower tier subcontractor of a contractor unless they are registered with the Commissioner of Labor.



STATE OF NEW JERSEY BUSINESS REGISTRATION CERTIFICATE

Taxpayer Name:

CLAIMS RESOLUTION CORPORATION, INC.

Trade Name:

Address:

323 S. PITNEY RD., SUITE 200
GALLOWAY, NJ 08205

Certificate Number:

1780726

Effective Date:

March 14, 2013

Date of Issuance:

September 22, 2021

For Office Use Only:

20210922165730190

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..

Date:

(Signature)

David Harris, President

(Name and Title)

Claims Resolution Corporation, Inc.

(Company Name)

323 S. Pitney Road, Suite 200 Galloway NJ 08205

(Address)

(Corporate Seal)

Subscribed and sworn to before me

this 12 day of May, 2022

Notary Seal

LAUREN F WALTER
Notary Public - State of New Jersey
My Commission Expires Aug 30, 2023

TOWNSHIP OF WEST ORANGE

DISCLOSURE OF INVESTMENT ACTIVITIES IN IRAN

Proposer: Claims Resolution Corporation, 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.

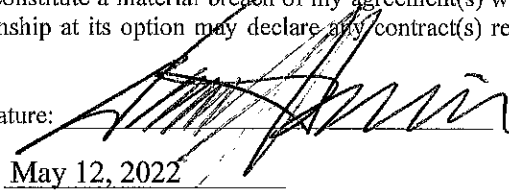
Part 2: PLEASE PROVIDE FURTHER INFORMATION RELATED TO INVESTMENT ACTIVITIES IN IRAN

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): David Harris

Signature: 

Title: President

Date: May 12, 2022

(REVISED 4/10)

MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE
N.J.S.A. 10:5-31 et seq. (P.L. 1975, C. 127)
N.J.A.C. 17:27

GOODS, PROFESSIONAL SERVICE AND GENERAL SERVICE CONTRACTS

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the contractor will ensure that equal employment opportunity is afforded to such applicants in recruitment and employment, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such equal employment opportunity shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause.

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The contractor or subcontractor will send to each labor union, with which it has a collective bargaining agreement, a notice, to be provided by the agency contracting officer, advising the labor union of the contractor's commitments under this chapter and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor, where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to meet targeted county employment goals established in accordance with N.J.A.C. 17:27-5.2.

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

national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

In conforming with the targeted employment goals, the contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval

Certificate of Employee Information Report

Employee Information Report Form AA302 (electronically provided by the Division and distributed to the public agency through the Division's website at www.state.nj.us/treasury/contract_compliance)

The contractor and its subcontractors shall furnish such reports or other documents to the Division of Public Contracts Equal Employment Opportunity Compliance as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division of Public Contracts Equal Employment Opportunity Compliance for conducting a compliance investigation pursuant to **Subchapter 10 of the Administrative Code at N.J.A.C. 17:27.**

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. _____

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: David Harris

Home Address: 2295 Gulf of Mexico Drive,

Longboat Key FL 34228

Stockholders

Name: CRC-NJ Midco, Inc.

Home Address: 2100 Ponce de Leon Blvd, Suite 730

Coral Gables FL 33134

Name CRC-NJ Holding Corp.

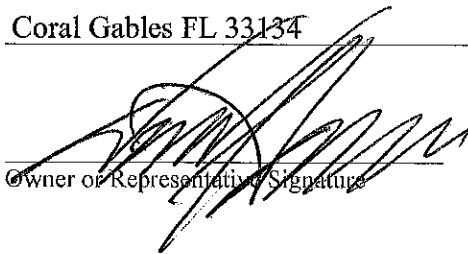
Home Address: 2100 Ponce de Leon Blvd, Suite 730

Coral Gables FL 33134

Name: CRC-NJ Investors, LLC.

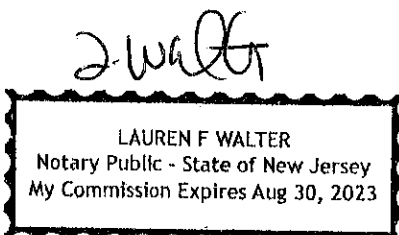
Home Address: 2100 Ponce de Leon Blvd, Suite 730

Coral Gables FL 33134


Owner or Representative Signature

David Harris, President
Print Name & Title

NOTARY PUBLIC
Sworn before me this 12 day of May 2022.



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. 10:5-31, 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.

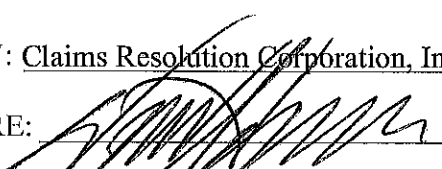
NO BIDDER MAY BE ISSUED A CONTRACT UNLESS THEY COMPLY WITH THE AFFIRMATIVE ACTION REGULATIONS OF N.J.S.A. 10:5-31, et seq.

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
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: Claims Resolution Corporation, Inc. NAME: David Harris

SIGNATURE:  TITLE: President

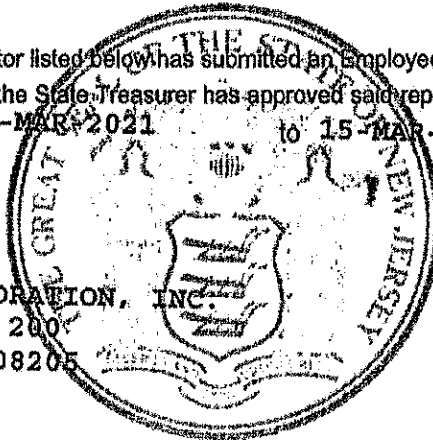
NOTE: A bid must be rejected as non-responsive if a Bidder fails to comply with requirements of N.J.S.A. 10:5-31, et seq., within the time frame stipulated.

Certification 52331

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-2021** to **15-MAR-2028**

CLAIMS RESOLUTION CORPORATION, INC.
323 PITNEY ROAD, SUITE 200
GALLOWAY NJ 08205



Elizabeth Maher Muoio
ELIZABETH MAHER MUOIO
State Treasurer

BIDDER'S CHECK LIST Mandatory Items

- Business Registration Certification
- Stockholders Disclosure Statement
- Affirmative Action Compliance Notice
- Iranian Disclosure Form
- Non Collusion Affidavit
- Proposal Form
- Political Disclosure Statement
- Addendum

A vertical column of handwritten checkmarks and signatures, each corresponding to an item in the list. The checkmarks are stylized, often resembling an 'X' or a star, and are accompanied by handwritten signatures or initials.

CLAIMS RESOLUTION CORPORATION, INC.



Claims Resolution Corporation, Inc.

Fee Schedule

Township of West Orange

May 17, 2022

<i>Services:</i>	
Third Party Claims Administrator Fees	Annual Fee
Flat Annual Fee 01/01/22-12/31/22	\$15,800.00
Data Conversion (one-time charge)	\$6,200.00
Take Over of Existing Claims	INCLUDED
Included in the above Fee:	
▪ All claims management functions ▪ Claims investigation ▪ Subrogation ▪ State filings and reporting ▪ Creation of client handling instructions ▪ Creation of implementation plan ▪ Establishment of data hierarchy ▪ Set up of client users in RMIS system ▪ Creation and funding of loss fund account, establish funding, and check writing protocols ▪ Participation in quarterly claims reviews ▪ Quarterly stewardship meeting ▪ Reporting to excess/fronting carrier ▪ Risk Management Information System cost to include: 5 User ID's, internet access to claim files, the ability to e-mail your adjuster, and access to our library of template risk management reports together with initial training and ongoing support ▪ Monthly loss runs and loss fund activities reports ▪ Medicare Reporting and claim filing ▪ Administration of Client directed medical providers and vendors	



CLAIMS RESOLUTION CORPORATION, INC.



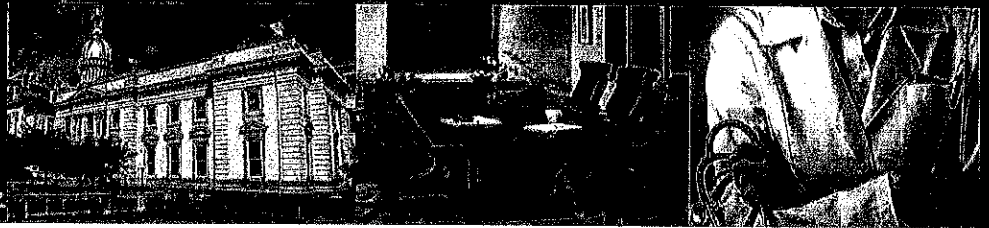
<i>Services:</i>	
Other Services:	
Multiple PPO access and set up of all managed care services	15-28% of savings
Fully Automated OSHA/PEOSHA Record Keeping/Reporting	INCLUDED
Subrogation Services	INCLUDED



323 S. Pitney Road, Suite 200 • Galloway, NJ 08205 • 973-731-5700

CRC

CLAIMS RESOLUTION CORPORATION, INC.



All fees are quoted on an annual life of contract basis. Claims Resolution Corporation Inc. (CRC) will handle all reported losses through conclusion for so long as there is a contractual relationship between the Client and CRC. CRC requires the execution of an annually renewable contract with a minimum of 90 days notice of termination and a 20% short rate penalty applicable to Client termination prior to the end of the contract period.

The quoted claims administration fees do not include those fees normally associated with allocated loss adjustment expenses. Allocated Loss Adjustment Expenses (ALAE) shall mean all costs, charges or expenses incurred by Company, its agents or its employees, and approved by Client in writing, with respect to a Qualified Claim including without limitation, court costs, fees and expenses (including reasonable attorneys' fees); checks, printing costs and banking fees, appeal bonds; independent adjusters; investigators; appraisers; vocational services, training or evaluation; medical expenses and medical cost containment service providers and managed care fees (including those provided by Company, if applicable); medical case management; peer review; injury triage; field investigation; MMSEA reporting; MSA set-asides; MSA medical cost projections; utilization review fees; rehabilitation services; experts and witnesses; fees for obtaining statements and official reports, payment processing, diagrams, reports, records, documents, transcripts, depositions, index bureau filings and re-filings and photographs; cost of file retrieval; cost associated with the pursuit of subrogation and/or Special Injury Fund claims and reasonable travel fees and expenses incurred by Company in the performance of the services contemplated herein.

Client understands and acknowledges that the Company may have business agreements, including cost sharing arrangements, with vendor service providers that perform services related to this Agreement or in connection with the services provided under this Agreement including services related to allocated and unallocated expenses. As part of these business agreements, there may be financial considerations paid by the vendor service provider to the Company for the resources and services that the Company may provide, which could include marketing, personnel, information technology, system access, and various administrative services. Client understands and acknowledges that it is under no obligation to utilize any vendor provider that is recommended by the Company to perform services related this Agreement and if Self Insured elects not to utilize the services of a recommended vendor provider, then Self Insured can select a vendor service provider it chooses to the perform such services. Self Insured acknowledges that if it selects a vendor service provider different than one that is recommended by Company then there may be an adjustment to the Claims Administration Services fee. Self-Insured also acknowledges that it has control over the types of and amounts of services a vendor service provider performs under or in connection with this Agreement, whether recommended by the Company or selected by Client.



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CRC