

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Insurance Advisory Committee

Meeting Notice and Agenda

November 20, 2025

12:00 noon

ZOOM Meeting

Call to Order	RC
Interim Consultant (discussion & vote)	RC
Any Other Items	RC

Meeting Schedule

Executive Committee – November TBD, 2025, 9:00 a.m. ZOOM

Executive Committee – December TBD, 2025, 9:00 a.m. ZOOM

Insurance Advisory Committee – December TBD, 2025, 10:00 a.m. ZOOM

**Hampshire County Group Insurance Trust
Interim Insurance Consultant Evaluation Rubric**

Company Name: Hilb Group
Proposal Date: November 7, 2025

Evaluation Criteria and Rating

Evaluation Category	Description	Rating (1–5)	Comments
Experience and Qualifications	Demonstrated experience in public sector health insurance management, trust administration, and related fields. Includes qualifications of key personnel and past success managing similar municipal or multi-entity insurance programs.	5	
Technical Knowledge and Expertise	Understanding of M.G.L. c.32B, claims analysis, rate setting, renewal processes, and financial management of insurance trusts. Demonstrated ability to provide strategic and technical guidance.	5	
Approach and Work Plan	Clarity, feasibility, and completeness of the proposed approach to providing interim management, supporting trust operations, analyzing claims, and securing the FY2027 renewal.	5	Strategically outlined timeline and work plan for the next 8 months. The plan was clear and feasible.
Communication and Collaboration	Demonstrated ability to communicate effectively with committees, staff, vendors, and member units. Ability to foster collaboration, provide clear reporting, and maintain transparency.	5	Several references in the proposal regarding collaboration with HCGIT staff, communication with carriers, and day-to-day support for member inquiries.

Understanding of Trust Operations and Needs	Depth of understanding of the Insurance Trust's purpose, governance, and operational needs. Demonstrated commitment to continuity and stability during leadership transition.	4	No prior relationship with HCGIT; however, they have experience with other joint purchasing groups and an understanding of how these groups operate.
References and Past Performance	Quality and relevance of references and past performance on comparable projects for municipalities, school districts, or public employee groups.	4	Presence in Massachusetts, however, not exactly in our area.
Cost Proposal	Reasonableness and transparency of proposed fees and rate structures relative to scope of work and deliverables.	4	Proposed a consulting fee. There was no mention of brokerage fees or commissions.
Total Rating & Additional Comments		32	Experience with collective bargaining and understanding of Ch32B. Provided clear and concise work plans and timelines, and would provide an outside perspective. Ensures strong collaboration with Trust Staff, including the day-to-day operations.

Rating Scale

Rating	Description
5 – Excellent	Exceeds all requirements and expectations; exceptional qualifications and approach.
4 – Very Good	Meets all requirements and exceeds some; strong qualifications and understanding.
3 – Satisfactory	Meets most requirements; acceptable but lacks depth or detail in some areas.
2 – Fair	Partially meets requirements; concerns about experience, approach, or capacity.
1 – Poor	Does not meet requirements or lacks demonstrated ability to perform the work.

**Hampshire County Group Insurance Trust
Interim Insurance Consultant Evaluation Rubric**

Company Name: Northeast Municipal Practice Leader (NFP) and John Garrish
Proposal Date: November 7, 2025

Evaluation Criteria and Rating

Evaluation Category	Description	Rating (1–5)	Comments
Experience and Qualifications	Demonstrated experience in public sector health insurance management, trust administration, and related fields. Includes qualifications of key personnel and past success managing similar municipal or multi-entity insurance programs.	5	
Technical Knowledge and Expertise	Understanding of M.G.L. c.32B, claims analysis, rate setting, renewal processes, and financial management of insurance trusts. Demonstrated ability to provide strategic and technical guidance.	5	
Approach and Work Plan	Clarity, feasibility, and completeness of the proposed approach to providing interim management, supporting trust operations, analyzing claims, and securing the FY2027 renewal.	3	Offered strategies to collect and analyze data, but the proposal did not clearly outline a work plan.
Communication and Collaboration	Demonstrated ability to communicate effectively with committees, staff, vendors, and member units. Ability to foster collaboration, provide clear reporting, and maintain transparency.	4	Stated that they will meet with member groups. There was no mention of staff oversight or collaboration with staff.

Understanding of Trust Operations and Needs	Depth of understanding of the Insurance Trust's purpose, governance, and operational needs. Demonstrated commitment to continuity and stability during leadership transition.	5	John Garrish has a long-term existing relationship with HCGIT and a strong understanding of HCGIT.
References and Past Performance	Quality and relevance of references and past performance on comparable projects for municipalities, school districts, or public employee groups.	4	John's experience may be more commercial; NFP has 50 Massachusetts municipal clients.
Cost Proposal	Reasonableness and transparency of proposed fees and rate structures relative to scope of work and deliverables.	4	No consulting fees. The proposal states they will be paid from carriers, and proposed a performance-based compensation of 8% of HCGIT savings
Total Rating and Additional Comments		30	John Garrish knows HCGIT. There is value in this, but there has also been a call from the IAC for outside support and fresh analysis of data. Will attend Selectboard Meetings. Little mention in the proposal of HCGIT staff oversight. The fee structure was more complex.

Rating Scale

Rating	Description
5 – Excellent	Exceeds all requirements and expectations; exceptional qualifications and approach.
4 – Very Good	Meets all requirements and exceeds some; strong qualifications and understanding.
3 – Satisfactory	Meets most requirements; acceptable but lacks depth or detail in some areas.
2 – Fair	Partially meets requirements; concerns about experience, approach, or capacity.
1 – Poor	Does not meet requirements or lacks demonstrated ability to perform the work.

Questions Regarding the RFP Proposals for the Interim Consultant

Could the EC provide the rubric/rankings and deciding factors that led to their recommendation?

The EC has separately shared their joint evaluation forms for each of the top two consultants.

Can we see all 6 proposals?

The task of the EC is to review all options and narrow them down to make a final recommendation to the IAC. They have provided the top two interim consultant options for the IAC to review and decide on.

Could you please confirm if the consultant will be working fully remotely, or if there will be some initial in-person consulting time with the Trust?

This is unknown at this time. Our RFP requested "The Consultant will be available no less than 12 hours per month for meetings with Trust staff and for meetings of the EC and IAC, which could be held virtually."

Hilb has a lot of clients in Eastern MA, lots of large cities and big communities. Was this concerning to the EC as a lot of the Trust's membership are small Western MA communities? Are they versed enough to be able to help our membership in the process?

This was noted in the EC's evaluations, please refer to those.

The Trust has been working with John Garrish for years, he is currently in the middle of an RFP process for us and would provide a seamless transition to us. What would selecting the EC recommended proposal (HILB) mean for the work that John Garrish has already done on the current RFP? Seems like we could potentially be wasting time doing this again with HILB.

While John began the RFP process, circumstances within the Trust leadership had changed. It is currently unknown what will happen to the information John has until an interim consultant is selected.

Seems like HILB has some guidance towards healthy employees, less large claims we see. What does this mean for insurance?

That is unknown to us at this time.

The NFP presentation speaks about an unsecured loan now in place for the Trust ensuring that the Trust will not go insolvent. What is the loan, amount and what are the terms (rate, length of time, etc.)?

This is only secured through the John Garrish/NFP proposal and available to the Trust if they were selected.

The EC did not include this in their evaluation as it was not part of the RFP request.

Why do we want to pay \$110,000 (HILB) for 8 months of work for something (RFP) that has been started and is approximately 90%+ complete at no charge, along with a LOC proposed by John Garrish. What is the EC's reasoning to choose do so, as we are in financial constraints at this time.

The RFP requested full oversight of the Trust as a whole including renewal strategies, evaluation of current claims and operations, and financial management. HILB's proposal encompassed this all under one fee. John Garrish/NFP's proposal focused more on the strategy and not full oversight of the Trust as a whole.

What are the costs of the two proposals?

Please refer to HILB's proposal on PDF page 33 and John Garrish/NFP proposal PDF page 18.

What was the vote split between the two proposals?

The EC voted 7 in favor of HILB, 1 in favor of John Garrish/NFP.