



City of Coral Gables

Response to Request for Proposal for Risk Management &
Insurance Brokerage Services

RFP 2019-041

Due Date: March 11, 2020

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd., Suite 1112, Miami, FL 33156

Presented by:

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Insurance | Risk Management | Consulting

Table of Contents

SECTION

Section 1: Required Forms and Minimum Qualifications Requirements	3
Proposer Acknowledgement Form.....	4
Solicitation Submission Check List	5
Proposer’s Affidavit and Schedules	7
Minimum Qualification Requirements	16
Section 2: Proposer Experience and Qualifications & Team	23
Section 3: Project Understanding, Proposed Approach, and Methodology	48
Section 4: Past Performance and References.....	65
Section 5: Price Proposal	72
Appendix.....	74
The Gallagher Way.....	75
Innovations in Diversity & Inclusion Award 2018	76

This information was developed from proprietary sources and constitutes the confidential work product of Arthur J. Gallagher & Co. (Gallagher). By accepting delivery of this information, City of Coral Gables agrees to maintain the contents as confidential. No part of this information may be reproduced or distributed to any other party beyond City of Coral Gables, its members, and its consultant without the written permission of Gallagher.

Section 1: Required Forms and Minimum Qualifications Requirements

Proposer Acknowledgement Form

CITY OF CORAL GABLES, FL


2800 SW 72nd Avenue, Miami, FL 33155
 Finance Department / Procurement Division
 Tel: 305-460-5102 / Fax: 305-261-1601

PROPOSER'S ACKNOWLEDGEMENT

RFP Title: Risk Management & Insurance Brokerage Services	Electronic response submittals must be received prior to 2:00 p.m., Wednesday, March 11, 2020, via PublicPurchase; and are to remain valid for 120 calendar days. Submittals received after the specified date and time will not be opened.
RFP No. 2019-041 A cone of silence is in effect with respect to this RFP. The Cone of Silence prohibits certain communication between potential vendors and the City. For further information, please refer to the City Code Section 2-1027 of the City of Coral Gables Procurement Code.	Contact: Letrice Y. Smith, MBA Title: Procurement Specialist Telephone: 305-460-5121 Facsimile: 305-261-1601 Email: lsmith@coralgables.com / contracts@coralgables.com
Proposer Name: Arthur J. Gallagher Risk Management Services, Inc.	FEIN or SS Number: 36-2102482
Complete Mailing Address: 9155 S. Dadeland Blvd., Suite 1112, Miami, FL 33156	Telephone No.: 305.639.3136 Cellular No.:
Indicate type of organization below: Corporation: <input checked="" type="checkbox"/> Partnership: <input type="checkbox"/> Individual: <input type="checkbox"/> Other: <input type="checkbox"/>	Fax No.:
Bid Bond / Security Bond (if applicable) _____%	Email: Maria_Perez@ajg.com

ATTENTION: THIS FORM ALONG WITH ALL REQUIRED RFP FORMS MUST BE COMPLETED, SIGNED AND SUBMITTED WITH THE RESPONSE PRIOR TO THE SUBMITTAL DEADLINE. FAILURE TO DO SO MAY DEEM PROPOSER NON-RESPONSIVE.

THE PROPOSER CERTIFIES THAT THIS SUBMITTAL IS BASED UPON ALL CONDITIONS AS LISTED IN THE RFP DOCUMENTS AND THAT THE PROPOSER HAS MADE NO CHANGES IN THE RFP DOCUMENT AS RECEIVED. THE PROPOSER FURTHER AGREES IF THE RFP IS ACCEPTED, THE PROPOSER WILL EXECUTE AN APPROPRIATE AGREEMENT FOR THE PURPOSE OF ESTABLISHING A FORMAL CONTRACTUAL RELATIONSHIP BETWEEN THE PROPOSER AND THE CITY OF CORAL GABLES FOR THE PERFORMANCE OF ALL REQUIREMENTS TO WHICH THIS RFP PERTAINS. FURTHER, BY SIGNING BELOW, ALL RFP PAGES ARE ACKNOWLEDGED AND ACCEPTED AS WELL AS ANY SPECIAL INSTRUCTION SHEET(S) IF APPLICABLE. THE UNDERSIGNED HEREBY DECLARES (OR CERTIFIES) ACKNOWLEDGEMENT OF THESE REQUIREMENTS AND THAT HE/SHE IS AUTHORIZED TO BIND PERFORMANCE OF THIS RFP FOR THE ABOVE PROPOSER.



 Authorized Name and Signature

Regional SVP - FL

 Title

2/26/2020

 Date

CORAL GABLES LOCAL PREFERENCE ACKNOWLEDGEMENT. (Check the box if you are asserting you qualify. A valid Coral Gables business tax receipt must be submitted as proof of qualification.) Please refer to Ordinance 2009-53, § 2, 11-17-2009/Procurement Code Sec. 2-777

Solicitation Submission Check List

SOLICITATION SUBMISSION CHECKLIST

Request for Proposals (RFP) No. 2019-041

COMPANY NAME: (Please Print): Arthur J. Gallagher Risk Management Services, Inc.
Phone: 305.639.3136 Email: Maria_Perez@ajg.com

A SEPARATE response package numbered by page must be submitted ELECTRONICALLY via PUBLICPURCHASE. Please provide the PAGE NUMBER of your separate solicitation response (PLEASE DO NOT SUBMIT A COPY OF THE ORIGINAL SOLICITATION) in the blanks provided as to where compliance information is located in your Submittal for each of the required submittal items listed below:

SUBMITTAL - SECTION I: TITLE PAGE, TABLE OF CONTENTS, REQUIRED FORMS, AND MINIMUM QUALIFICATION REQUIREMENTS.

- 1) Title Page: Show the RFP number and title, the name of your firm, address, telephone number, name of contact person, e-mail address, and date. PAGE 1
- 2) Provide a Table of Contents in accordance with and in the same order as the respective "Sections" listed below. Clearly identify the material by section and page number. PAGE 2
- 3) Fill out, sign, and submit the Proposer's Acknowledgement Form. PAGE 4
- 4) Fill out and submit the Solicitation Submission Check List. PAGE 5-6
- 5) Fill out, sign, notarize (as applicable), and submit the Proposer's Affidavit and Schedules A through I. PAGE 7-15
- 6) Minimum Qualification Requirements: submit detailed verifiable information affirmatively documenting compliance with the Minimum Qualifications Requirements shown in Section 3. PAGE 16-22

SUBMITTAL - SECTION II: PROPOSER EXPERIENCE AND QUALIFICATIONS & TEAM

(i) FOR PROPOSER:

- 1) Provide an Executive Summary. PAGE 24-26
- 2) Provide a complete history and description of your company. PAGE 27
- 3) Provide a list of the individuals who will be assigned to the broker service engagement with the City. PAGE 30
- 4) Provide a complete list of private and public entities of similar size to the City for which your proposed Team Leader currently and in the past has provided broker services. PAGE 42-44
- 5) Describe the Proposer's relevant experience, during the past five (5) years, in providing similar scope of services to private and public entities of similar size to the City. PAGE 45
- 6) Describe the firm's experience designing various types of nontraditional and alternative risk financing programs. PAGE 39
- 7) Market Presence – Provide a list of insurance companies that your firm anticipates would (or may) be utilized on behalf of the City of Coral Gables for each line of insurance you intend to broker. PAGE 47

(ii) FOR KEY PERSONNEL:

- 1) Provide a summary of the qualifications, copy of applicable licenses/certifications, and experience of all proposed key personnel. PAGE 31-38

SUBMITTAL - SECTION III: PROJECT UNDERSTANDING, PROPOSED APPROACH, AND METHODOLOGY

- 1) Describe in detail, your approach to perform the services solicited herein. PAGE 49-54
- 2) Provide a detailed list of your firm's most recent, current and projected workload. Explain how this potential contract will fit into the Proposer's workload. PAGE 54
- 3) Present a plan to accomplish the work for the coming year showing tasks, subtasks, milestones and decision points. Use graphs and charts when necessary. PAGE 55-59
- 4) Describe your service capabilities both locally and across the United States. Specifically identify your local servicing capabilities in the area of claims and risk management information systems. PAGE 60-64

SUBMITTAL – SECTION IV: PAST PERFORMANCE AND REFERENCES

- 1) Provide a minimum of three (3) references (but no more than five (5) from private or public entities of similar size to the City. **PAGE** 66-67
- 2) List all contracts which the Proposer has performed (past and present) for the City of Coral Gables. PAGE 68-70
- 3) Provide a list with contact information of private and public entities of similar size to the City, if any, that have discontinued use of Proposer's services within the past two (2) years and indicate the reasons for the same. PAGE. 71

SUBMITTAL – SECTION V: PRICE PROPOSAL

- 1) Provide pricing utilizing the Price Proposal form under Section 8. PAGE 73

-- NOTICE --

BEFORE SUBMITTING YOUR RFP RESPONSE MAKE SURE YOU:

1. Carefully read and have a clear understanding of the RFP, including the Scope of Services and enclosed Professional Services Agreement (*draft*).
2. Carefully follow the Submission Requirements outlined in Section 6 of the RFP and ensure you have submitted a response package. **DO NOT INCLUDE A COPY OF THE ORIGINAL SOLICITATION.**
3. Prepare and submit ELECTRONIC BID via Public Purchase.
4. Make sure your Response is submitted prior to the submittal deadline. **Late bids will not be accepted.**

FAILURE TO SUBMIT THIS CHECKLIST AND THE REQUESTED DOCUMENTATION MAY RENDER YOUR RESPONSE SUBMITTAL NON-RESPONSIVE AND CONSTITUTE GROUNDS FOR REJECTION. THIS PAGE IS TO BE RETURNED WITH YOUR RESPONSE PACKAGE.

Proposer's Affidavit and Schedules

PROPOSER'S AFFIDAVIT


RFP 2019-041 RISK MANAGEMENT & INSURANCE BROKERAGE SERVICES

SUBMITTED TO: City of Coral Gables
Procurement Division
2800 SW 72 Avenue
Miami, Florida 33155

The undersigned acknowledges and understands the information contained in response to this solicitation and the referenced Schedules A through H shall be relied upon by Owner awarding the contract and such information is warranted by the Proposer to be true and correct. The discovery of any omission or misstatements that materially affects the Proposer's ability to perform under the contract shall be cause for the City to reject the solicitation submittal, and if necessary, terminate the award and/or contract. I further certify that the undersigned name(s) and official signatures of those persons are authorized as (*Owner, Partner, Officer, Representative or Agent of the Proposer that has submitted the attached Response*). Schedules A through H are subject to Local, State and Federal laws (as applicable); both criminal and civil.

- SCHEDULE A – STATEMENT OF CERTIFICATION
- SCHEDULE B – NON-COLLUSION AND CONTINGENT FEE AFFIDAVIT
- SCHEDULE C – DRUG-FREE STATEMENT
- SCHEDULE D – PROPOSER'S QUALIFICATION STATEMENT
- SCHEDULE E – CODE OF ETHICS, CONFLICT OF INTEREST, AND CONE OF SILENCE
- SCHEDULE F – AMERICANS WITH DISABILITIES ACT (ADA)
- SCHEDULE G – PUBLIC ENTITY CRIMES
- SCHEDULE H – ACKNOWLEDGEMENT OF ADDENDA

This affidavit is to be furnished to the City of Coral Gables with its RFP response. It is to be filled in, executed by the Proposer and notarized. If the response is made by a Corporation, then it should be executed by its Chief Officer. This document MUST be submitted with the response.

	<i>Regional SVP-FC</i>	<i>2/16/2020</i>
_____ Authorized Name and Signature	_____ Title	_____ Date

STATE OF FLORIDA

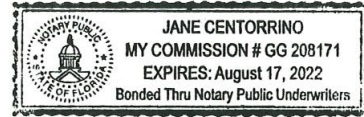
COUNTY OF PALM BEACH

On this 26TH day of FEBRUARY, 2020, before me the undersigned Notary Public of the State of FLORIDA, personally appeared ZEB HOLT
(Name(s) of individual(s) who appeared before Notary)

And whose name(s) is/are subscribes to within the instrument(s), and acknowledges it's execution.

Jane Centorrino
NOTARY PUBLIC, STATE OF FLORIDA

JANE CENTORRINO
(Name of notary Public; Print, Stamp or Type as Commissioned.)



NOTARY PUBLIC
SEAL OF OFFICE:

Personally know to me, or Produced
Identification:

(Type of Identification Produced)

SCHEDULE "A" - CITY OF CORAL GABLES – STATEMENT OF CERTIFICATION

Neither I, nor the firm, hereby represented has:

- a. employed or retained for a commission, percentage brokerage, contingent fee, or other consideration, any firm or person (other than a bona fide employee working solely for me or the Proposer) to solicit or secure this contract.
- b. agreed, as an express or implied condition for obtaining this contract, to employ or retain the services of any firm or person in connection with carrying out the contract, or
- c. paid, or agreed to pay, to any firm, organization or person (other than a bona fide employee working solely for me or the Proposer) any fee, contribution, donation or consideration of any kind for, or in connection with, procuring or carrying out the contract except as here expressly stated (if any):

SCHEDULE "B" - CITY OF CORAL GABLES - NON-COLLUSION AND CONTINGENT FEE AFFIDAVIT

1. He/she is the Julia Hat
(Owner, Partner, Officer, Representative or Agent)

of the Proposer that has submitted the attached response.

- 2. He/she is fully informed with respect to the preparation and contents of the attached response and of all pertinent circumstances respecting such response;
- 3. Said response is made without any connection or common interest in the profits with any other persons making any response to this solicitation. Said response is on our part in all respects fair and without collusion or fraud. No head of any department, any employee or any officer of the City of Coral Gables is directly or indirectly interested therein. If any relatives of Proposer's officers or employees are employed by the City, indicate name and relationship below.

Name: _____ Relationship: _____

Name: _____ Relationship: _____

- 4. No lobbyist or other Proposer is to be paid on a contingent or percentage fee basis in connection with the award of this Contract.

SCHEDULE "C" CITY OF CORAL GABLES – VENDOR DRUG-FREE STATEMENT

Preference may be given to vendors submitting a certification with their bid/proposal certifying they have a drug-free workplace in accordance with Section 287.087, Florida Statutes. This requirement affects all public entities of the State and becomes effective January 1, 1991. The special condition is as follows:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under solicitation a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under solicitation, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section. As the person authorized to sign the statement, I certify that this form complies fully with the above requirements.

The company submitting this solicitation has established a Drug Free work place program in accordance with State Statute 287.087

SCHEDULE "E" CITY OF CORAL GABLES – CODE OF ETHICS, CONFLICT OF INTEREST, AND CONE OF SILENCE

THESE SECTIONS OF THE CITY CODE CAN BE FOUND ON THE CITY'S WEBSITE, UNDER GOVERNMENT, CITY DEPARTMENT, PROCUREMENT, PROCUREMENT CODE (CITY CODE CHAPTER 2 ARTICLE VIII); SEC 2-1023; SEC 2-606; AND SEC 2-1027, RESPECTIVELY.

IT IS HEREBY ACKNOWLEDGED THAT THE ABOVE NOTED SECTIONS OF THE CITY OF CORAL GABLES CITY CODE ARE TO BE ADHERED TO PURSUANT TO THIS SOLICITATION.

SCHEDULE "F" CITY OF CORAL GABLES - AMERICANS WITH DISABILITIES ACT (ADA) DISABILITY NONDISCRIMINATION STATEMENT

I understand that the above named firm, corporation or organization is in compliance with and agreed to continue to comply with, and assure that any sub-contractor, or third party contractor under this project complies with all applicable requirements of the laws listed below including, but not limited to, those provisions pertaining to employment, provision of programs and service, transportation, communications, access to facilities, renovations, and new construction.

The American with Disabilities Act of 1990 (ADA), Pub. L. 101-336, 104 Stat 327, 42 U.S.C. 12101,12213 and 47 U.S.C. Sections 225 and 661 including Title I, Employment; Title 11, Public Services; Title III, Public Accommodations and Services Operated by Private Entities; Title IV, Telecommunications; and Title V, Miscellaneous Provisions.

The Florida Americans with Disabilities Accessibility Implementation Act of 1993, Sections 5553.501-553.513, Florida Statutes

The Rehabilitation Act of 1973, 229 U.S.C. Section 794

The Federal Transit Act, as amended, 49 U.S.C. Section 1612

The Fair Housing Act as amended, 42 U.S.C. Section 3601-3631

SCHEDULE "G" CITY OF CORAL GABLES - STATEMENT PURSUANT TO SECTION 287.133 (3) (a), FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES

1. I understand that a "public entity crime" as define in Paragraph 287.133(1)(g), **Florida Statutes**, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or of the United States, including, but not limited to, any Proposal or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.
2. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), **Florida Statutes**, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, non-jury trial, or entry of a plea of guilty or nolo contendere.

3. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), **Florida Statutes**, means:
1. A predecessor or successor of a person convicted of a public entity crime; or 2. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.
4. I understand that a "person" as defined in Paragraph 287.133(1)(e), **Florida Statutes**, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which Proposals or applies to Proposal on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.
5. Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement. **[Must indicate which statement below applies.]**

Neither the entity submitting this sworn statement, nor any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989. However, there has been subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative Hearings and the Final Order entered by the Hearing Officer determined that it was not in the public interest to place the entity submitting this sworn statement on the convicted vendor list.

[Attach a copy of the final order]

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IS FOR THAT PUBLIC ENTITY ONLY AND, THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES FOR CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.

SCHEDULE "H" CITY OF CORAL GABLES - ACKNOWLEDGEMENT OF ADDENDA

1. The undersigned agrees, if this RFP is accepted, to enter in a Contract with the CITY to perform and furnish all work as specified or indicated in the RFP, any associated addendum and Contract Documents within the contract time indicated in the RFQ and in accordance with the other terms and conditions of the solicitation and contract documents.
2. Acknowledgement is hereby made of the following Addenda, if any (identified by number) received since issuance of the Request for Proposal.

Addendum No. 1 Date 2/20/20 Addendum No. _____ Date _____

Addendum No. 2 Date 2/25/20 Addendum No. _____ Date _____

Addendum No. 3 Date 2/27/20 Addendum No. _____ Date _____

Failure to adhere to changes communicated via any addendum may render your response non-responsive.

SECTION 10

Request for Proposal (RFP) No. 2019-041

10.0: CONTRACT/AGREEMENT (DRAFT)

- 10.1** Please review Attachment # 1 for the agreement in draft form for your review. You are not required to fill out and submit the agreement at time of response submittal.

Minimum Qualification Requirements

3.0 MINIMUM QUALIFICATION REQUIREMENTS

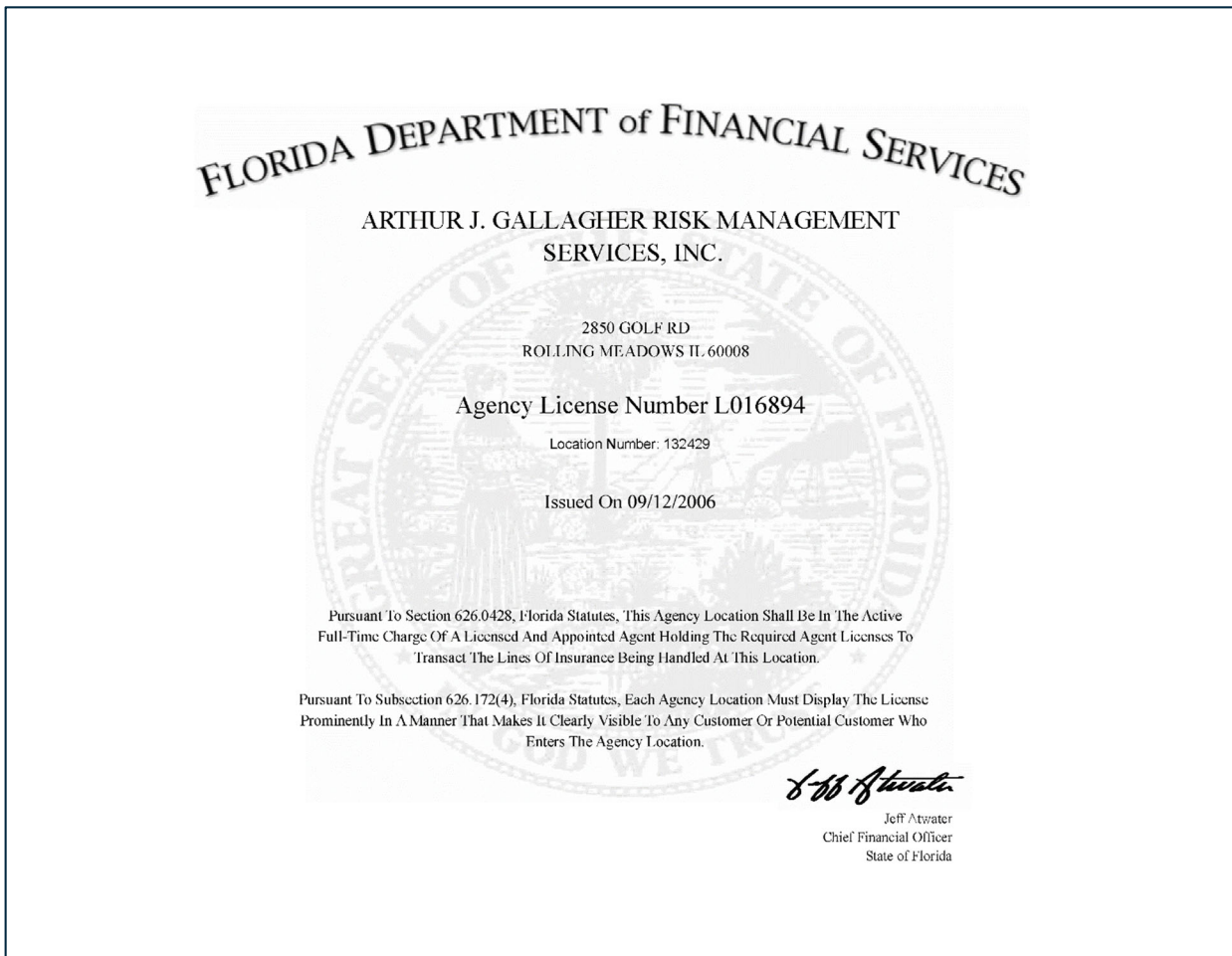
The following represent the minimum qualification requirements for a Proposer to be deemed responsive by the City, and Proposer shall satisfy each of the following minimum requirements cited below. Each of these minimum qualifications must be addressed in detail in its submittal to determine Proposer's responsiveness. Failure to meet each of the following qualification requirements, and/or failure to provide sufficient detail and/or documentation in its submittal to determine responsiveness by the City, will result in the submittal being deemed non-responsive.

(A) PROPOSER SHALL:

(1) Be regularly engaged in the business of providing the goods and/or services similar in scope and size as described in the Request for Proposals "Scope of Services" for a minimum of five (5) years. Proposer's experience shall be verified through proposer's reference provided in the bid response.

Pursuant to Section 2.4 Scope of Services, we affirm that we are regularly engaged in the business of providing the goods and services similar to scope and size as described in the Request for Proposals. Gallagher is fully qualified and experienced in delivering the scope of services as specified.

(2) Provide proof of active status or documentation evidencing Bidder is currently seeking active status with the State in which the proposer resides, Division of Corporation.



City of Coral Gables Vendor License

Home	Citizen Services	Business Services	Back to Coral Gables.com		
▲ Vendor Services: Vendor Details		My Profile	 Log Off	 Help	 Contact
  Edit					
Vendor	<input type="text" value="ARTHUR J. GALLAGHER"/>		Vendor #	<input type="text" value="002215"/>	
Address	<input type="text" value="RISK MANAGEMENT SERVICES, INC.
PO BOX 532143
ATLANTA, GA 30353"/>		Phone Number	<input type="text" value="(305) 592-6080"/>	
			FAX Number	<input type="text" value="(305) 592-4049"/>	
			Status	<input type="text" value="Active"/>	

Local Business License

Our office moved on January 1st 2020 from the City of Doral to the City of Miami. Our City of Doral's business tax receipt is attached below. We have requested a City of Miami tax receipt.





BTR DETAILS

BTR #	<input type="text" value="2020003527"/>	BTR Status:	<input type="text" value="ISSUED"/>
Original No:	<input type="text" value="2019004283"/>		
Business Type:	<input type="text" value="BUSINESS SERVICES"/>	Close Date:	<input type="text"/>
Business Address:	<input type="text" value="8333 NW 53 ST UNIT 600"/>	Expiration Date:	<input type="text" value="9/30/2020"/>
Business Name:	<input type="text" value="ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, INC."/>		



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/11/2019

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

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

PRODUCER Arthur J. Gallagher Risk Management Services, Inc. 300 S. Riverside Plaza, Suite 1500 Chicago IL 60606	CONTACT NAME: Direct All Inquiries to Email	
	PHONE (A/C, No, Ext):	FAX (A/C, No):
	E-MAIL ADDRESS: Chi_Certificates@ajg.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
INSURED ARTHJGA113 Arthur J. Gallagher & Co. 2255 Glades Road - Suite 200E Boca Raton, FL 33431	INSURER A: Arch Insurance Company	11150
	INSURER B: ACE Property & Casualty Insurance Co	20699
	INSURER C: Arch Indemnity Insurance Company	30830
	INSURER D:	
	INSURER E:	
	INSURER F:	

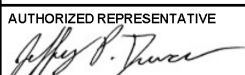
COVERAGES **CERTIFICATE NUMBER:** 2095369613 **REVISION NUMBER:**

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input checked="" type="checkbox"/> LOC <input type="checkbox"/> OTHER:	Y	Y	41GPP4938412	10/1/2019	10/1/2020	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 3,000,000 PRODUCTS - COM/OP AGG \$ 3,000,000 \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY		Y	41CAB4938312(AOS) 41CAB4939012(MA)	10/1/2019 10/1/2019	10/1/2020 10/1/2020	COMBINED SINGLE LIMIT (Ea accident) \$ 3,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 25,000			XOO G46820149 003	10/1/2019	10/1/2020	EACH OCCURRENCE \$ 25,000,000 AGGREGATE \$ 25,000,000 \$
A	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	41WCI4938112(AOS) 44WCI0501912(NY, TX, CA, KY, MO)	10/1/2019 10/1/2019	10/1/2020 10/1/2020	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

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

General Liability:
 General Aggregate Per Location Subject to \$10 Mil Policy aggregate.
 City of Coral Gables is additional insured per General Liability policy form #00GL059600 0410 on a primary and non-contributory basis per GL form# CG 2001 04 13 only as required per written contract. Waiver of subrogation applies in favor of City of Coral Gables per General Liability form# CG2404 0509, Automobile Liability form# 00CA0080000408, and Workers Compensation form# WC000313, only as required per written contract.

CERTIFICATE HOLDER	CANCELLATION
City of Coral Gables 2801 Salzedo Street, 2nd Floor Coral Gables FL 33134	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 

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ACORD 25 (2016/03)

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BLANKET ADDITIONAL INSURED

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM
LIQUOR LIABILITY FORM
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM

SECTION II – WHO IS AN INSURED is amended to include as an additional insured the person or organization who is required under a written contract with you to be included as an insured under this policy, but only with respect to liability arising out of your operations or premises owned by or rented to you.

All other terms and conditions of this policy remain unchanged.

Endorsement Number:

Policy Number: **41GPP4938412**

Named Insured: ARTHUR J GALLAGHER & COMPANY

This endorsement is effective on the inception date of this Policy unless otherwise stated herein:

Endorsement Effective Date: **10/1/2019**

00 GL0596 00 04 10

Page 1 of 1



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/23/2019

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

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

PRODUCER Arthur J. Gallagher Risk Management Services, Inc. 300 S. Riverside Plaza, Suite 1500 Chicago IL 60606		CONTACT NAME: Direct All Inquires via E-mail PHONE (A/C, No, Ext): 312-704-0100 FAX (A/C, No): 312-803-7443 E-MAIL ADDRESS: CertRequests@ajg.com	
INSURED Arthur J. Gallagher & Co. and its Subsidiaries 2850 West Golf Road Rolling Meadows, IL 60008		ARTHJGA113 INSURER(S) AFFORDING COVERAGE INSURER A: Lexington Insurance Company NAIC # 19437 INSURER B: XL Specialty Insurance Company 37885 INSURER C: INSURER D: INSURER E: INSURER F:	

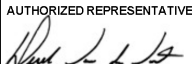
COVERAGES **CERTIFICATE NUMBER:** 391406340 **REVISION NUMBER:**

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						<input type="checkbox"/> Y <input type="checkbox"/> N N/A PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A B	Errors & Omissions Excess Errors & Omissions			017018163 ELU16326519	9/1/2019 9/1/2019	9/1/2020 9/1/2020	Per Claim/Aggregate \$12,000,000 Per Claim/Aggregate \$13,000,000

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

CERTIFICATE HOLDER**CANCELLATION**

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

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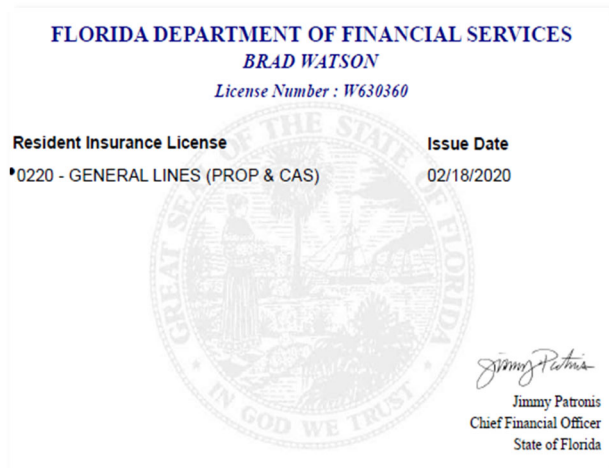
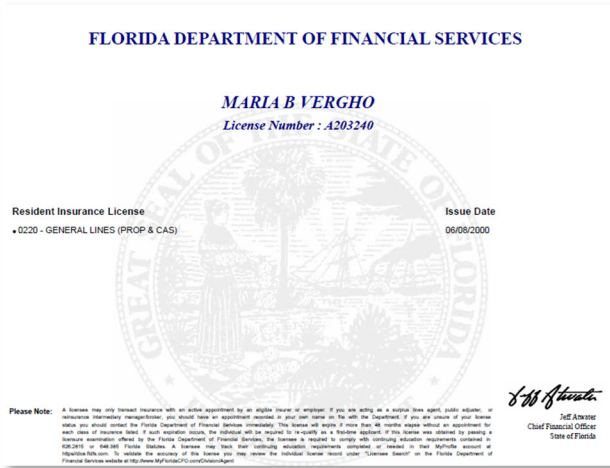
Per page 27 of the RFP-2019-041, all documents evidencing insurance to City of Coral Gables will be provided upon contract award.

(B) KEY PERSONNEL:

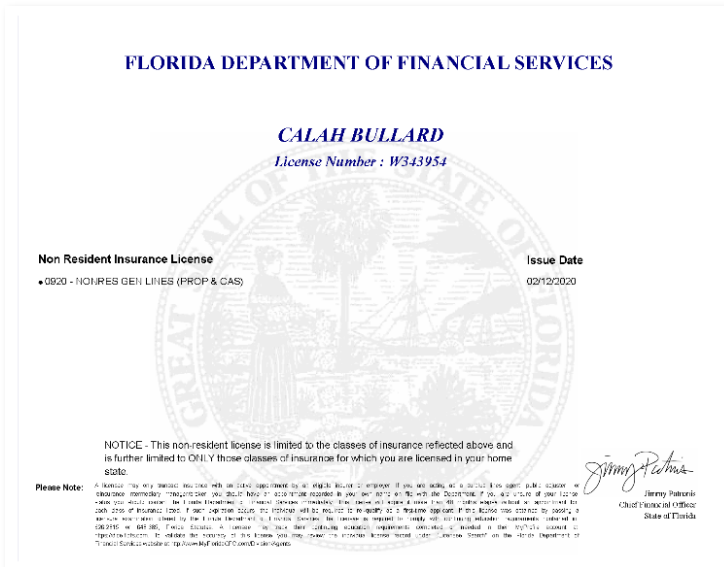
(3) A minimum of five (5) years of experience in providing insurance brokerage and risk management services to private or public entities of similar size to the City. Provide references for the Key personnel in the response.

Your personnel has over 5 years of experience providing insurance brokerage and risk management services to provide or public entities of similar size to the City.

(4) Maintain a current, Florida 2-20 Property & Casualty Agent's license. Provide a copy of the license.



****Maria Vergho is Maria Perez**





Licensee Search

Licensee Detail

License #:

A000306

Full Name:

ABELLA, ANTONIO BUENAVENTURA

Business Address:

ARTHUR J. GALLAGHER RISK MANAGEMENT SERV 8333 NW 53RD ST STE
600
DORAL, FL 331664789

Mailing Address:

2100 COUNTRY CLUB PRADO
CORAL GABLES, FL 331342129

Email:

TONY_ABELLA_SR@AJG.COM

Phone:

(305) 592-6080

County:

Dade

NPN #:

448305

Continuing Education Statistics

CE Due Date: 7/31/2021

Continuing Education Status: In Progress

Section 2: Proposer Experience and Qualifications & Team

1) Provide an Executive Summary (overview not to exceed (4) pages of the entire Proposal describing the major highlights of the proposer).

We thank you for the opportunity to present the qualifications of Arthur J. Gallagher Risk Management Services, Inc. ("Gallagher") to continue to serve as your insurance broker for the City of Coral Gables ("the City") Risk Management and Insurance Brokerages Services.

Gallagher has had the significant pleasure of working with the City of Coral Gables since 1977. It was in 1981, when Tony Abella, Sr., recommended that the City establish an innovative "protected" self-insurance program to enable it to effectively manage its risks and associated costs. The key objective of that risk management strategy was to minimize the City's insurance costs and the expenditure of its citizens' taxes by identifying and self-insuring the lower severity, more frequent, and anticipated claims. Because the City has been paying for these claims on a net cost basis, it is able to avoid the profit and overhead expenses of the insurance companies. Ever since the program's inception, Gallagher has provided effective guidance, support, oversight, and strong advocacy for the City. Due to the success of the program, the City has benefited from the reduced claims management and insurances costs, and has gained the confidence to increase its self-insured retention from \$3 million to \$5 million.

A key factor in the City's success has been in its efforts in promoting safety and aggressively managing claims. Gallagher has continued to provide support, oversight and advocacy for both loss control and claims management. Our Loss Control team has been ever present and ready to assist the City with its ongoing safety training efforts, and safety policy development. A high level of claims advocacy for the City is being provided directly by Gallagher's National Claims Advocacy Practice leader Scott Clark

Every time that the City has experienced a major claim or casualty event, Gallagher has been there to act as the City's strongest advocate.

- After Hurricane Andrew, on August 24, 1992, Gallagher was able to get the City's claims paid promptly and, most importantly, got the City's property insurance renewed without any appreciable increase in premiums or gaps in coverage or capacity.
- When a fire damaged a major portion of the Coral Gables Country Club in the 1980's, even though it was specifically excluded on the property policy, Gallagher was able to advocate on the City's behalf and the City received twice as much as the insurance carriers had initially offered in the settlement.
- An incident involving significant head injuries to a Sanitation Division employee that he sustained while riding on the back of a garbage truck resulted in a Workers Compensation claim in excess of \$1 Million.
- An incident involving a 15-passenger van accident in which several police officers were seriously injured resulted in multiple WC claims where the unique feature of our Public Entity Package program came into play resulting in one single retention for the city out of multiple single occurrence multi-line claim.
- An incident involving a contractual dispute with the City Commission regarding repairs to the country club resulted in a limits pay by the excess policy covering each city official sued in that case.
- A very serious incident involving a pedestrian and a Street Sweeper being operated by a City employee resulting in horrible injuries was resolved by the city's insurer paying full policy limits within two weeks of the accident.
- Most recently, a city resident riding her bike collided with a city garbage truck. This incident showed a significant amount of comparative liability on the part of the unfortunately injured party. Working together with the city staff and their designated defense attorneys we were able to bring two claims executives from the insurance company underwriting the excess coverage to a mediation facilitated by the fact that the Gallagher companies have very significant placements with the carrier. The claim was settled for a large amount that same day. The claimant's attorneys were satisfied that this was a fair settlement as was the city.
- When the City acquired the historic Biltmore Hotel, Gallagher was able to work closely with the City Attorney in drafting the indemnification and insurance language for the contract.

Our Miami office has served its public sector clients with a presence and proven track record in Florida for 43 years. Gallagher has been dedicated to serving the City of Coral Gables for over 39 years. We know that outstanding service begins with understanding what the City faces day-to-day. Our risk management professionals dedicated to the City, work primarily in the public entity and nonprofit sectors. They have the depth of knowledge, the experience and the dedication to assure that the City obtains the best program and the best results possible. Our focus day in and day out is on placing the City's in the best possible position to control its total cost of risk through effective risk management, and, not just the placement of insurance.

Gallagher is a recognized leader in the Public Sector with over 325 risk management and insurance professionals serving 7,000 public sector clients nationally. Gallagher has grown to become the largest public sector broker in the U.S., placing over \$840,000,000 of Public Sector insurance premiums each year with key public sector insurance companies and underwriters. Gallagher's Florida Public Entity team includes 38 dedicated full-time public sector members with slightly fewer than 1,000 years of combined experience that manages over 205 Public Entities. We write over \$160M in premium for Public Sector clients in the South Florida region. Our South Florida region specializes in Public Sector Risk Management Programs.

As the premier broker providing risk management and insurance services for public entities in the State of Florida, as well as nationally, we strongly believe that Gallagher is the right choice for the City of Coral Gables because "Results Matter". Our public sector team possesses the most experience handling public entities, has a proven track record with the City, and is best qualified to continue meeting the needs of the City's risk management goals and objectives. We will remain focused on the City and we will continue to tailor risk management strategies that will provide the best possible outcome for the City of Coral Gables. For example, in 2014, Gallagher replaced the existing casualty package underwriter with a new underwriter and negotiated to have the new underwriter incorporate the excess liability limits within their program to the City's benefit.

The partnership that has developed over the past 39 years between Gallagher and City of Coral Gables has been instrumental in providing the best possible outcomes for the City and its citizens in regards to controlling its total cost of risk. The City and its dedicated team of risk management professionals at Gallagher continue to interact, communicate, listen, assess and manage risk, and work together to identify and solve challenges confronting the City each and every day. It has been and continues to be a true pleasure serving the risk management needs of the City of Coral Gables.

As the current Property Insurance broker for the City, we are pleased to have this opportunity to once again demonstrate to the City why we have been your Self Insurance property and casualty broker for over 39 years.

With Gallagher as your insurance brokerage partner, you can rest assured that:

We understand your risks. Gallagher has worked with public sector risks for over 50 years and is the largest broker for public entity risk across the U.S. We provide brokerage services to over 7,500 public sector clients, including 22 State Government Entities. Collectively, Gallagher's Public Entity team is comprised of over 330 individuals with 830+ years of combined experience working with the public sector.

We know the City of Coral Gables. Gallagher's Public Entity expertise has kept pace with the rapidly-changing insurance industry, and our team is considered Florida Public Entity insurance specialists. Our experts will help you protect against unnecessary risk, identify and adapt strategies to accommodate the demands, conditions and continual shifts within your organization and the public sector overall.

We will move you forward. For more than 90 years, Gallagher has provided tailored risk management solutions. Our industry specialists have in-depth knowledge of the types of risks you may come up against, and possess extensive experience designing and implementing customized programs to fit all of our clients' needs.

We do things The Gallagher Way. Our entire team is committed to serving the City's best interests, and the best interests of each and every Gallagher client. *The Gallagher Way* is more than just placing coverage and selecting a plan – it's the code by which we live and work. We think of it as more than just *insurance*; it's about providing our clients with risk management and consulting that go above and beyond your initial goals. And sometimes that means partnering with the right firm

We recognize the importance of the decision you are undertaking to select a broker partner, and thank the City for considering the Gallagher team. We are confident the following response will serve as an effective blueprint for why Gallagher is the best strategic partner for you.

We are proud of our company's unique culture, and stand with a team fully committed to strong ethics, teamwork, and innovation, while remaining focused, energized and ready to anticipate the many challenges that the City may face in the future. We appreciate the opportunity to respond, and look forward to our continued partnership with the City.

Respectfully submitted,



Tony Abella, Sr, CPCU, ARM,
Area Senior Vice President

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd, Suite 1112
Miami, FL 33156

2) Provide a complete history and description of your company, including, but not limited to: Legal name and address of company, number of locations (and address) in the State of the Florida, the number of years in business, size, number of employees, list office location where service team will be based out of head of the office, copy of applicable licenses/certifications, credentials, capabilities and capacity to meet the City's needs.

Gallagher's core purpose – as outlined via our tenets in *The Gallagher Way* – is something we, as a company and a family of risk management professionals, have always lived by. For more than 90 years, we have been doing our best to help businesses, communities, and our people prepare for their futures. **Our goal is to help you face your future with confidence** – that's *The Gallagher Way*.

Gallagher was one of the first brokers to transition from simply brokering insurance to providing true risk management services by identifying exposures, then developing and implementing ways to reduce those risks. We were also among the first brokers to transition from simply selling insurance to providing risk management services. In 1938, we designed the first retrospective rating program, which gave clients credit for holding down their losses. Gallagher one again broke new ground in 1963 by forming the first non-workers' compensation self-insurance program and formed Gallagher Bassett Services, Inc. to administer claims and loss control services.

In 1984, Gallagher became a publicly-traded company (NYSE: AJG). Our most recent financial report can be found on our website www.ajg.com under the "Investor Relations" tab.

Today, Gallagher companies plan and administer a full array of insurance, risk management, self-insurance, claims management, and employee benefit products and services. Areas of industry specialization include higher education, healthcare and senior living, life sciences, construction, media and entertainment, public entity, and real estate.

To support these market segments, we have developed coverage specialties that include Surety, Property, General Liability, Employee Benefits, Executive Lines, Workers' Compensation, Cyber Liability, Fine Arts, Aviation, Foreign Liability, Marine, and Owner- and Contractor-Controlled Insurance Programs, among others.

COMMITMENT TO INTEGRITY

Gallagher has been honored by the Ethisphere® Institute as one of the World's Most Ethical Companies™ for the past nine consecutive years. Gallagher is the only insurance broker to make the list, joining a small, distinguished group of companies who are committed to operating at the highest possible standards of conduct.

At Gallagher, we think of the Ethisphere Award as more than just a score keeper; the research institute also provides information and guidance to companies of all sizes around the world.



South Florida Division

Your service team will be based out of the Miami office listed below.

Arthur J. Gallagher Risk Management Services, Inc. Miami, Florida	
Local Office(s)	9155 S. Dadeland Blvd., Suite 1112, Miami, FL 33156
# of Years	45 years
# of Professional Staff	38
Head of Office	Zeb Holt, Area President
Contact regarding proposal	Maria Perez
Arthur J. Gallagher Risk Management Services, Inc. Fort Lauderdale, FL	
Local Office(s)	300 SE 2 nd Street Suite 740, Fort Lauderdale, FL 33301
# of Years	1 year
# of Professionals	9
Arthur J. Gallagher Risk Management Services, Inc. Boca Raton, Florida	
Local Office(s)	2255 Glades Road, Suite 200E Boca Raton, FL 33431
# of Years	25 years
# of Professionals	13

Other Florida Offices

Arthur J. Gallagher Risk Management Services, Inc. Tampa, Florida	
Local Office(s)	4904 Eisenhower Boulevard, Suite 250 Tampa, FL 33634
# of Years	20 Years
# of Professionals	56

Arthur J. Gallagher Risk Management Services, Inc. Orlando, Florida	
Local Office(s)	200 South Orange Avenue, Suite 1350 Orlando, FL 32801
# of Years	20+ Years
# of Professionals	20

Arthur J. Gallagher Risk Management Services, Inc. Jacksonville, Florida	
Local Office(s)	10199 Southside Boulevard, Suite 102 Jacksonville, FL 32256
# of Years	20+ Years
# of Professionals	6

Corporate Office

Arthur J. Gallagher Risk Management Services, Inc. Rolling Meadows, IL	
Local Office(s)	2850 Golf Rd, Rolling Meadows, IL 60008
# of Years	93 years
# of Professionals	35,000 employees worldwide

Copy of our teams' licenses/certificates are located in the Minimum Qualifications Section on pages 21 and 22 of this response.

3) Provide a list of the individuals who will be assigned to the broker service engagement with the City, their specific roles and office location. Include summary resumes of the individuals to reflect their professional qualifications and designations, experience and education and length of service in the present position with your firm and within the insurance industry. Identify the primary contact who will be actively engaged in serving the account and identify the current client workload and prior private or public entity risk management experience of this individual by entity type (i.e., counties, cities, special districts, corporation, other). Provide an organizational chart of all key personnel that will be used. For each key team member, please describe the experience in providing the services solicited herein.

Gallagher Team Members		
Team Leaders		
Maria Perez Primary Team Leader Area Sr. Vice President Miami, FL	Tony Abella Sr. Co-Team Leader Area Sr. Vice President Miami, FL	Brad Watson Co-Team Leader Area Vice-President Miami, FL
Core Service Team		
Calah Bullard Client Service Manager Miami, FL <ul style="list-style-type: none"> Marketing Client direct contact for day-to Day transactions 	Ilene Abella Regional Director, Public Sector Area Vice President Miami, FL <ul style="list-style-type: none"> Consultant 	Mayte Gandulfo Executive Account Manager- Miami, FL <ul style="list-style-type: none"> Overseeing the daily services rendered to the City
Claims & Loss Control		
Bart Douglas Claims Advocate Managing Director Miami, FL	Gary Lopez Loss Control Specialist Senior Vice President Account Management Boca Raton, FL	Jim Smith Loss Control Specialist South East Region Boca Raton, FL
Scott Clark Claims Advocate Boca Raton, FL	Dave Marcus, ARM Managing Director Gallagher Public Sector South East Region	
Senior Leadership		
Zeb Holt Regional Executive Vice President – Florida Gallagher Public Sector Miami, FL	Gary Van der Voort Area Chairman, South Florida Gallagher Public Sector Miami, FL	Tony Abella, Jr. Area Senior Vice President Gallagher Public Sector Miami, FL
Additional Resources		
Dorothy Gjerdrum Senior Managing Director Gallagher Public Sector Rolling Meadows, IL		

MARIA PEREZ (Vergho)
Area Senior Vice President
Team Leader

Maria has been in the insurance industry for over 33 years and with Gallagher for 29 years. She is a member of Gallagher's National Public Entity and Scholastic Division. Her area of expertise is the management of alternative risk management programs for Public Sector and large Non-Profit and Private Risk Management Accounts. Throughout her time at Gallagher Maria has served 9 municipal clients, including cities, counties, and school boards.

KEY RESPONSIBILITIES

- Design and implementation of your Risk Management Program.
- Analyze the insured's exposures.
- Review and negotiation of coverage enhancements.
- Review of insurance contracts for the City Attorney's office.
- Prepare underwriting submission and specifications for marketing purposes.
- Oversee sensitive claims issues.

EXPERIENCE

- Over 33 year's insurance industry experience.
- Over 29 Years working with Florida Public Entity and Scholastic clients.
- Structuring and placing layered property programs in Catastrophe prone areas.
- Placement of insurance for large clients.
- Extensive knowledge of the Florida legislative and regulatory environment, specifically related to Florida public entities.

EDUCATION/CREDENTIALS

- Licensed 2-20 Property & Casualty Agent (License #A203240)
- Bachelor of Arts - Montclair State University

AFFILIATIONS

- RIMS – National/Florida
- PRIMA – National/Florida

ANTONIO B. ABELLA, Sr., CPCU , ARM
Area Senior Vice President
Co-team Leader

With over 46 in the industry and 41 years at Gallagher, Tony is one of the City's team leaders. He will ensure that the City receives the highest level of quality service from the City's Gallagher team. His expertise includes designing and innovative risk management programs for public sector clients with complex risks. He has extensive experience with large self-insured programs and alternative risk financing. Tony designed the City of Coral Gables "Protected Self Insurance Program" in 1981 and has continuously overseen it since.

KEY RESPONSIBILITIES

- Program design and self-insurance approaches.
- Develop manuscript policy wording.
- Work with the City to establish goals, strategies, marketing, and renewal activities.
- Participate in renewal meetings, and other meetings as may be necessary.
- Compare program options and make recommendations.
- Consult and advise on claims and coverage issues.
- Consult and advise on City's major contracts insurance issues.

EXPERIENCE

- Managing the City's Casualty Program since 1981.
- Over 46 years insurance industry experience.
- Over 42 years working exclusively with Florida Public Entity and Scholastic clients.

- Structuring and placing layered property programs in Catastrophe prone areas.
- Placement of insurance for large clients.
- Extensive knowledge of the Florida legislative and regulatory environment, specifically related to Florida public entities.

EDUCATION/CREDENTIALS

- Licensed 2-20 Property & Casualty Agent (License #A000306)
- Surplus Lines Insurance Agent
- Chartered Property & Casualty Underwriter (CPCU)
- Associate in Risk Management Designation (ARM)
- Bachelor of Science - University of Miami
- Masters of Science - North Carolina State University 1971

AFFILIATIONS

- RIMS – National/Florida
- PRIMA – National/Florida

BRAD WATSON, CPA

Area Vice President
Co-Team Leader/Account Executive

Brad has been responsible for both purchasing and designing insurance programs covering large risk pools for the past 17 years. Recently joining Gallagher in 2019, Brad is a member of Gallagher's National Public Entity Scholastic Division. As a CPA, Brad expertise is evaluating alternative risk management programs

KEY RESPONSIBILITIES

- Program Design, Client Service and Implementation of Risk Management Program.
- Evaluation of Risk related exposures.
- Coverage enhancement review.
- Assist with underwriting submission and specifications for marketing purposes.
- Sensitive claim consulting.

EXPERIENCE

- 17 years' experience with Alternative Risk Transfer (ART) programs
- Design and marketing high risk insurance portfolios nationwide

EDUCATION/CREDENTIALS

- Licensed 2-20 Property & Casualty Agent (License #W630360)
- Bachelor of Science – Accounting, University of Central Florida
- Master in Business Administration, University of Central Florida

CALAH BULLARD

Client Service Manager

Calah has been in the insurance industry for 6 year, and at Gallagher for 4. She is a member of Gallagher's National Public Entity Division. Her area of expertise is the management of alternative risk management programs for Public Sector and large Risk Management Accounts.

KEY RESPONSIBILITIES

- Monitor program on a continual basis to ensure responsiveness to exposures and program design – recommend changes or new coverage if warranted.
- Preparation of materials, statement of values and exposure data as required by insurance markets
- Communicate with clients on special projects, work plans and other relevant management issues.
- Prepare underwriting submission and specifications for marketing purposes.
- Coordinate the delivery of Gallagher's resources as needed to support client risk management objectives

- Day-to-day account management services, invoicing, binders, certificates, prepare and coordinate updates to schedules of insurance, review policies/endorsements for accuracy and concurrency

EXPERIENCE

- 6 year's insurance industry experience.
- 4 Years working with Florida Public Entity at Gallagher.
- Structuring and placing layered property programs in Catastrophe prone areas.
- Manages over \$4.1 Billion in total insured values for Public Sector and Educational Clients Placement of insurance for large clients.
- Extensive knowledge of the Florida legislative and regulatory environment, specifically related to Florida public entities.

EDUCATION/CREDENTIALS

- Licensed 9-20 Property & Casualty Agent (License #W343954)
- Bachelor of Arts - Temple University
- Commercial Lines Coverage Specialist (CLCS)
- Associate in Risk Management (ARM)
- Associate in Risk Management for Public Entities (ARM-P)

ILENE ABELLA

Regional Director, Public Sector

Ilene first started working at Gallagher in 1992 and currently serves as the SE Regional Director of Gallagher's Public Sector Division. She will share in the day-to-day service responsibilities and will assist in the marketing and negotiation phases of the insurance renewal cycle, working with the City's personnel and underwriters to ensure that the most competitive terms and conditions are tendered to the City. Ilene specializes in design and implementation of risk management programs for public entities, particularly those with large Florida Property schedules. She currently handles eight Florida public entity accounts with values over \$100MM totaling more than \$20.6 Billion in values. Her attention to detail, reviewing policy language in favor of her clients, and high level of customer service is known and respected by her colleagues and clients.

KEY RESPONSIBILITIES

- Work with the City and service team to establish goals, strategies, marketing and renewal activities
- Coordinate all available Gallagher services and resources
- Program market analysis and benchmarking comparisons
- Program design and implementation
- Negotiate with carriers on behalf of the City
- Compare program options and make recommendations
- Draft and review policies and contracts to obtain the most favorable terms
- Participate in all meetings with Risk Management including Renewal meetings, Claims meetings, FEMA meetings and Underwriter meetings

EXPERIENCE

Ilene has over 25 years' experience providing service to governmental entities and serves as one of Gallagher Public Sector's Regional Directors. Her expertise includes program design, marketing, consulting, self-insurance and account oversight for large public sector risks. Ilene specializes in structuring and placing layered property programs in catastrophe prone areas and designing programs that optimize the utilization of client's funds available for risk transfer.

EDUCATION CREDENTIALS

- Licensed 2-20 Property & Casualty Agent
- Chartered Property & Casualty Underwriter (CPCU)
- Associate in Risk Management (ARM)
- Associate in Risk Management for Public Entities (RMPE)
- Accredited Advisor of Insurance (AAI)

- Bachelor of Arts – Colgate University
- National Incident Management System (NIMS) Certification

TONY ABELLA, JR., CPCU, ARM, ARe, MSIM
Area Vice President
South Florida Public Entity and Scholastic Practice Leader

Tony leads the South Florida Public Entity and Scholastic Division. Tony started his career in the industry at Gallagher 32 years ago. As a Manager and Practice Group leader, his responsibility will be to review and provide support to the Gallagher Team, and be available to the City as necessary.

KEY RESPONSIBILITIES

- Provide support to the servicing team for the City of Coral Gables.
- Director of the Gallagher South Florida Public Entity and Scholastic Division.

EXPERIENCE

- Designing and implementation of risk management programs for public entities.
- Project management and maintaining quality of overall service delivery.
- Structuring and placing layered property programs in catastrophe prone areas.
- Extensive knowledge of Florida legislative and regulatory environment, specifically related to Florida public entities.
- Designing programs that optimize the utilization of client’s funds available for risk transfer.

EDUCATION/CREDENTIALS

- Licensed 2-20 Property & Casualty Agent (License #A000307)
- Licensed 1-20 Surplus Lines Agent
- Chartered Property & Casualty Underwriter (CPCU)
- Associate in Risk Management (ARM)
- Associate in Reinsurance (ARe)
- Bachelors of Science – Florida International University
- Masters of Science in Insurance Management (MSIM) – Boston University

AFFILIATIONS

- PRIMA – National/Florida
- RIMS – National/Florida
- Chartered Property & Casualty Underwriters Society

GARY LOPEZ, M.S., CSP
Assistant Director, Risk Control
Risk Control and Safety

Gary has 38 years of experience managing safety and risk for manufacturing operations in both an international and domestic capacity, and has been at Gallagher for 13 years. This experience includes managing EHS departments on the corporate, division and plant level in the chemicals, pharmaceuticals, medical devices and construction industries. In these roles Gary has been involved in creating auditing teams and processes, conducting hazard studies of existing and new plant designs, involvement in due diligence acquisition teams, designing and implementing systems management processes in Independent Business Units.

Having spent nearly his entire career in the manufacturing sector, Gary is also a frequent speaker at professional association and industry group meetings on subjects such as practical implementation of EHS management systems, meaningful use of metrics, implementation of standards and managing risk.

Gary's role is to work with clients to assess the risk of their operations, recommend practical solutions to address these risks and provide support through training and other measures. Gary has a long record of working with management teams in providing such practical solutions to risk management problems.

KEY RESPONSIBILITIES

- Provide safety and risk management support to clients.
- Provide ongoing loss control support, including:
 - Conduct gap analysis for baseline assessment of existing safety management systems
 - Develop business plans to improve pre-loss performance to reduce claims
 - Work with client management to implement and improve management of risks
 - Provide hands on support to implement recommendations

KEY STRENGTHS

- Extensive experience on the "client side" in managing safety and risk
- Extensive experience in developing EHS business plans to balance the needs versus the resources available to an organization
- Experience in handling multi-location manufacturing
- Experience in dealing with corporate management and engaging management at all levels in the process
- Extensive field experience in the manufacturing sector that focuses on practical solutions to complex issues
- Former VP of EHS and Risk Management of a major corporation
- Experience in conducting design review and hazard studies
- Experience in developing and implementing EHS auditing systems
- Past chairman of several standards writing committees, including the ASSE Standards Development Committee as well as the ANSI Safety and Health Standards Board

EDUCATION/INDUSTRY AFFILIATIONS

- Bachelor of Science – Business/Pre-Law – West Liberty University
- Master of Science – Industrial Safety – West Virginia University
- Certified Safety Professional – (CSP) - #8319

JAMES D. SMITH, CSP
Regional Risk Control Leader
Risk Control and Safety

Jim Smith will be responsible for directing risk control services to the City. Jim has been in the industry for over 31 years. Prior to joining Gallagher in 2000, Jim worked for the South Florida Water Management District as the Safety and Claims Manager for 18 years. His experience in the public sector uniquely qualifies him to work with the City of Coral Gables as he has a thorough understanding of the complexities you face.

KEY RESPONSIBILITIES

- Coordinate with the development and implementation of the loss control program and safety monitoring procedures.

EXPERIENCE

- Over 25 Years of workplace safety and loss control experience.
- Vehicle Safety Program
- Safety Management/Administration
- Hazard Identification & Analysis
- Safety Training
- Safety Regulations/Standards
- Comprehensive Audit/Matrix Indexing
- Liability Risk Assessment
- Safety Engineering for Facility Design/Layout
- Slip/Falls

EDUCATION/CERTIFICATIONS

- Certified Safety Professional (CSP)#9333
- Bachelor of Science - Industrial Safety, Central Missouri State University
- Master of Science - Industrial Safety, Central Missouri State University

AFFILIATIONS

- Professional Member of American Society of Safety Engineers
- Board of Directors for American Society of Safety Engineers
- RIMS –National/Florida
- PRIMA – National/Florida

BART DOUGLAS, AIC
Area Vice President
Claims Advocacy

Bart Douglas, Area Vice President is available to assist the Service Team in the claims settlement process, providing advice and counsel in the handling of property claims affecting City's facilities. In the event of a significant loss exceeding the various policy deductibles Bart will step in to assist the City as their professional advocate dealing directly with the claims adjusters who represent the various insurance companies participating on the City's program.

KEY RESPONSIBILITIES

- Coordinate and attend claim review meetings
- Review and provide recommendations on proper reporting of claims
- Investigate questionable claims issues
- Assist the City on all significant claims resolution and/or coverage disputes

EXPERTISE

- Act as an advocate for the client in all claim related matters.
- Be a liaison between the carrier and the TPA to facilitate the interest of the client in specific claim issues.
- Provide oversight and guidance to the client on significant individual claims.
- Provide claim expertise to the client on broad claim issues such as pro-actively affecting frequency and/or severity.
- Assist in specific claim analysis for underwriting purposes
- Specific Claim Audits
- Specific Claim Related Projects

EDUCATION/CREDENTIALS

- Licensed 5-20- All Lines Adjuster (License #A071156)
- Graduate Harding College – Searcy, Arkansas
- Bachelor of Science – Social Science
- Associate in Claims (AIC)

AFFILIATIONS

- RIMS –National/Florida
- PRIMA – National/Florida

SCOTT CLARK

Area Senior Vice President
Claims Advocate, Public Sector

As Area Senior Vice President, Claims Advocate, Southeast Region, Scott is responsible for advocating for Gallagher clients when a loss occurs in order to maximize possible insurance recoveries. Claims Advocacy is a crucial element in Gallagher's Core 360 Platform to help clients manage their total cost of risk. Scott is available to assist in the claims settlement process to insure prompt, fair claim settlements. In the event of significant losses, Scott will assist the City as our professional advocate, dealing directly with the claims adjusters to maximize possible insurance recoveries to help manage the City's total cost of risk.

Prior to joining Gallagher, Scott served in various positions within the Office of Risk and Benefits Management for The School Board of Miami-Dade County, Florida beginning in 1986. In 1999, he was promoted to Assistant Superintendent/Risk and Benefits Officer where he lead the risk management team responsibilities including property/casualty/risk management; claims management; employee benefits management, supplemental retirement programs; and FEMA recovery/loss prevention. Prior to his tenure at Miami Dade County Public Schools, Scott served as producer for Wausau Insurance Companies; Claims Supervisor for Alexis Risk Management Services, and Claims Representative for Crum & Forster Insurance Companies

EXPERIENCE

- 12 Years (2000-2012) as Member of Board of Directors, Risk and Insurance Management Society (RIMS)
- 2011, President, Risk and Insurance Management Society (RIMS)
- 2013 Executive Council, Florida State University, College of Business, Department of Risk Management/Insurance, Real Estate & Legal Studies
- 2011-2016 – Executive Council, School of Workers' Compensation, Claims and Litigation Management Alliance (CLM)
- Florida Educational Risk Management Association (FERMA) – Former President, Lifetime Achievement Award (2003), Hall of Fame Award (2010)
- Council of Great City Schools – Speaker, Risk Management Advisor and
- Recipient of Lifetime Achievement Award For Risk Management in Urban Public Schools

EDUCATION/CREDENTIALS

- Licensed 2-20 Property & Casualty Agent
- Accredited Advisor of Insurance (AAI) designation
- Bachelor of Science in Business Administration, University of Illinois, Urbana-Champaign Campus

Zeb Holt

Regional Executive Vice President – Florida

Zeb in his role of as a Branch Resource of the South Florida Branch will be to provide direction in the development of staff, provide access to key resources and state of the art technology to ensure the team's ability to stay on the cutting-edge of innovation. This will allow the team's ability to delivery outstanding service and help meet the City's objectives. He will also look to meet with the City to ensure quality control measures are being met.

KEY RESPONSIBILITIES

- Producer and Account Manager recruitment
- Production of national and multinational insurance programs
- Ensure the City team has the resources in order to be successful

EXPERIENCE

- Advise clients about appropriate risk assumption, risk transfer and risk avoidance methods
- 15 years with Arthur J. Gallagher & Company
- Arthur J. Gallagher & Company Summer Internship Program 2004
- Former Managing Director of the Gallagher Alternative Risk Niche

EDUCATION

- Certified Insurance Counselor (CIC)
- Commercial Lines Coverage Specialist (CLCS)
- Certified Logistics Professional (CLP)
- Indiana University Bloomington - Finance

Provide the relevant experience of those who will be assigned to the broker service agreement in placing insurance policies and special risk financing coverage as it relates to lowering the City's total cost of risk.

All four (4) key team members assigned to your account, combined have over 80 years' experience specializing in Public Entity and Special Risk financing programs particularly Self Insurance programs. Our team has been advising the City on what combinations of reasonable retentions and excess coverage would best protect the city at the lowest cost. With the addition on our team of Brad Watson, and his experience as a purchaser of risk financing programs in the past our team is fully equipped to serve the City of Coral Gables going forward.

We are fortunate to have the support of Dorothy Gjerdrum, and Zeb Holt. Dorothy Gjerdrum is the Senior Managing Director of Gallagher's Public Sector Division. She leads more than 300 Gallagher insurance brokers and specialists dedicated to public sector clients across the United States, focusing on issues of risk management, exposure identification, pool operations and enterprise risk management (ERM). In addition to leading the broker group, she provides consulting and risk management services to Gallagher public sector and higher education clients. She is available to discuss and recommend ERM and Risk Management Insurance Systems (RMIS) processes and resources to the City as needed. Finally, Zeb Holt is the Regional Executive Vice President of Florida. We are very fortunate to have these resources as part of the City's Team.

GALLAGHER CLIENT SERVICE MODEL

The primary goal of our service offering is to act as an extension of your risk management team. We do this by leveraging our core strengths in providing both day-to-day services and tailored projects to your team. Below is a snapshot of our value added client service model.

Core Strengths

- ✓ We are a cohesive member of your Risk Management Team
- ✓ High Level of Service – your team has a manageable account workload
- ✓ Stability – 80 year combined employee experience
- ✓ Team Expertise & Innovation – creativity from the most experienced public sector staff in the business
- ✓ Client Focused – we are committed to being known as one of the best customer service companies in the U.S. (in ranks with Apple, Southwest Airlines, etc.)
- ✓ Fully Integrated Placement Capabilities – full access to all markets
- ✓ We provide the tools & resources to analyze and reduce your cost of risk
- ✓ Market Leverage – Gallagher is the largest public entity broker in the U.S. and develops relationships with insurers to benefit our clients
- ✓ Provide renewal proposals with program options
- ✓ Make recommendation as to the most favorable options, factoring long-term program considerations as well as with pricing
- ✓ Provide peer group benchmarking as to coverages carried by other similar entities



Project Specific

- ✓ Escort underwriters on site visits/inspections as may be warranted
- ✓ Conduct underwriting site visits
- ✓ Annual Stewardship Reports – summarizing successes of your program
- ✓ Resources available: claims advocacy & loss control specializing in public sector
- ✓ Loss Control Recommendations – focus on historical cost drivers
- ✓ Manuscript forms and endorsements tailored to fit your needs
- ✓ White Paper discussions on emerging issues & risks - both local & national

Scope of Services	
Insurance Placement and Management Services	Gallagher Agrees to Perform
Represent City in negotiations with insurers, underwriters and other parties with regards to the insurance program.	✓
Prepare specifications and underwriting data to submit to insurance markets for the purpose of obtaining insurance quotations upon the request of the City's Labor Relations & Risk Management Department.	✓
Assure that insurance policies are placed with insurers that are acceptable to the City, and obtain written quote or denial letters from insurance companies contacted, along with their submitted responses	✓
Provide assistance to the City's Labor Relations & Risk Management Department to design and implement a risk management and insurance program that will protect the City to the fullest extent possible at the lowest cost. This includes advising the City of any new and evolving insurance coverages/policies that are available in the marketplace that could apply to the City's operations.	✓
Prepare reports to the City's Labor Relations & Risk Management Department regarding the current conditions of the insurance market that may affect the City's policies.	✓
Provide to the City, at no additional cost, on an annual basis, copies of computer catastrophe modeling studies to be used in the marketing of the property insurance program.	✓
Present to the City a side by side comprehensive analysis of the proposals obtained with recommendations for the selection of one proposal for the particular risk to be covered.	✓
Accompany or represent the City in negotiations with insurers, underwriters, insurance regulatory authorities, and other parties when requested.	✓
Serve as a resource for information on coverage issues, policy interpretation, claims issues, potential exposures and other issues.	✓
Assist with risk related issues in contractual agreements, including verification that the City is requiring adequate insurance from City contractors and vendors, and to make sure the City's insurance program is in compliance with any contractual requirements to which the City may be subject.	✓
Review all insurance policies, binders and invoices received for policies purchased by the City to assure their accuracy and appropriateness. Resolve all errors and coverage issues in such policies, binders and invoices.	✓
Submit originals of policies and endorsements to the City no later than one (1) month from the effective date of the policy.	✓
Service existing insurance policies as necessary. This includes but is not limited to, issuing certificates of insurance to provide evidence of coverage, promptly making policy changes, and obtaining endorsements.	✓
Assist the City when requested, to report claims to the insurance carrier and monitor the handling and disposition of the claim to assure the City's policy rights are protected.	✓
Provide an annual report summarizing all insurance coverages that are in place, anticipated market conditions, recommendations and strategies.	✓
Ensure the availability of qualified personnel for consultations and conferences with City officials, counsel and staff, and for public meetings on an as-needed basis.	✓

Scope of Services	
Loss Control Services	Gallagher Agrees to Perform
Provide a minimum of twelve (12) days, in person, loss control/safety training per year at no additional charge. Each day of training may include more than one topic and session.	✓
Conduct three (3) annual on-site risk assessments at no additional charge.	✓
Attend on a quarterly basis claim review meeting for both liability and workers' compensation claims.	✓
Accompany insurer's representatives as they make site inspections. Review and comment on insurer loss control activities and recommendations.	✓
Provide information concerning new exposures, regulatory requirements and uninsurable risk.	✓

Scope of Services	
Claims Advocacy and Claims Services	Gallagher Agrees to Perform
Perform periodic analysis of claims reports to spot trends and offer advice as to risk management steps to curb potential future losses.	✓
Maintain a database of the City's earned premiums and loss history for the various lines of coverage for use in analyses and insurance marketing.	✓
Serve as a Claims Advocate for the City upon request in communications with insurance carriers and the third party administrator.	✓

Scope of Services	
General Risk Management	Gallagher Agrees to Perform
Provide a complete review/audit of policies for conformance with specifications and any negotiations conducted with underwriters.	✓
Verify accuracy of policy language, coverage, endorsements, exclusions and other terms and conditions consistent with placement, noting variations or changes from previous year.	✓
Identify coverage gaps if such exist and provide recommendations.	✓
Evaluate appropriateness of alternative financing mechanisms such as partial or self-funding, assist in structuring of same including recommendation of retention levels, stop-loss limits, etc.	✓
Other usual functions expected of an insurance broker/agent such as, but not limited to, accurately amending policies, providing interpretation of coverage, policy maintenance, binders and certificates, timely delivery of policies and/or binders, providing unbiased recommendations, answering questions and resolving issues.	✓

4) Provide a complete list of private and public entities of similar size to the City for which your proposed Team Leader currently or in the past have provided broker services. Indicate the dates (length) of service for the listed clients and specify the name, title, addresses and telephone numbers of individuals. The City may contact those clients that you have provided insurance broker services for further information regarding the level and quality of services provided currently and in the past.

The following table details the Public Entities that the City's proposed team leaders, either currently or formerly handled:

Agency Name	Agency Contact Contact Telephone and E-mail	Project Description	Year(s) Client Since
City of Coral Gables	David Ruiz Risk Manager 305-460-5528 druiz@coralgables.com	Insurance Broker of Record Property & Casualty Lines of Coverage	1981
City of Boca Raton	Stanley Moy Risk Manager 561-393-7970 SMoy@ci.boca-raton.fl.us	Insurance Broker of Record Casualty Lines of Coverage	2001
City of Clearwater	Rick Osorio Risk Manager 727-562-4655 Rick.Osorio@myclearwater.com	Insurance Broker of Record Property & Casualty Lines of Coverage	2007
City of Hialeah	Robert Lloyd-Still Risk Manager & Asst. City Attorney 305-883-8060 rstill@hialeahfl.gov	Insurance Broker of Record Property Lines of Coverage	1988
City of Lakeland	Joyce Dias, RMPE, PHR, SHRM-CP Director Risk Management & Purchasing 863-834-6796 Joyce.dias@lakelandgov.net	Insurance Broker of Record Property & Casualty Lines of Coverage	1995
City of Miramar	Sheron Harding, CRM, CGFO, BA, MHRM Human Resources Manager 954-602-3465 smharding@miramarfl.gov	Insurance Broker of Record Property & Casualty Lines of Coverage	1987
City of North Miami Beach	Andrew Bejel, MBA Risk Manager 305-787-6022 Andrew.Bejel@citynmb.com	Insurance Broker of Record Property & Casualty Lines of Coverage	2017
City of Orlando	Raymond Scullian Risk Manager 407-246-3343 Raymond.scullian@cityoforlando.net	Insurance Broker of Record Property & Casualty Lines of Coverage	2006
City of Pembroke Pines	Daniel Rotstein HR & Risk Management Director 954-437-1146 drotstein@ppines.com	Insurance Broker of Record All Casualty Lines of Coverage, Equipment Breakdown, Terrorism and Flood	1995
City of Pompano Beach	Cindy Lawrence Risk Manager 954-786-4636 Cindy.Lawrence@copbfl.com	Insurance Broker of Record Property & Casualty Lines of Coverage	1997
City of Riviera Beach	Marie Sullin Risk Manager 561-840-4880 MSullin@rivierabch.com	Insurance Broker of Record Property & Casualty Lines of Coverage	1979
City of West Palm Beach	Danielle Mancuso, ARM Risk Manager 561-494-1135 DMancuso@wpb.org	Insurance Broker of Record Property & Casualty Lines of Coverage	2018

Agency Name	Agency Contact Contact Telephone and E-mail	Project Description	Year(s) Client Since
Miami-Dade County B.O.C.C.	Baunie McConnell, JD Division Director Risk Management 305-375-3583 Baunie.McConnell@miamidade.gov	Insurance Broker of Record Property Lines of Coverage, Misc. Builders Risk Projects	1984
Miami-Dade County Public Schools	Michael Fox Risk & Benefits Officer 305-995-7182 mfox@dadeschools.net	Insurance Broker of Record Property & Casualty Lines of Coverage	1977
Clay County School District	Susan Legutko Asst Superintendent Business Affairs 904-336-6721 smlegutko@oneclay.net	Insurance Broker of Record Property & Casualty Lines of Coverage	1988
Broward County B.O.C.C.	Wayne Fletcher Risk Manager 954-357-7210 WFletcher@broward.org	Insurance Broker of Record Property & Casualty Lines of Coverage	2010
Duval County Public Schools	Stanley Jurewicz Executive Director Employee Services/Risk Management 904-390-2258 JurewiczS@duvalschools.org	Insurance Broker of Record Property Lines of Coverage	1981
Broward County School Board	Aston Henry, Jr. Director of Risk Management 754-321-1901 aston.henry@browardschools.com	Insurance Broker of Record Property Lines of Coverage	1985
School Board of Brevard County	Mark Langdorf Director of Risk Management 321-633-1000 ext. 616 landorfm@brevard.k12.fl.us	Insurance Broker of Record Property & Casualty Lines of Coverage	2000
Seminole County Schools	Ralph Caravello Coordinator, Risk Management & Workers' Comp 407-320-0208 caraverz@scps.k12.fl.us	Insurance Broker of Record Property & Casualty Lines of Coverage	2000
Lake County Schools	Lauren E. DeRidder, AIC, ARM Risk Manager 352-253-6663 DeRidderL@lake.k12.fl.us	Insurance Broker of Record Casualty Lines of Coverage	2009
Marion County Public Schools	Lori Lively Risk Manager 352-671-6910 Lori.lively@marion.k12.fl.us	Insurance Broker of Record Casualty Lines of Coverage	2000
Polk County School Board	Linda King Risk Management Director 863-519-3858 ext. 479 linda.king@polk-fl.net	Insurance Broker of Record Casualty Lines of Coverage	2014
Sarasota County School Board	Lynn Peterson Supervisor of Risk Management 941-927-9000 ext. 32315 Lynn_peterson@sarasota.k12.fl.us	Insurance Broker of Record Casualty Lines of Coverage	2017
School District of Escambia County	Kevin T. Windham, CFE, CSR Director Risk Management & Benefits 850-469-6218 kwindham@escambia.k12.fl.us	Insurance Broker of Record Casualty Lines of Coverage	2002
Osceola County School Board	Ken F. DeBord Director of Risk & Benefits Management 407-870-4905 debordk@osceola.k12.fl.us	Insurance Broker of Record Casualty Lines of Coverage	2010

Agency Name	Agency Contact Contact Telephone and E-mail	Project Description	Year(s) Client Since
Monroe County School Board	Dr. Kathryn Flannery, EdD, SHRM-CP Employee Benefits & Risk Manager 305-293-1400 ext. 53342 Kathryn.Flannery@KeySchools.com	Insurance Broker of Record Casualty Lines of Coverage	1995
Northeast Florida Educational Consortium	Steve Henderson Director of Risk Management Services 386-329-3800 hendersons@nefec.org	Insurance Broker of Record Casualty Lines of Coverage	1984
Panhandle Area Educational Consortium	Patrick L. McDaniel Risk Manager 850-638-6131 pat.mcdaniel@paec.org	Insurance Broker of Record Casualty Lines of Coverage	2013
Florida Department of Education	Jill Soderberg, MBA, FCCM Statewide Insurance Program Manager 850-488-7996 Jill.Soderberg@dms.MyFlorida.com	Educators Legal Liability Program	2015
Florida College System Risk Management Consortium	Chauncey Fagler Executive Director 352-955-2190 ext. 101 cfagler@fscrmc.com	Insurance Broker of Record Property & Casualty Lines of Coverage	1980
Polk County BOCC	Mark Thomas Director 863-534-5265 MarkThomas@polk-county.net	Insurance Broker of Record Property & Casualty Lines of Coverage	1997
Hillsborough County BOCC	Brenda Codgell Risk Management Program Coordinator 813-635-8282 CodgellB@hillsboroughcounty.org	Insurance Broker of Record Property & Casualty Lines of Coverage	2003
Indian River County BOCC	Beth Martin Risk Manager 772-567-8000 ext. 1287 bmartin@ircgov.com	Insurance Broker of Record Property & Casualty Lines of Coverage	2002
Orange County BOCC	John Petrelli Director of Risk Management 407-836-9636 John.Petrelli@ocfl.net	Insurance Broker of Record Property & Casualty Lines of Coverage	2006
Palm Beach County BOCC	Scott Marting Director 561-233-5441 smarting@pbgov.org	Insurance Broker of Record Property & Casualty Lines of Coverage	1990
Pasco County BOCC	Steve Whitaker & Sue Freeman Risk Managers 727-847-8028 RiskManagement@pascocountyfl.net	Insurance Broker of Record Property & Casualty Lines of Coverage	2009
Pinellas County BOCC	Virginia Holscher, CPCU Bureau Director 727-464-3559 vholscher@co.pinellas.fl.us	Insurance Broker of Record Property & Casualty Lines of Coverage	2009

5) Describe the Proposer’s relevant experience, during the past five (5) years, in providing similar scope of services to private or public entities of similar size to the City.

Gallagher has more large Florida Public Entity property clients than any other broker in the State of Florida. While others may claim that they are “bigger” than Gallagher, the following exhibits demonstrates some of our city clients in Florida position as the market leader in the state. In this difficult marketplace, there is no substitute for experience and volume when it comes to designing and placing the most comprehensive, cost effective programs. Our extensive client list is our best testimony to our ability to deliver on our promises.

Throughout the various “hard” and “soft” market cycles we have utilized innovative strategies ranging from layered and quota-shared solutions in which our clients “retain” a portion of a layer to provide additional capacity in order to keep prices from spiking to utilizing parametric triggered insurance solutions to provide additional cost effective capacity.

Below are public entity accounts that we have had during the past 5 years in similar size to the City:

Florida Based Public Sector Accounts	TIVs
Miami Dade County	\$13,260,352,871
City of West Palm Beach	\$555,625,000
Tampa Bay Water	\$470,960,000
City of Miramar	\$360,097,000
Monroe County School District	\$338,736,000
Indian River County	\$318,676,000
City of Hialeah	\$276,827,000
South Florida Water Management District	\$218,887,000
Seacoast Utility Authority	\$212,168,000
Florida Keys Aqueduct Authority	\$152,944,000
City of Riviera Beach	\$128,317,000
City of Pompano Beach	\$127,914,000

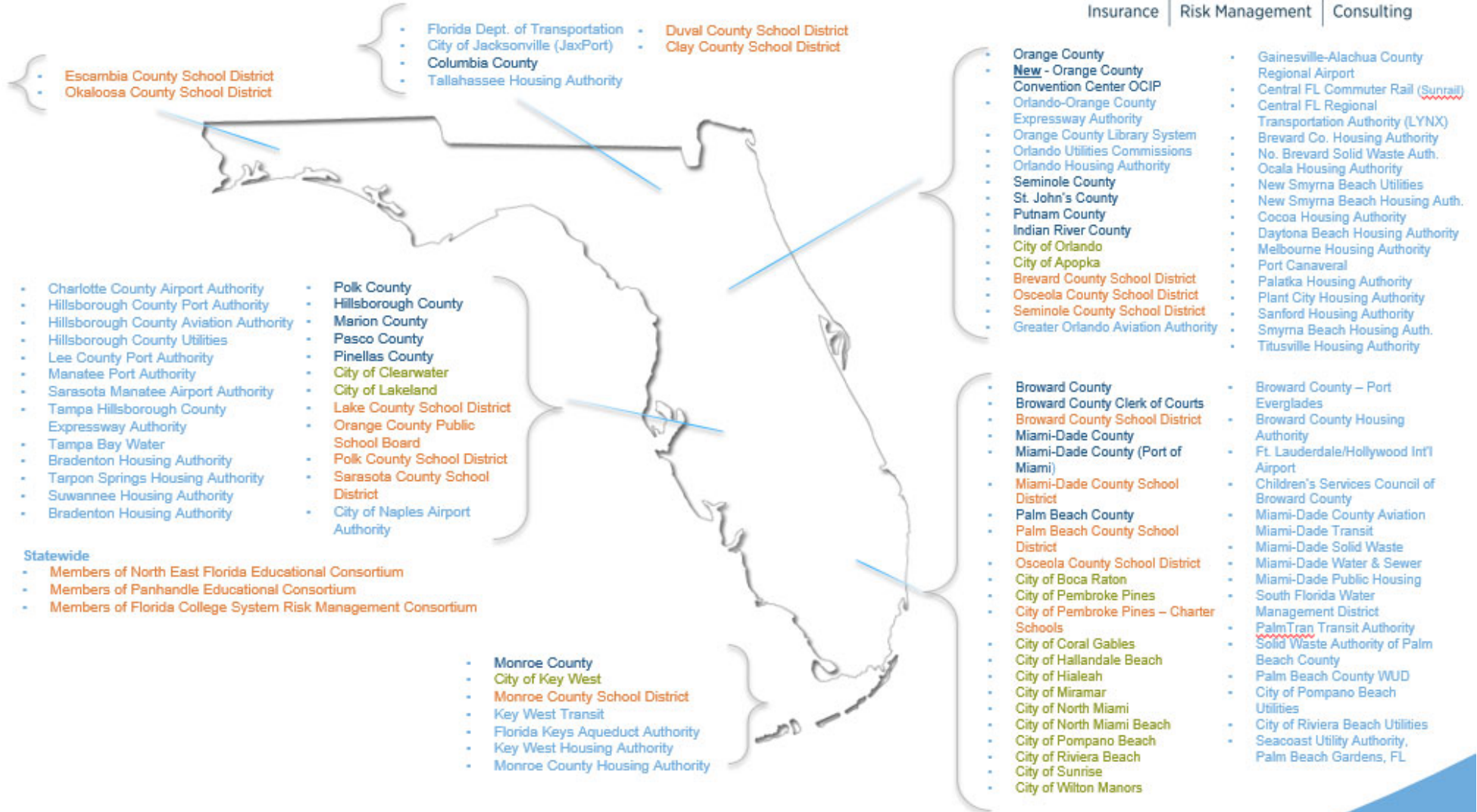
Florida Client List – County, City, Schools & Special Districts

Below is a list our Public Sector Team currently services:



Gallagher

Insurance | Risk Management | Consulting



There is simply *no substitute* for **experience.**

6. Market Presence – Provide a list of insurance companies that your firm anticipates would (or may) be utilized on behalf of the City of Coral Gables for each line of insurance you intend to broker.

CARRIER	LINE OF COVERAGE
Lloyd's of London	Public Entity Package
Safety National Casualty Corporation	Public Entity Package
Argonaut Insurance Company	Public Entity Package
Princeton Excess & Surplus Lines Insurance Company	Public Entity Package
Old Republic Insurance Group	Public Entity Package
Safety National Casualty Corporation	Excess Workers Compensation
Midwest Employers Casualty Company	Excess Workers Compensation
Hartford Fire Insurance Company	Public Official Bond
Indian Harbor	Pollution Liability
Scottsdale Insurance Company	General Liability (Sports)
Philadelphia Insurance Company	ADD Amateur Sports
Travelers Property Casualty Co of America	Boiler & Machinery
Certain Underwriters at Lloyd's, London	Cyber Risk Liability
Ace American Insurance Company	Cyber Risk Liability
Atlantic Specialty Insurance Company	Tenant Users Liability
Atlantic Specialty Insurance Company	Tenant Users Property
Roanoke	Terrorism Property
Roanoke	Terrorism Liability
Roanoke	Active Assailant
Lloyds of London & AIG	Crisis Protect
Travelers Property Casualty Co of America	Crime
Hartford Insurance Company	Crime
Voyager	Flood
Markel	Property
Ironshore	Property
AXIS Insurance	Property
Lloyd's of London	Property
ARCH Insurance Group	Property
Everest Reinsurance Company	Property
Eagle	Property
RSUI	Property
Westchester, A Chubb Company	Property
AmRisc	Property
Arrowhead	Property
Aspen	Property
Beazley USA	Property
Colony Specialty	Property
James River	Property
Lexington	Property
Nationwide	Property
XL	Property
Zurich	Property
Alesco Risk Management Services	Property
Allied World Assurance Company	Property
Berkshire Hathaway Specialty Insurance Company	Property
Crum & Forster	Property
Hiscox USA	Property
Sompo International	Property
SRU	Property
Velocity Risk Underwriters, LLC	Property

Section 3: Project Understanding, Proposed Approach, and Methodology

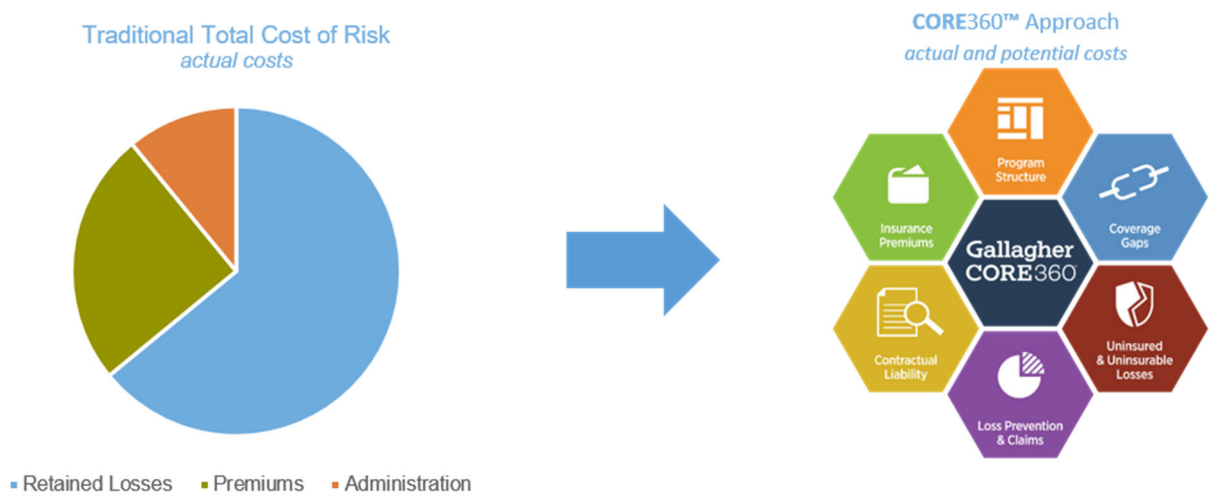
1) Describe in detail, your approach to perform the services solicited herein. Include detailed information, as applicable, which addresses, but need not be limited to: understanding of the RFP scope and requirements, implementation plan, strategies for assuring assigned work is completed on time and communication with City staff. Indicate how the Proposer intends to positively and innovatively work with the City in providing the services outlined in this RFP.

EXPANDING TOTAL COST OF RISK FOR A MORE COMPREHENSIVE MODEL

CORE360™ is our unique comprehensive approach of evaluating our client's risk management program that leverages our analytical tools and diverse resources for customized, maximum impact on six cost drivers of their total cost of risk.

The term Total Cost of Risk (TCOR) is not new and is widely used throughout the insurance industry. Many brokers frame their strategies around TCOR, however many fail to quantify the risks and even more fail to help clients minimize those costs. We consult with you to understand all of your actual and potential costs, and the strategic options to reallocate these costs with smart, actionable insights. This will empower you to know, to control and to minimize your TCOR and improve your profitability.

Gallagher's broad team and various areas of expertise are designed to help our clients quantify and minimize their TCOR through a process Gallagher calls **CORE360™**. **Why is the Gallagher approach different?** Rather than focus solely on costs and *premium*, Gallagher's approach takes into account six total drivers in order to get a complete picture of risk and the costs to your organization. In the complex world of the City, it's not enough to simply identify loss trends, and offer varying renewal solutions. Given the size, scope, and complexity of your organization, it is also not acceptable to merely use a basic "understanding of" to place policies. Gallagher offers more.



PROGRAM DESIGN

Upon identifying the City's goals and objectives, we will begin the process of designing the City's insurance programs, taking into consideration the various insurance coverages, various risk financing options, as well as the insurance carriers appetite in the market. First and foremost, we will listen. What are the unique needs of the City as respects this project? What does the City require as a program foundation?

STRUCTURE OF PROGRAM (INCLUDING LIMITS, COVERAGE TERMS, DEDUCTIBLES, ETC.)

While we feel that the current program structure that we have designed for the City was the optimal structure given market conditions last year, we recognize that there is no "perfect" program structure. Given the volatility of available coverage, pricing and coverage restrictions, we recognize that the optimal program is not an absolute, but rather a fluid component that must be re-examined at every renewal to ensure the most favorable results.

The most important element is that neither the City nor the broker becomes too attached to any particular coverage element, insurer or program structure, allowing maximum flexibility in program design. The question must be asked annually, "Does the Program match the needs of the City?"

Each year's final program will be the collaborative work of the Gallagher team and the City's team based upon prevailing insurance market conditions and the financial realities faced by the City.

With our market indications and quotes, the City's program renewal has begun to take shape. The property insurance market has hardened with diminishing limits and rising premiums. While the City has not incurred any hurricane or catastrophic losses since 2017, the global losses have mounted. Additional challenges exist concerning the City's liability program renewal. With recent losses impacting renewal premiums, through negotiations and thorough marketing, the total impact has been managed. Premiums increases for property are anticipated to be less than 20% and Package premiums increasing at a level near 20%.

We are well aware of the fact that the risk financing programs we design for our clients, be it the risk transfer (insurance) portion or the retained loss component of the program, one of the most important items for consideration is the financial terms. When we are considering the risk transfer (insurance) component, the most critical issues are how much capacity is being afforded, at what rate on line and how much insurance is enough? In marketing the City's program with several varying retention points, the pricing we heard back from the market agreed with the current design. Taking more risk was not a significant cost driver and retention points remain appropriate.

The current property program that we have secured for the City provides \$240,537,035 of coverage for just over \$1.1 million in premium, or a rate of just over \$4,248 per \$1 million of coverage.

LONG-TERM IMPLICATIONS

As stated above, market knowledge, access, and evaluation are critical to the City's risk management program. Gallagher knows the markets to access and has strong relationships with these markets. This is crucial to the placement of a successful and cost-effective insurance program for the City. Our long-term experience with large Florida property and casualty programs qualifies us to analyze and negotiate with markets to obtain the broadest terms and conditions with the most competitive pricing structure for our clients.

The decision that the largest Florida public entities have made to, utilize a broker qualification process and allow the broker to negotiate the most favorable program from underwriters has certainly played into helping these entities achieve greater long term stability as well.

MARKET SUBMISSION PREPARATION AND REVIEW

We understand the value of presenting complete specifications to carriers. Your account team will assist in the preparation of marketing and underwriting information to ensure the markets receive complete underwriting data. We work with you and insurers to make certain that all information required is meaningful for marketing your account. We will continually communicate with you on our progress.

The Gallagher Service Team works in conjunction with Risk Management to review the City's insurance schedules. Including new properties and the timing of older properties being de-commissioned. We will provide benchmarks for increases in costs of construction, we review the status of any construction projects and prepare schedules for distribution to the City for internal update.

The annual renewal process for the City's program begins with the creation of an effective market submission, which will present the exposures encompassed in the most favorable light. This submission is a collaborative process between the AJGRMS services team and the City's risk management team. The final submission shall provide a full picture for underwriters to fully understand your program, and serve as a template for all participating underwriters, helping provide the greatest concurrency possible across all layers of your program.

The development of a first class underwriting submission begins with an aggressive, realistic marketing strategy based on a thorough understanding of the City's exposures, knowledge of the marketplace and, most importantly, identification of your needs and expectations.

Our submission format is structured to emphasize the positive aspects of your risk, and address any challenging issues directly:

- A timeline of the marketing effort.
- A narrative describing submission, mission of the City as respects this program and stated objectives of the marketing effort, including target pricing and service expectations.
- Historical overview of the City's insurance program.
- Detailed property schedule with total insurable values, type of construction, year built, number of stories, occupancy, street address for each building and flood zones.
- Anticipated program structure
- Coverage specifications including described limits, coverage, terms and conditions requested.
- Requests for optional quotations, coverage enhancements, and various deductibles.
- Proposed pricing parameters.
- Summary of any losses and safeguards taken to avoid/reduce such losses.

MARKETING AND INSURANCE PROCUREMENT

Clearly the cost of insuring the City's properties is a significant budget item. Market knowledge, access and evaluation are critical to the City's risk management program. Gallagher knows the markets to access and has strong relationships with these markets. This is crucial to the placement of a successful and cost-effective insurance program for the City. Our long-term experience with public entities and more specifically, large Florida property schedules qualifies us to analyze and negotiate with markets to obtain the broadest terms and conditions with the most competitive pricing structure for our clients.

Our approach is not overly complicated but requires a great deal of effort and commitment. We work to educate underwriters on the relative strengths of the various accounts we place with them, we help them become familiar with the accounts exposures, controls, procedures and key personnel. This familiarity in turn provides underwriters a direct connection to an account, and helps them gain a sense of stability.

The major property underwriters are cognizant of the fact that any account in any given year can result in a career ending loss. Particularly in challenging times such as these when insurers are not earning underwriting profits, underwriters are not eager to find themselves unemployed, thus they gravitate towards the familiar, stable accounts that have provided them a historical profit and have demonstrated their desire for a long-term commitment. Our market leverage allows us to provide underwriters the reassurance that they will see a steady stream of profitable business from us.

In all market cycles, the accounts that get the best available terms and pricing are:

- The best managed, most profitable and growing accounts.
- Accounts that protect their physical assets and protect their employees.

- Accounts that have documented good claims experience and a safe work environment.
- Accounts that assume their known frequency and severity of loss with deductibles and purchase insurance to transfer the high-severity, catastrophe-type loss situations.
- Accounts that utilize an insurance broker who is very experienced in the client's industry and one that has the leverage in good markets and bad markets to be in the front of the supply line due to the broker's size and market volume.
- As a result of our excellent reputation with insurance companies, underwriters are more likely to provide capacity on a Gallagher account than they would on an account being marketed by a broker with less Florida Property experience, during hard or soft market conditions. We are the largest broker of property insurance in Florida, and have access to markets either on a direct basis or through intermediaries, London and Bermuda facilities. This creates a broad reach to the insurers for capacity and the best coverage, terms and conditions available in the current marketplace.

In the marketing stage, we consider the carriers ability to respond to all aspects of the program design and underwriting specifications. We look at the carrier's financial strength. We negotiate the broadest possible terms at the lowest cost. We provide decision support, including analysis of proposed terms and conditions. We have also drafted manuscript policy wording where necessary to address the City's exposures as well as any additional contingent exposures they may encounter during the life of the program. We negotiate critical terms and fine-tune the overall program based on the City's input.

MARKET PRESENTATIONS AND NEGOTIATIONS

While twenty-one insurance carriers currently participate on the City of Coral Gables Insurance Program, each year, we market your account to over forty underwriters. These efforts ensure that the City is obtaining the most comprehensive, cost effective available in the marketplace. In a layered property program such as yours, it is imperative to have carriers deploying their capacity where they can offer the best terms. Understanding which carriers provide their most competitive terms is crucial to the overall success of the program. From one year to the next, a carrier's risk appetite and ability to compete on your program can change dramatically.

Below you will find some examples where we have made significant changes to your program carriers in order to have the most competitive program for the City.

2016 – By removing Alterra and Arch and adding Evanston, we negotiated a 13% Property rate reduction

2017 – After leveraging our marketing efforts, the City's incumbent Package carrier Brit provided a 20% premium reduction with no changes in coverage.

2018 – The city's Cyber Liability coverage moved from Chubb to BRIT providing a 37% premium reduction and increasing the limit from \$3,000,000 to \$5,000,000

2019 – After moving the city's Sports ADD coverage from Nationwide to Philadelphia Insurance Company the city received a 21% premium reduction and increased sublimit from \$100,000 to \$500,000

COMMITMENT TO SERVICE & PERFORMANCE CRITERIA

Market relationships and effective program design mean nothing without supplying outstanding service on the frontend. Our rigorous customer service standards and commitment to a personal touch means questions are answered when asked and problems are addressed in a timely manner.

Gallagher executes customer service with a “no-surprises” philosophy and acknowledges that responsiveness is paramount to maintaining client confidence. The following is an illustration of our standards of service and/or response timeframes. Within Gallagher, we believe the client defines quality. We adhere to a documented, disciplined process to measure and confirm that we consistently exceed client expectations.

Technical Service Standards	Within:
Return phone calls	Same day (within 24 hours)
Issue invoices and related documents	8 work days of effective date
Incorporate policy changes	3 work days of receipt
Issue certificates*	48 hours of receipt or as needed / *2 hours for rush requests
Process premium-bearing endorsements	8 work days of receipt from carrier
Process non-premium-bearing endorsements	10 work days of receipt from carrier
Process audits	7 work days of receipt from carrier
Check policies	60 work days of effective date & deliver within 10 work days
Issue auto ID cards	Optional service

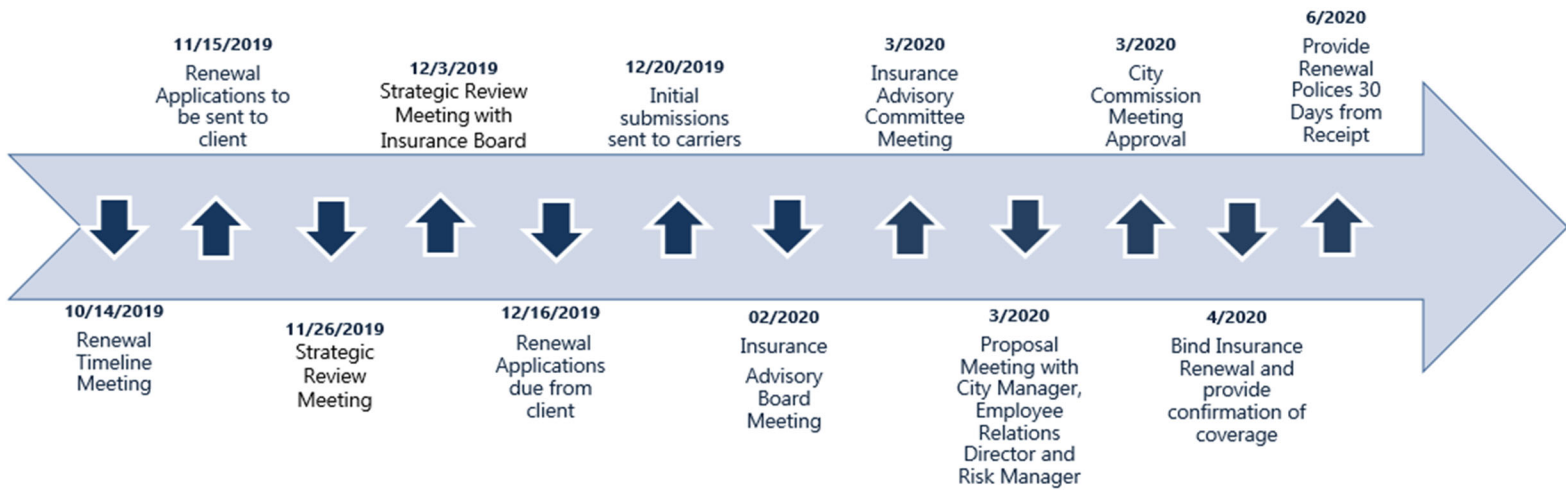
Our services do not end once a policy is renewed. As your broker, we believe we need to take a proactive approach in partnership with the City to design alternative risk financing structures that best meet your need. This requires us to continually update our capabilities and approach to handling your account.

Our renewal service standards and our day-to-day client service standards speak to our timelines of availability and turnaround time for responses. Our service standards include the following:

Maria and the Gallagher team are available to the City as needed. We will be available in-person, via phone, or WebEx video sessions for meetings with the City. Our response time is prompt and efficient – we make a promise to have certificates issued within 48 hours of the receipt of request, and in cases of a rush request, within two hours. We are responsive and knowledgeable when it comes to client questions and are available to talk via phone or email when needed.

The City's renewal timeline

In addition to the support we provide to the city during the renewal cycle we are a stable partner throughout the rest of the year. We provide ongoing support through certificate issuance, contract reviews, coverage modifications, quarterly claims review meetings, facilitate carrier meetings and host informative webinars. We also present a Strategic Review Report at the midpoint of the year recapping our successes during the first half of the year and looking ahead to our plan for the May 1st renewal.



2) Provide a summary of your firms most recent, current and projected workload. Explain how this potential contract will fit into the Proposer's workload.

From the very beginning of our service to the City we have been constantly available at the beck and call of our four City designated contacts, The City Manager, The City Attorney, The Director of Employee Relations and the Risk Manager. We have had no limitation in either the amount of time required or the subject of the inquiry which at times had little to do with the insurance coverage but a lot too with items that where a vital interest to the city and not direct subject to insurance.

The fact that since July 1990 Tony Abella Sr. has been a city resident, has facilitated face-to-face contacts on a short notice, and has a three person team dedicated to the day-to-day service and available 24/7/365 we have been able to provide unparalleled service and the ability for us to be available whenever.

In the 39 years since the City has had a "protected self-insurance program" there has never been an insured claim that was disputed or underpaid by any of the carriers that Gallagher has recommended and bound.

For many years the City has employed the services out for an independent consultant who handles a lot of other cities and counties around the state and has found our proposals consistent with best practices thanks to our expertise in understanding needs of our public entity clients in Florida and a thorough knowledge of the insurance marketplace available to this type of client.

We vow to continue providing this first class of service and availability.

3) Present a plan to accomplish the work for the coming year showing tasks, subtasks, milestones and decision points. Use graphs and charts when necessary.

WORKFLOW CHART

The time frame has been compressed to accomplish all necessary activities. We have also included “sample” renewal timeline based on a 120-day timeframe which is when we normally start the process.

Initiative	Tasks	Critical Date
Continued Program Analysis	<ul style="list-style-type: none"> • Discuss philosophy and insurance needs to include but not limited to possible program restructure and policy form changes • Discuss any changes in operations and complete risk assessment • Research new markets, coverage concepts and determine their availability to coordinate with Risk Management goals and objectives 	
Annual Meeting and Pre-Renewal Discussion	<ul style="list-style-type: none"> • Discuss strategic marketing plan, program structure and program price to maximize cost savings • Implement marketing game plan within Gallagher Team and initiate gathering underwriting information. • Discuss updated exposures, review uninsured/underinsured exposures, and unfavorable loss development • Provide insurance market updates and projected impact on budget • Define key renewal objectives by line of coverage • Develop and review marketing plan including analysis of individual market’s financial condition, experience, service capabilities, past performance • Establish timeline and renewal goals 	
Program Design & Renewal Submission	<ul style="list-style-type: none"> • Analyze existing program, exposure and loss information • Consider new exposures, operational changes, or new initiatives • Review existing policy contracts for adequacy of coverage; identify deficiencies/gaps in coverage • Develop program design – analyze alternative coverages and retention levels to determine the most appropriate program structure and a program which meets defined objectives • Survey and evaluate potential insurance markets • Qualify the financial security of the insurer; ask questions regarding their financial strength, claims paying ability, appetite for your risk, etc. • Begin preliminary discussions • Compile underwriting information and pre-fill applications with basic information to save time for Risk Management • Pre-underwriting meeting and discussion • Prepare underwriting submission for presentations to your team to assure the best and most thorough information is being presented to the marketplace – client submission approval • Meet with direct markets and/or intermediaries to discuss renewal game plan and determine markets most interested in presenting quotes • Schedule marketing visits with underwriters • Provide renewal marketing updates to Risk Management staff 	
Marketing	<ul style="list-style-type: none"> • Face-to-face meetings with key underwriters • Negotiations with Markets to achieve the best possible terms, conditions and pricing • Evaluate terms and conditions received from the market • Discuss issues with Risk Management and obtain a resolution 	







Initiative	Tasks	Critical Date
Final Renewal Negotiations	<ul style="list-style-type: none"> Respond to markets for revisions or corrections to maintain program concurrency Leverage markets to agree to any problematic terms or pricing Determine the most advantageous quotes that meet your needs and maintain program concurrency Present formal proposals outlining marketing efforts, outcome and recommendations Executive Summary – Summarizing high level marketing results Include exposure comparisons and historical graphs for all major lines Outline program results, terms and conditions, A.M. Best Insurer Ratings Provide options established in game plan, i.e., limits, deductibles, retentions Detailed comparison of quotes including policy forms and endorsements Full Compensation Disclosure for all parties, including all intermediaries owned and non-owned Provide Risk Management support and assist in preparing agenda items for board consideration and approval if applicable 	
Program Binding & Delivery	<ul style="list-style-type: none"> Obtain signed binding authorization from your risk management team Submit request to bind instructions to intermediaries and/or carriers in writing and request confirmation back with policy numbers Coordinate receipt of carrier binders/cover notes for delivery and if not available prepare Gallagher Request to Bind Confirmations Process all applicable state filings Prepare premium allocation if needed Check carrier binders, cover notes or wholesaler placement notes for accuracy Issue transmittal letter to Risk Management to include invoices, confirmation of coverages bound. Note revisions or corrections needed from carriers or wholesalers Request corrections from carriers/wholesalers as deemed necessary Prepare for Risk Management binders/confirmation of insurance, cover notes, schematics and updated schedule of insurance Update and Issue certificates of insurance for applicable coverage or loss payee 	
Ongoing Services	<ul style="list-style-type: none"> Provide benchmarking Introduce Gallagher’s risk control and claim advocacy staff to Risk Management team Provide relevant updates including: insurance market conditions, building replacement cost trends and developing risk management issues Discuss new insurance market carriers/trends as they relate to your program Provide claims guidance and review meetings as desired Contractual reviews of insurance requirements for contract/bid specifications Certificates of insurance processed within one business day 	Continuous

Note: We will amend our timelines to fit yours.

RENEWAL TIMELINE (SAMPLE ONLY)

	120 Days out	90 Days out	60 Days out	30 Days out	Renewal Date
Step 1: Building a Renewal Plan <input type="checkbox"/> Meet with all Decision Makers <input type="checkbox"/> Review renewal goals <input type="checkbox"/> Identify the strengths and weakness of the current program. <input type="checkbox"/> Define program objectives <input type="checkbox"/> Discuss budget, market conditions, premium expectations, markets <input type="checkbox"/> Establish Renewal Plan	✓				
Step 2: Prepare Underwriting Submission <input type="checkbox"/> Work with to gather and organize all information needed, including property values, locations and inspection reports <input type="checkbox"/> Secure 5 years loss runs <input type="checkbox"/> Review open reserves <input type="checkbox"/> Develop a complete submission	✓	✓			
Step 3: Finalize Market Submission <input type="checkbox"/> Focus on markets suitable to you by utilizing criteria including financial stability, capacity, ability to provide needed coverage's, competitive pricing and quality of service		✓			
Step 4: Negotiate With Insurers <input type="checkbox"/> Approach markets		✓	✓		
Step 5: Receive Quotations <input type="checkbox"/> Review and prepare comparative analysis			✓	✓	
Step 6: Present Program <input type="checkbox"/> Recommend program in accordance with established goals				✓	
Step 7: Bind Coverage <input type="checkbox"/> Verify with that the coverage matches specifications <input type="checkbox"/> Confirm binding					✓
Step 8: Implement Risk Management Program <input type="checkbox"/> Provide record keeping of all services required to maintain a well-organized, current and properly serviced account <input type="checkbox"/> Set up dates for open item reviews <input type="checkbox"/> Discuss ongoing service plan <input type="checkbox"/> Continue account management <input type="checkbox"/> Submit annual stewardship report					✓

Account Timeline		
Action Item	Parties Involved	Date
Request loss runs from carriers	Gallagher	TBD
Provide underwriting/financial/engineering/contractual information on corporate program and projects for review	The City	TBD
Begin policy reviews of policies by each product specialist	Gallagher	TBD
Begin Gallagher policy analysis	Gallagher Product Specialists	TBD
Provide loss history and information on open losses if any	The City	TBD
Prepare comprehensive report on existing program to identify strengths, weaknesses, and recommendations	The City	TBD
Delivery of policy reviews and GPA	Gallagher	TBD
Preliminary Renewal Discussion	The City/Gallagher	TBD
Applications sent	Gallagher	TBD
Update exposure schedules, complete applications and provide requested information	The City	TBD
Return updated exposure schedules and applications	The City	TBD
Renewal Strategy Meeting	The City/Gallagher	TBD
Submissions sent to market	Gallagher	TBD
Update Certificate Holder list	The City/Gallagher	TBD
Underwriting Meeting	The City/Gallagher	TBD
Review Preliminary Proposal	The City/Gallagher	TBD
Final Proposal and Binding	Gallagher	TBD
Renewal Date	The City/Gallagher	TBD
Provide binders, Certificates of Insurance, Auto ID cards, and invoices prior to inception	Gallagher	TBD
Checked policies to be delivered	Gallagher	TBD
Claims reviews as necessary	The City/Gallagher	TBD
Contract reviews as necessary	Gallagher	TBD
Stewardship Meeting	The City/Gallagher	TBD

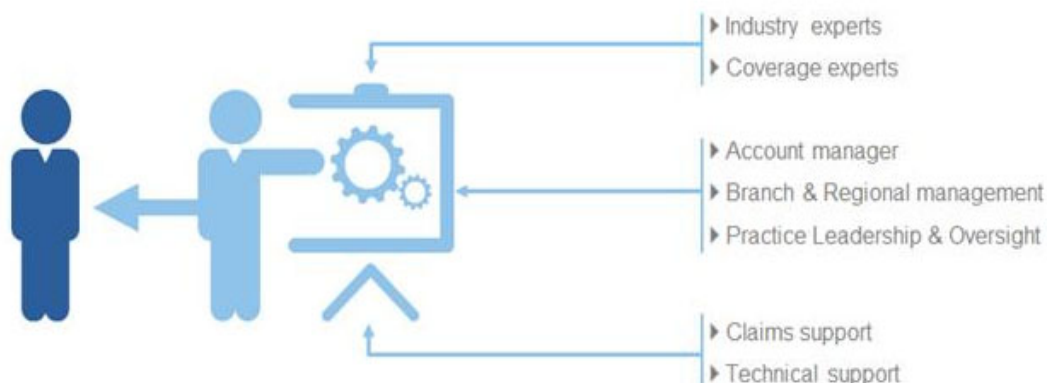
150—90 Days		90—45 Days	45—0 Days
Renewal Prep		Go To Market	Propose & Bind
CORE360™ Strategic Review		CORE360™ Market Submission Report	CORE360™ Executive Summary
Stewardship Details our work in the past year to reduce the Client's total cost of risk	Strategy Identify opportunities to improve results, and provide strategic options for next policy year		
 Savings in past year	Go to Market Strategy	Transparency of competition, target pricing, list of exposures, claims summary	Go to Market Strategy and results
 Changes made in past year	Options for this year	Requested limits and deductible options, request for other program options with analytics to support	Strategy (limit and deductible options) and results
 Coverage improvements in past year	Coverage improvements for this year	Gallagher policy specifications by line of coverage	Comparison of expiring versus renewal program structure
 Additional lines considered/purchased in past year	Additional lines to consider this year (new and new to Gallagher)	Quotes for additional lines of coverage (include exposure and claims information)	Strategy (additional lines) and results (options and recommendations)
 Results achieved with pre-and post-loss activities	Service plan for this year	Carrier loss control and claims parameters/ services, client loss control and safety efforts	Strategy and results
 Quantify certificates issued/tracked and contracts reviewed	Changes/improvements needed for this year	List of certificate holders, coverage specifications based on assumed contractual liability	Strategy and results

4) Describe your service capabilities both locally and across the United States. Specifically identify your local servicing capabilities in the area of claims and risk management information systems.

ONE CONTACT WITH MULTIPLE POINTS OF SUPPORT

As a company, Gallagher is committed to building long-term relationships. As a family, Gallagher is committed to enhancing its reputation for nurturing those relationships. As a city, your team is committed to consistent service. To this end, Gallagher has developed its team approach to serving the risk management needs of clients not only to ensure creative solutions and top quality service from a variety of smart, engaged professionals, but also to ensure a deep pool of talent, with multiple people knowledgeable about the details of your risk management and your operations no matter where they are in the United States.

With Gallagher, your team can rely on the ease of one main contact, which has within his reach the power of an entire team. As outlined in the organizational chart, Maria serves as the City's single point of contact to serve as the aggregator of all the information for the City and she is deeply familiar with your account. As your advisor, she has complete access to any and every person and resource we have at our disposal. You may also note that most of the team members on the City's account have been with Gallagher for many years. If there is a case of a staff member needs to be replaced, we have a deep bench of expertise to jump in as needed for the City's account.



RISK SERVICES

When it comes to claims prevention and the actual event of navigating through the life of a claim that occurs, Gallagher's National Risk Control Practice has you covered. Gallagher National Risk Control is comprised of experts focused on claims, loss control, financial analysis, and highly protected risk. Our team is dispersed across the country and has experience across all industries with in-depth knowledge of current and emerging safety and health regulations and operational exposures. Using data analytics and deep industry experience, our team will respond with a sense of urgency to achieve the best outcomes for you.

It is essential to have a strategic approach to reduce losses and minimize your total cost of risk. When a claim occurs, it is equally important to have an effective advocate on your side. Our comprehensive suite of risk services is founded on a data-driven analysis of your business needs and an unwavering commitment to partnership.

Risk Control
National network of risk control professionals delivering impactful risk control services that improve our clients' safety environment.

Claim Advocacy
National network of claims advocates committed to generating the best claims outcomes possible for Gallagher clients.

Claims Centers
A network of four claims centers across the U.S. that provide Claims intake services. They also serve as Gallagher's CAT Response Team in the event of natural disasters.

Account Planning Services
Develops strategic, tailored risk control and claims service for select clients at renewal by assessing their loss data, trends, and feedback from advocates and consultants.

Risk Solutions and Analytics
Centralized team developing actuarial products that enable clients to make informed decisions to improve their position in the market.

HOW WE HELP AND WILL CONTINUE TO HELP THE CITY

Your claims consultant Scott Clark will continue to attend claim review meetings for both liability and workers' compensation cases. These reviews are attended by us and your TPA, John Eastern, and we review the claims which will be discussed to assure that the claims are moving forward, reserves are reasonable, and in the case of workers' compensation cases, attempts are made to attempt a settlement, where appropriate.

OUR CLAIMS CONSULTING MODEL

Our highly skilled claim consultants will develop a claim service plan that controls and monitors claim management using the following tools:

EVALUATE	AUDIT	FACILITATE
<ul style="list-style-type: none">• Every claim should be analyzed early for cost-effective management• Early Return to Work• PPO coordination and usage• Legal strategy and expense supervision	<ul style="list-style-type: none">• Claims handling proficiencies• Audits to best practices• Cost targets• Year-over-year results• Grade your claim administrator	<ul style="list-style-type: none">• Resolution opportunities• Facilitate carrier responsiveness• Advocate on coverage problems• Coverage counsel referral, when necessary
LESSONS LEARNED	ESCALATE	TOOLS
<ul style="list-style-type: none">• Develop cost containment through strategy and planning• Measure success of third-party administrator and defense counsel	<ul style="list-style-type: none">• Facilitate carrier response with high level executives• Deploy Gallagher executives for appeals to carriers, as necessary	<ul style="list-style-type: none">• Benchmarking analytics• Stay-at-Work Program• iAuditor tool for safety compliance and claim defense

LOSS CONTROL SERVICES

As part of the **CORE360** program Gallagher Risk Management has provided loss control services to the City of Coral Gables in several different areas. These are:

Training

Gallagher has worked with the City in providing training to a range of various departments including Automotive, Development Services, IT, Landscaping, Maintenance/Facilities, Parks & Recreation, Sanitation, Utilities, and ROW Maintenance among others. In 2019 alone we provided 25 training sessions for the City.

Gallagher has worked with the City Risk Management Office to identify training topics that were pertinent and addressing various risks. These have included training courses such as:

- Safe Lifting
- Bloodborne Pathogens
- Chainsaw Safety
- Safe Driving
- Fall Protection
- Fire Protection
- Hazard Communication
- Landscaping and Grounds Safety
- Lockout/Tagout
- Personal Protective Equipment Use
- Shop Safety
- Slips, Trips & Falls
- Work Zone & MOT

Site Assessments

The Gallagher Risk Control team has also conducted several site risk assessments for the City, upon request. These have included:

- Assessing the golf course maintenance operations
- Assisting in MOT layout for work on city streets
- Review of trenching and excavation projects in the city, including viability of shielding
- Assessing the Venetian Pool
- Assessing the risks of the Sanitation Department garbage pickup operations
- Assessing the city recreation center and theater

Supervisory Training Project

As part of a special project, Gallagher was asked to develop a City specific supervisory training course that focused on the role supervisors play in the safety program of the City. This three part program was developed by the Gallagher Risk Control team and delivered to the various department supervisors.

Perception Surveys

In an effort to take the “temperature” of the City safety culture, Gallagher created a perception survey which was given to supervisors, managers and select employees. The survey was intended to provide City management with a picture of how safety efforts were viewed by management and employees. In addition, the survey looks at types of safety training feedback that supervisors and select employees considered important.

Safety Manual Development

The Gallagher Risk Control team has worked with the City Risk Management Office in drafting safety policies and procedures which city management could use to determine levels of Acceptable Risk for City operations. These included policies and procedures for:

- Accident Investigation
- Safety Inspections and Testing
- Safety Training and Education
- Use of Personal Protective Equipment
- Trenching and Excavation Safety
- Respirator Program
- Confined Space Entry
- Fall Protection
- Bloodborne Pathogen Exposure Control Plan
- Fire Impairment
- Fire Protection and Control
- Hazard Communication
- Hot Work
- Lockout/Tagout
- MOT Safety
- Chainsaw Safety
- Recordkeeping and Retention
- Safe Work Permits

Risk Management Department Assistance

The Gallagher Risk Control team has also been available to the City Risk Management Office to conduct specialized training, respond to technical questions and assist in enhancing the safety culture of the city.

Gallagher Risk Control work with City Risk Management Office to clean up TPA WC Loss Runs by reviewing over 400 workers compensation claims and assigning claims to proper departments.

A NOTE FROM YOUR STEWARDSHIP REPORT

Throughout the past year we worked together in the following areas and have highlighted the key accomplishments to reduce your cost of risk.

Our loss control consultants worked with the City's Risk Management Department to deliver the following three supervisory training sessions. These sessions addressed the following topics:

- What is a safety culture and why it is important
- Setting the example for Employee Engagement - Walking the Talk
- Understanding the concepts of Acceptable Risk and Residual Risk
- Your part in determining Acceptable Risk
- Class exercise in using Acceptable Risk in the workplace
- Controlling Hazards and Risk
- Planning- Selecting the risks to be assessed
- Conducting Risk Assessments
- The "What If" methodology in design review
- The JSA methodology for assessing workplace risk
- Documenting findings-The SOP/Design Specs
- Managing Risk
- Evaluating success

In addition to the services we provide to the city, a few of the city's carriers provide additional services.

Midlands, the city's excess workers compensation carrier provides online safety services offer unlimited free access to two online resources. Webnet is a Learning Management System with 72 courses covering safety, environment and human resources topics. Safety Source is a streaming video on demand library. Additionally, Midlands offers membership in the Oklahoma Safety Council bringing membership privileges including access to expansive safety libraries, webinars, training resources and membership discounts on OSC/NSC products. Membership in the National Safety Council Can also be arranged.

<http://www.webnettraining.com/>

<https://safetysourceonline.com/company/midlands/>

<https://www.oksafety.org/>

<http://www.nsc.org/pages/home.aspx>

Brit, the city's package carrier, offers its clients access - at no cost - to the TEAM platform, a self-directed risk management LMS platform which purchased individually would cost approximately \$30,000 annually. The TEAM platform is a robust online resource offering:

- Unlimited training courses from a list of approximately 135 courses covering areas such as employment practices liability, fundamental of safety, leave-related laws, workplace risk management, human resources, and student related risks.
- Weekly training bulletins and articles about new and/or updated matters of interest.
- Comprehensive model handbook.
- Self-guided human resources assessments.
- Built-in management tools (LMS) to track and run reports on usage (e.g., completion of training).
- Customizability to: have your logo on the landing page, upload your own policies and procedures, determine the access levels for all users.

This is also the 6th year Brit provided \$6,000 of loss control funding for the city to use towards approved services. These services are an extension of your carrier's and Gallagher's partnership with the city.

GALLAGHER INSIGHT – DOCUMENT MANAGEMENT SYSTEM

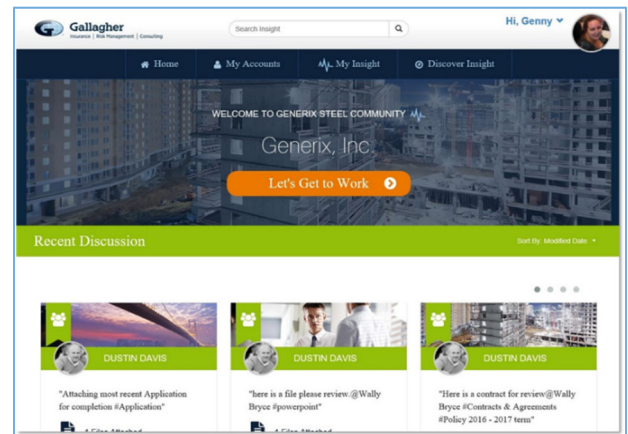
Technology tools should never be deployed for the sake of technology – they need to have a purpose. Gallagher Insight is a user-friendly system to keep you close to your insurance team and keep the array of materials you need to run your risk management program at your fingertips. In order to streamline communication, we will use Gallagher Insight to custom design and tailor information for you on a password-protected, secure portal.

INSIGHT IS A CLIENT PORTAL:

- A mobile friendly two way collaboration tool designed to connect key people with insurance and risk information.
- A Private Social Network between your team and ours.
- Digital access to your service team and their capabilities.
- Access to summary insurance information.
- Ability to make common Service Requests from any device 24/7.
- Ability to access and collaborate on key documents.

HOW CAN INSIGHT BENEFIT THE CITY?

- Central Source of information for the City
- Connects all client locations and team members to one central source.
- Paperless and complete organization of all Insurance Documentation.
- Web-Based Trainings.
- Service Requests /Task Management/ Accountability.
- 24/7 Availability.
- Accessible from any internet connection.
- Flexibility for different clients (program can be customized).
- Tools & Resources for Information.



GALLAGHER DRIVE

Gallagher Drive is Gallagher's platform of data and analytics that evaluates market conditions, claims history, and industry benchmarks to give clients and carriers data to optimize risk management programs. Together with **CORE360™**, Gallagher Drive creates meaningful insights for helping clients identify their total cost of risk.

Each of these Gallagher Drive capabilities can benefit you and be used as part of **CORE360™** to evaluate risk management programs:



Benchmarking Services

Compare your insurance program structures against industry peers and make more informed purchasing decisions around your coverages, your limits and potential exposures.



Claims Analytics

Gallagher's proprietary data combined with our robust forecasting and modeling tools can help you better analyze your organization's loss history and related impacts.



Placement Analytics

Gallagher has decades of experience working with carriers complemented with unique trade data to help ensure you optimize your insurance panel along with your total cost of risk. Review carriers to ensure risk is being managed with the right carrier.



Consulting Services and Solutions

Our comprehensive suite of data visualizations and dashboards provide a visual story of the factors that comprise your specific total cost of risk. Our analytics consultants can show how they work together to deliver the performance your organization requires.

When used as part of **CORE360™** you can experience the full power of Gallagher to optimize your total cost of risk. Our analytics offerings are designed to enhance your programs through the effective use of third-party and Gallagher data. Our clients see the best results because of our market relationships, trade data, and ability to provide relevant insight into your industry

Section 4: Past Performance and References

1) Provide a minimum of three (3) references (but no more than five (5) for which Proposer has performed similar scope of services in the past five (5) years. Please include: (1) client name, (2) address, (3) contact name, (4) contact telephone number, (5) contact email address, (6) term of engagement/contract (start and end date), (7) contract amount or average commission amount, (8) services provided, (9) total insured values for property placement, and (10) total payroll of entity. DO NOT include work/services performed for the City of Coral Gables or City employees as reference.

1. Client Name	Miami Dade County Board of County Commissioners
Contact Name and Title	Ann Wall, Risk Manager Property and Casualty
Contact Address	111 NW 1st Street Miami, FL 33128 Suite 2340
Contact Phone	305-375-3583
Contact Email	Ann.Wall@miamidade.gov
Term of engagement	36 years
Contract Amount	\$131,174
Services Provided	Risk Management and Loss Control
Total Insured Value	\$13,260,352,871
Total payroll of entity	\$2,260,000,000

2. Client Name	City of Miramar
Contact Name and Title	Sheron M. Harding, Human Resources Manager
Contact Address	2300 Civic Center Place, 1 st Floor, Miramar, FL 33025
Contact Phone	954-602-3835
Contact Email	smharding@miramarfl.gov
Term of engagement	33 years
Contract Amount	\$115,000 revenue via commission
Services Provided	Risk Management & Loss Control
Total Insured Value	\$359,651,530
Total payroll of entity	\$80,840,570

3. Client Name	City of Hialeah
Contact Name and Title	Robert Lloyd–Still, Risk Manager/Assistant City Attorney
Contact Address	501 Palm Ave, Hialeah, FL 33010
Contact Phone	305-883-8068
Contact Email	RLStill@hialeahfl.gov
Term of engagement	32 years
Contract Amount	Commission based. Average commission amount 12%
Services Provided	Risk Management & Loss Control
Total Insured Value	\$276,176,965
Total payroll of entity	\$82,959,307

4. Client Name	Broward County Board of County Commissioners
Contact Name and Title	Wayne Fletcher, Risk Manager
Contact Address	115 S. Andrews Ave. Suite 210 Fort Lauderdale, FL 33301
Contact Phone	954-357-7210
Contact Email	WFletcher@broward.org
Term of engagement	10 years
Contract Amount	\$15,144,005.64
Services Provided	Risk Management, Loss Control, CIP Services
Total Insured Value	\$5,778,181,000
Total payroll of entity	\$449,679,402

5. Client Name	City of Pembroke Pines
Contact Name and Title	Daniel Rotstein, HR & Risk Management Director
Contact Address	601 City Center Way, Suite 305, Pembroke Pines, FL
Contact Phone	954-437-1146
Contact Email	drotstein@ppines.com
Term of engagement	25 years
Contract Amount	8% commission cap
Services Provided	Risk Management & Loss Control
Total Insured Value	\$524,369,920
Total payroll of entity	\$74,946,153

2) List all contracts which the Proposer has performed (past and present) for the City of Coral Gables. The City will review all contracts the Proposer has performed for the City in accordance with Section 4.10 Evaluation of Responses (c) (4) which states the City may consider “Proposer’s unsatisfactory performance record, judged from the standpoint of conduct of work, workmanship, progress or standards of performance agreed upon in the Contract as substantiated by past or current work with the City”. As such the Proposer must list and describe all work performed for Coral Gables and include for each project:

a. Name of the City Department for which the services are being performed,

Gallagher has been providing the City’s Labor Relations and Risk Management department with Property and Casualty insurance since 1981 when Tony Abella, Sr. introduced the City to its first “Protected Self Insurance Program” which has successfully covered the City and all of its risks without any issues. Maria Perez has been serving the City since 1991.

b. Scope/description of work,

- Identify risks
- Modeling your portfolio against other Public Entity clients
- Support the City in establishing goals, strategies, marketing and renewal objectives
- design and implementation of your insurance program
- Provide the City with industry trends and issues affecting other public entity clients
- Place the broadest most cost effective insurance program for the City’s needs

c. Awarded value of the contract/current value

Contract current valued at \$120,000 annually.

d. Effective dates and term of the contract

May 1st through April 30th of each year. Current contract with the City was entered into on May 1, 2016 for a three (3) year period. However an extension at the sole discretion of the City is available for two (2) additional two (2) year periods.

The date above refers to the current contract.

e. City project manager’s name and phone number,

Maria Perez, 305-639-3136

f. Statement of whether the Proposer was the prime contractor or subcontractor, and

Proposer is the prime contractor

g. Results of the project.

Excellent results the past 32 years with several claims being handled and successfully paid by insurance underwriters. The following information highlights our successes as your Self Insurance program broker.

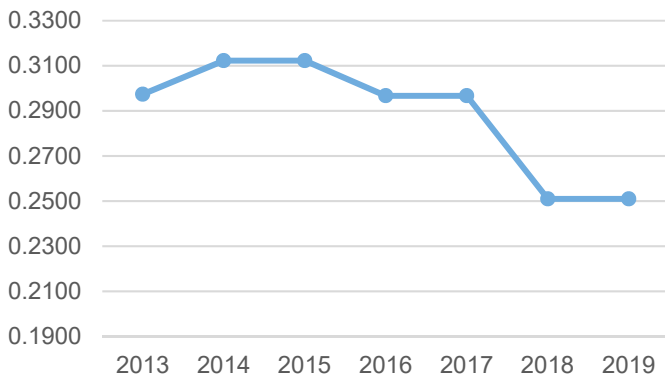
CORE360™ Stewardship Reports

We will continue to submit annual stewardship reports and hold stewardship meetings where you can evaluate our performance and offer feedback. Stewardship meetings are designed for one purpose – open, clear communication between the risk manager and the broker. In the case of the City, we will bring your carriers to the table as part of the stewardship process to evaluate coverage and goals. Gallagher’s stewardship report uses **CORE360™** to analyze how we’ve managed your total cost of risk and focus on the core areas of account management, marketing and risk control and claims support. Reports are also customized around your annual objectives, and may include:

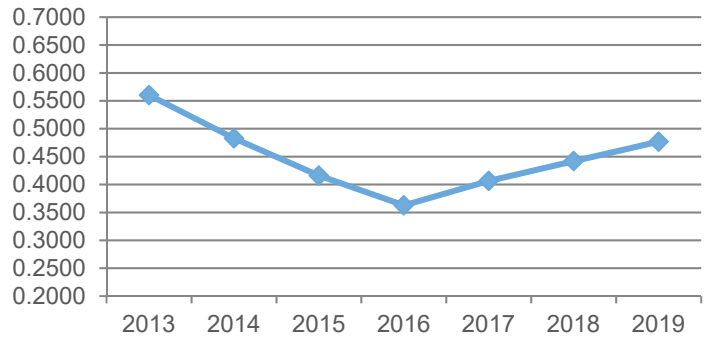
- Trend analysis
- Collateral analysis & required reserve study
- Targeted benchmarking
- Emerging risk analysis
- Loss projections/stratifications
- Umbrella limit analysis
- Broker engagement & communication evaluation

The below are graphs from the most recent Stewardship report for the City that showcases our successes in a difficult marketplace.

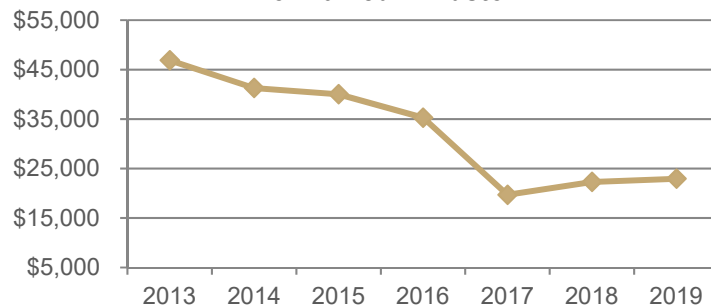
Coral Gables' Historical Excess WC Rate per \$100



Coral Gables' Historical Rate per \$100 of Property Coverage



Coral Gables' Historical Price per \$1 Million of Named Windstorm




Additional information on prior contracts is available.

CORE360™ Stewardship Scorecard


Below is your 2019 score card of what we will present to you at your renewal. Your CORE360™ Stewardship Scorecard has been developed for you to get a quick snapshot of how we plan to impact your total cost of risk over time, by monetizing the cost of risk changes by cost drive.

The City's 2019 Scorecard




Insurance Premiums

- Cyber Liability – 37% premium reduction in 2018 and a 1% premium reduction in 2019
- Excess WC – Flat rate renewal
- Equipment Breakdown - 3 year rate guarantee
- Crime – 3% premium decrease
- Sports ADD – 21% premium decrease
- Package – 2 year rate guarantee and 26% premium reduction over the past 3 years




Program Structure

- Equipment Breakdown – Increased limit from \$50MM to \$250MM
- Sports ADD – Increased ADD Agg limit from \$100K to \$500K
- Terrorism & Property Policy – Decreased deductible from \$50K to \$10K




Coverage Gaps

- Sports ADD – Increased ADD Agg sublimit from \$100K to \$500K
- Flood – Changed valuation from Actual Cash Value to Replacement Cost
- Provided flood coverage for 2 locations in a Special Flood Hazard Area.




Uninsured & Uninsurable Losses

- The city purchased comprehensive pollution liability coverage in 2019
- The city purchased Active Assailant coverage in 2019



Loss Prevention & Claims

- Brit has provided \$6,000 grant for loss control resources or funding.
- AJG Loss Control Team has and will continue to provide 3 two hours Safety Supervisor Management Skills Training sessions



Contractual Liability

- Issued 92 Certificates of Insurance on the city's behalf between 5/1/2018-5/1/2019
- Issued 160 Certificates of Insurance on the city's behalf between 5/1/2019-11/5/2019

3) Provide a list with contact information of clients, if any, that have discontinued use of Proposer's services within the past two (2) years and indicate the reasons for the same. The City reserves the right to contact any reference as part of the evaluation process.

The City of Miami Beach completed a Request for Proposal process last year. As part of this process, Gallagher prepared a proposal and pursued the opportunity with the City of Miami Beach. As with other Public Entities, our client's needs and service levels are critical to our efforts. The RFP process identifies those areas. Unfortunately, due to technical difficulties, our response was submitted less than 5 minutes past the requested deadline. A decision was made to disqualify our response based solely on the submittal time and not the content.

Section 5: Price Proposal

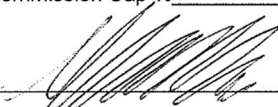
1) Provide pricing utilizing the Price Proposal from under Section 8.

PROPOSAL PRICING FORM

**RFP 2019-041 RFP 2019-041 Risk Management & Insurance
Brokerage Services**

Flat Annual Fee \$ \$90,000

Intermediary Commission Cap % 5%

Authorized Signature: 

Print/Type Name: Maria Perez

E-mail: Maria_Perez@ajg.com

Firm Name: Arthur J. Gallagher Risk Management Services, Inc.

Address: 9155 S. Dadeland Blvd., Suite 1112

Title: Area Senior Vice President

Phone: 305.639.3136

Fax: _____

F.E.I.N. No: 36-2102482

City: Miami State: FL

Appendix

THE

GALLAGHER

WAY

Shared Values at Gallagher are the rock foundation of the Company and our Culture. **What is a Shared Value?** These are concepts that the vast majority of the movers and shakers in the Company passionately adhere to. **What are some of Gallagher's Shared Values?**

1. We are a sales and marketing company dedicated to providing excellence in risk management services to our clients.
2. We support one another. We believe in one another. We acknowledge and respect the ability of one another.
3. We push for professional excellence.
4. We can all improve and learn from one another.
5. There are no second-class citizens — everyone is important and everyone's job is important.
6. We're an open society.
7. Empathy for the other person is not a weakness.
8. Suspicion breeds more suspicion. To trust and be trusted is vital.
9. Leaders need followers. How leaders treat followers has a direct impact on the effectiveness of the leader.
10. Interpersonal business relationships should be built.
11. We all need one another. We are all cogs in a wheel.
12. No department or person is an island.
13. Professional courtesy is expected.
14. Never ask someone to do something you wouldn't do yourself.
15. I consider myself support for our sales and marketing. We can't make things happen without each other. We are a team.
16. Loyalty and respect are earned — not dictated.
17. Fear is a turnoff.
18. People skills are very important at Arthur J. Gallagher & Co.
19. We're a very competitive and aggressive company.
20. We run to problems — not away from them.
21. We adhere to the highest standards of moral and ethical behavior.
22. People work harder and are more effective when they're turned on — not turned off.
23. We are a warm, close company. This is a strength — not a weakness.
24. We must continue building a professional company — together — as a team.
25. Shared values can be altered with circumstances — but carefully and with tact and consideration for one another's needs.

When accepted Shared Values are changed or challenged, the emotional impact and negative feelings can damage the Company.

ROBERT E. GALLAGHER
MAY 1984



Gallagher

Innovations in Diversity & Inclusion Award 2018



Insurance | Risk Management | Consulting



At Gallagher, we take our innovation seriously.

We are proud to announce that Gallagher Connect Partners was recognized with an **Award of Excellence by Profiles in Diversity Journal®** in the 15th year of their **Innovations in Diversity & Inclusion Award**.

This Award honors corporations, organizations, and institutions that have developed innovative solutions in the area of workforce diversity, inclusion and human equity.

At Gallagher, we have a heritage of putting our clients first, and the primary goal of Gallagher Connect Partners is to serve our clients with inclusive and innovative business solutions, because we believe that we are stronger when we stand together. Gallagher is extremely proud of this distinguished accomplishment, and we pledge to continue to develop new, innovative solutions and opportunities for all of our clients, as we have done for more than 90 years.

That's our promise to you; that's **The Gallagher Way**.

About GALLAGHER CONNECT PARTNERS

Gallagher Connect Partners is an inclusive, collaborative insurance broker and consultant network built on trust - comprised of minority, women, and other diverse certified insurance professionals. Through this unique program, Gallagher clients have expanded access to thought leadership, intellectual capital, innovative business solutions, and increased spend with diverse suppliers.

About DIVERSITY JOURNAL®

Diversity Journal® is a quarterly magazine which focuses on diversity and inclusion in business, government, nonprofits, higher education and military settings.



**INNOVATIONS
IN DIVERSITY AWARDS**



Gallagher at a glance

We help you face your future with confidence. Gallagher has been designing solutions to meet our clients' unique needs for more than 90 years. We pioneered many of the innovations in risk management used by businesses in all industries today.

- A global corporation with a strong heritage and culture
- Divisions specializing in retail insurance brokerage operations, benefits and HR consulting, wholesale distribution, and third-party administration and claims processing.
- More than 850 offices in 49 countries and over \$5 billion in brokerage & risk management revenues.
- Client-service capabilities in more than 150 countries around the world through a global network of correspondent brokers and consultants.
- Founded in 1927, publicly traded since 1984.

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