



AUGUST 27, 2025 AT 2:00PM

City of Coral Gables, FL

RESPONSE TO REQUEST FOR PROPOSAL FOR
INSURANCE BROKERAGE AND RISK MANAGEMENT
SERVICES

RFP NO. 2025-019

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

Presented By:

Maria Perez

Area Senior Vice President

Maria_Perez@ajg.com | D: 305-639-3136



Insurance | Risk Management | Consulting

Table of Contents

Section

Section I: Title Page, Table of Contents, Required Forms, and Minimum Qualification Requirements 3

 Proposer’s Acknowledgement Form..... 4

 Solicitation Submission Check List..... 5

 Proposer’s Affidavit and Schedules A through H 8

 E-Verify Affidavit 16

 Minimum Qualification Requirements 17

 Certificates of Liability Insurance 26

 Lobbyist Registration & Oral Presentation Forms 28

Cover Letter 32

Section II: Experience and Proposer’s Qualifications 34

Section III: Project Understanding, Proposed Approach and Methodology 57

Section IV: Past Performance and References..... 87

Section V: Agreement Comments/Exceptions 100

Section VI: Price Proposal..... 102

Appendix..... 104

The Gallagher Way..... 106

Section I: Title Page, Table of Contents, Required Forms, and Minimum Qualification Requirements

Proposer's Acknowledgement Form

CITY OF CORAL GABLES, FL

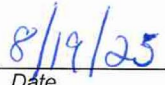
2800 SW 72nd Avenue, Miami, FL 33155
Finance Department / Procurement Division
Tel: 305-460-5102 / Fax: 305-261-1601

PROPOSER'S ACKNOWLEDGEMENT

RFP No.: 2025-019 RFP Title: Insurance Brokerage and Risk Management Services 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.	Electronic submittals must be received prior to 2:00 p.m., August 20, 2025, via INFOR and will remain valid for 120 calendar days. Submittals received after the specified date and time will not be accepted. Contact: Neivy Garcia Title: Procurement Specialist Telephone: 305-460-5121 Email: ngarcia2@coralgables.com contracts@coralgables.com
Proposer Name: Arthur J. Gallagher Risk Management Services, LLC	FEIN or SS Number: 36-2102482
Complete Mailing Address: 9155 S. Dadeland Blvd., Suite 1112, Miami, FL 33156	Telephone No.: 305-639-3137 Cellular No.:
Indicate type of organization below: Corporation: ☒ Partnership: ☐ Individual: ☐ Other: ☐	Fax No.:
Bid Bond/Security Bond (if applicable) N/A	Email: PaulR_Murphy@ajg.com

ATTENTION: THIS FORM ALONG WITH ALL REQUIRED RFP FORMS MUST BE COMPLETED, SIGNED (PREFERABLY IN BLUE INK), 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 PREFERABLY IN BLUE INK, 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 Paul Murphy	 Title	 Date
---	---	---

SOLICITATION SUBMISSION CHECKLIST

Request for Proposals (RFP) No. 2025-019

COMPANY NAME: (Please Print): <u>Arthur J. Gallagher Risk Management Services, LLC</u>	
Phone: <u>305-639-3137</u>	Email: <u>PaulR_Murphy@ajg.com</u>

A response package numbered by page must be submitted ELECTRONICALLY via INFOR. Please provide the PAGE NUMBER of your solicitation response 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 # 5-7**
- 5) Fill out, sign, notarize (as applicable), and submit the Proposer's Affidavit and Schedules A through H. **PAGE # 8-15**
- 6) Fill out, E-Verify Affidavit **PAGE # 16**
- 7) Minimum Qualification Requirements: submit detailed verifiable information affirmatively documenting compliance with the Minimum Qualifications Requirements shown in Section 3. **PAGE # 17-27**
- 8) Fill out, Lobbyist Registration & Oral Presentation Forms **PAGE # 28-31**

SUBMITTAL - SECTION II: EXPERIENCE AND PROPOSER'S QUALIFICATIONS

(i) FOR PROPOSER:

- 1) Provide a complete history and description of your company, including, but not limited to, the number of years in business, size, number of employees, office location, copy of applicable licenses/certifications, credentials, capabilities, and capacity to meet the City's needs. **PAGE # 35-37**
- 2) Describe the Proposer's relevant knowledge and experience in providing the services described in the "Scope of Services" to public sector agencies similar in size to the City of Coral Gables. **PAGE # 38-40**
- 3) 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 # 41-43**

(ii) FOR KEY PERSONNEL:

- 1) 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. 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. **PAGE # 44-54**
- 2) 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. 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. **PAGE # 55-56**

SUBMITTAL - SECTION III: PROJECT APPROACH AND METHODOLOGY

- 1) Describe in detail your approach to performing 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 and communication with City staff and Consultants. Indicate how the Proposer intends to positively and innovatively work with the City in providing the services outlined in this RFP. **PAGE# 58-66**
- 2) Provide a detailed plan outlining the approach to securing insurance coverage for the City, along with the implementation of loss control services over the upcoming year. The plan should include defined tasks, subtasks, key milestones, and decision points. Incorporate visual tools such as graphs and charts where appropriate to enhance clarity and presentation. **PAGE # 67-75**
- 3) 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 # 76-86**

SUBMITTAL – SECTION IV: PAST PERFORMANCE AND REFERENCES

- 1) Using the required Attachment A - Reference Form, provide a minimum of three (3) references (but no more than five (5) for which Proposer has performed same (or similar) scope of services in the last five (5) years. *This information must be provided utilizing the City of Coral Gables Reference Form (Attachment A) ONLY. References submitted in any other format will not be accepted. DO NOT include work/services performed for the City of Coral Gables or City employees as reference (City related experience will be outlined in the request below).* **PAGE # 88-90**

This information must be provided utilizing the City of Coral Gables Reference Form (Attachment A) ONLY. References submitted in any other format will not be accepted.

- 2) List all contracts for which the Proposer as performed (past and present) as a PRIME for the City of Coral Gables. The City will review all contracts the Proposer has performed for the City. Any and all Proposer's performance records (satisfactory and unsatisfactory) will be utilized in the evaluation process regardless of the type of work performed for the city. **PAGE # 91**
- 3) Provide a list with contact information (Name of Agency, contact person, telephone number, email address) of all public sector clients in the last ten (10) years, and include if any, that have discontinued use of Proposer's services within the last two (2) years and indicate the reasons for the same. Additionally, please provide any documentation related to performance issues of the current or past contracts to include any non-performance reports or notices to cure. The list of projects shall include the name of the project, the value, date(s) of

project, etc. The City reserves the right to contact any reference or current customer identified as part of the evaluation process. **PAGE # 91-98**

- 4) Please identify each incident within the last five (5) years where a civil, criminal, administrative, other similar proceeding was filed or is pending, if such proceeding arises from or is a dispute concerning the Proposer's rights, remedies or duties under a contract for the same (or similar) type services to be provided under this RFP (See Schedule D of Attachment B). **PAGE # 99**

SUBMITTAL – SECTION V: AGREEMENT COMMENTS/ EXCEPTIONS

- 1) Please follow the instructions as outlined in Section 1.6 Agreement Execution. The acceptance of or any exceptions taken to the terms and conditions of the City's Agreement shall be considered a part of a Proposer's submittal and will be considered by the Evaluation Committee. **PAGE # 101**

SUBMITTAL – SECTION VI: PRICE PROPOSAL

- 1) Provide pricing in INFOR for Annual Flat Fee and an Intermediary Commission Cap. **PAGE # 103**

-- 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 all of the required information. DO NOT INCLUDE A COPY OF THE ORIGINAL SOLICITATION.
- ☒ 3. **Prepare and submit ONE (1) electronic copy via INFOR.**
- ☒ 4. Make sure your Response is submitted prior to the submittal deadline. **Late responses 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 A through H

PROPOSER'S AFFIDAVIT

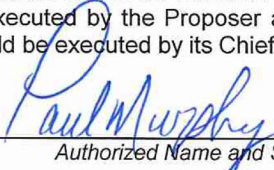
SOLICITATION: RFP 2025-019 Insurance Brokerage and Risk Management Services

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 CODE 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.

 _____ Authorized Name and Signature	Area President	8/19/25
Paul Murphy	Title	Date

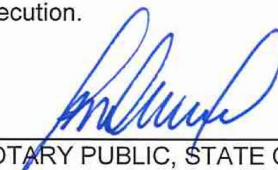
RFP 2025-019 Insurance Brokerage and Risk Management Services

STATE OF Florida

COUNTY OF Miami-Dade

On this 19th day of August, 2025, before me the undersigned Notary Public of
the State of Florida, personally appeared Paul Murphy
(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.


NOTARY PUBLIC, STATE OF Florida

Mayte Gandulfo
(Name of notary Public; Print, Stamp or
Type as Commissioned.)

Personally know to me. or Produced
Identification:

(Type of Identification Produced)

NOTARY PUBLIC
SEAL OF OFFICE:



RFP 2025-019 Insurance Brokerage and Risk Management Services

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 Authorized Representative, Paul Murphy
(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.

RFP 2025-019 Insurance Brokerage and Risk Management Services

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 "D" CITY OF CORAL GABLES – PROPOSER'S QUALIFICATION STATEMENT

The undersigned declares the truth and correctness of all statements and all answers to questions made hereinafter:

GENERAL COMPANY INFORMATION:

Company Name: Arthur J. Gallagher Risk Management Services, LLC

Address: 9155 S. Dadeland Blvd., Suite 1112 Miami, FL 33156
Street City State Zip Code

Telephone No: (305) 639-3137 Fax No: () Email: PaulR_Murphy@ajg.com

How many years has your company been in business under its present name? 98 Years

Arthur J. Gallagher & Co. was created in 1927.

If Proposer is operating under Fictitious Name, submit evidence of compliance with Florida Fictitious Name Statue:

N/A

Under what former names has your company operated? : N/A

At what address was that company located? N/A

Is your Company Certified? Yes X No If Yes, **ATTACH COPY** of Certification.

Is your Company Licensed? Yes X No If Yes, **ATTACH COPY** of License

Has your company or its senior officers ever declared bankruptcy?

Yes No X If yes, explain:

LEGAL INFORMATION:

Please identify each incident ***within the last five (5) years*** where a civil, criminal, administrative, other similar proceeding was filed or is pending, if such proceeding arises from or is a dispute concerning the Proposer's rights, remedies or duties under a contract for the same or similar type services to be provided under this RFQ (***A response is required. If applicable please indicate "none" or list specific information related to this question. Please be mindful that responses provided for this question will be independently verified.***)

As with any business, Arthur J. Gallagher & Co. and its affiliates ("Gallagher") may be involved in multiple regulatory actions, investigations or lawsuits (collectively, "Actions"). Specific details of Actions to which Gallagher is subject are noted in reports to the SEC, which are available in the Investor Relations/SEC Filings section at www.ajg.com, particularly in the "Commitments, Contingencies and Off-Balance Sheet Arrangements" footnote to Gallagher's financial statements set out in Gallagher's most-recent Annual Report on Form 10-K and Quarterly Report on Form 10-Q. You may access these forms at ajg.com, under the tab "Investor Relations."
We respect your interest in asking this question but are unable to give any more specific detail than can be found within the public information locations noted in this response.

Has your company ever been debarred or suspended from doing business with any government entity?

Yes No X If Yes, explain

RFP 2025-019 Insurance Brokerage and Risk Management Services

SCHEDULE "E" CITY OF CORAL GABLES – CODE OF ETHICS, CONFLICT OF INTEREST, AND CODE 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 RFP 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 8/12/25 Addendum No. _____ Date _____

Addendum No. _____ Date _____ Addendum No. _____ Date _____

Addendum No. _____ Date _____ Addendum No. _____ Date _____

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

RFP 2025-019 Insurance Brokerage and Risk Management Services



**City of Coral Gables
Finance Department/Procurement Division**

Employer E-Verify Affidavit

By executing this affidavit, the undersigned employer verifies its compliance with F.S. 448.095, stating affirmatively that the individual, firm or corporation has registered with and utilizes the federal work authorization program commonly known as E-Verify, or any subsequent replacement program, in accordance with the applicable provisions and deadlines established in F.S. 448.095 which prohibits the employment, contracting or sub-contracting with an unauthorized alien. The undersigned employer further confirms that it has obtained all necessary affidavits from its subcontractors, if applicable, in compliance with F.S. 448.095, and that such affidavits shall be provided to the City upon request. Failure to comply with the requirements of F.S. 448.095 may result in termination of the employer's contract with the City of Coral Gables. Finally, the undersigned employer hereby attests that its federal work authorization user identification number and date of authorization are as follows:

36-2102482

Federal Work Authorization User Identification Number

8/19/25

Date of Authorization

I hereby declare under penalty of perjury that the foregoing is true and correct.

Executed on 8/19/25 in Miami (city), FL (state).

Paul Murphy
Signature of Authorized Officer or Agent

Paul Murphy, Area President

Printed Name and Title of Authorized Officer or Agent

SUBSCRIBED AND SWORN BEFORE ME
ON THIS THE 19 DAY OF August, 2025.

Mayte Gandulfo
NOTARY PUBLIC
My Commission Expires:



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.

MINIMUM QUALIFICATIONS:

(A) PROPOSERS SHALL:

Using Attachment A – Reference Form, Demonstrate Items 1 and 2 Below:

(1) Be regularly engaged in the business of providing goods and/or services similar in scope and size as described in the "Scope of Services" for a minimum of five (5) years. Bidder's ability to demonstrate the minimum of five (5) years shall be verified through bidder's references provided.

Gallagher has been consistently engaged in the business of providing broker services to public sector clients similar in scope and size to the City of Coral Gables as described in the "Scope of Services" for well over five (5) years. We possess extensive expertise, and this experience is supported by the references included on the Reference Form and found within our submission.

(2) Provide a minimum of three (3) same (or similar) engagements satisfactorily performed in the last five (5) years. All references must outline the specific dates when the service(s) were provided and cover the full minimum number of years of experience as stated above.

At least one (1) of the references' start date must cover the five (5) year period from the issuance date of this solicitation.

This statement highlights Gallagher's extensive experience and expertise in delivering services comparable to those outlined in the "Scope of Services." It emphasizes that Gallagher has been consistently engaged in such business activities for over five years, showcasing a proven track record. Additionally, the inclusion of references in the submission further supports and validates this experience, providing credibility and assurance to stakeholders or clients.



CITY OF CORAL GABLES REFERENCE FORM
RFP No. 2025-019 Insurance Brokerage and Risk Management Services

Complete the form as indicated below, to provide the required information as outlined in Section 3 of the solicitation. The City shall contact the companies listed below to verify the work performed on behalf of your company. All fields must be completed.

Reference # 1 must cover the minimum five 5 year period from the issuance date of this solicitation.

1. Project Name/Location City of Riviera Beach, 1481 W. 15th Street, Riviera Beach, FL 33404

Owner Name _____

Contact Person Stephen Gude, Senior Human Resources Manager

Contact Telephone No. 561-840-4880

Email Address: sgude@rivierabeach.org

Yearly Budget/Cost \$3,388,475

Dates of Contract From: 1979 To: Present

Project Description Property & Casualty broker services.

Additional References must cover similar engagements satisfactorily performed in the last five 5 years.

2. Project Name/Location City of Pembroke Pines, 601 City Center Way, Suite 305, Pembroke Pines, FL 33026

Owner Name _____

Contact Person Daniel Rotstein, Human Resources & Risk Management Director

Contact Telephone No. 954-392-2090

Email Address: drotstein@ppines.com

Yearly Budget/Cost \$5,541,902

Dates of Contract From: 1989 To: Present

Project Description Property & Casualty broker services.



3. Project Name/Location City of West Palm Beach, 401 Clematis Street, 3rd Floor, West Palm Beach, FL 33401
- Owner Name _____
- Contact Person Tim Scott, Risk Manager
- Contact Telephone No. 561-494-1136
- Email Address: tscott@wpb.org
- Yearly Budget/Cost \$4,656,368
- Dates of Contract From: 2018 To: Present
- Project Description Property & Casualty broker services.
- _____
- _____
4. Project Name/Location Monroe County School District, 241 Trumbo Road, Key West, FL 33040
- Owner Name _____
- Contact Person Christian (Gaby) Henriquez, Risk Manager
- Contact Telephone No. 305-293-1400 ext. 53341
- Email Address: gaby.henriquez@keysschools.com
- Yearly Budget/Cost \$2,095,136
- Dates of Contract From: 1990 To: Present
- Project Description Property & Casualty broker services.
- _____
- _____
5. Project Name/Location Broward Sheriff's Office, 2601 W. Broward Blvd., Ft. Lauderdale, FL 33312
- Owner Name _____
- Contact Person John Greene, Director of Risk Management
- Contact Telephone No. 954-831-8354
- Email Address: john_greene@sheriff.org



The City of Coral Gables
Procurement Division
2800 S.W. 72ND AVENUE
MIAMI, FLORIDA 33155

Yearly Budget/Cost	\$3,373,837
Dates of Contract	From: 2023 To: Present
Project Description	Property & Casualty broker services.
6. Project Name/Location	Miami-Dade County BOCC, 111 NW 1st Street, Suite 2340, Miami, FL 33128
Owner Name	
Contact Person	Odilon (Odi) Joseph, Assistant Division Director, Risk Management
Contact Telephone No.	305-375-3062
Email Address:	odilon.joseph@miamidade.gov
Yearly Budget/Cost	\$19,147,716
Dates of Contract	From: 1984 To: Present
Project Description	Property & Casualty broker services.

BIDDER INFORMATION:

Company Name: Arthur J. Gallagher Risk Management Services, LLC
Representative: Paul Murphy
Address: 9115 S. Dadeland Blvd., Suite 1112, Miami, FL 33156
Telephone No.: 305-639-3137
Fax No.:
Email Address: PaulR_Murphy@ajg.com

(B) KEY PERSONNEL:

(1) A minimum of five (5) years of experience in providing insurance brokerage and risk management services to private and public entities of similar size to the City. Identify all key personnel who will be assigned to this engagement and include resumes for each in your response.

All members of the Gallagher Team have more than 5 years of experience providing insurance brokerage and risk management services to public entities such as the City of Coral Gables. In fact, our team averages more than 34 years of insurance industry experience.

Maria Perez brings over 35 years of insurance industry experience. She has spent the majority of that time delivering insurance brokerage and risk management services to public entities and not-for-profits comparable in size to the City. She has been a valued member of the Gallagher team for the past 34 years.

Ilene Abella first joined Gallagher in 1990. She has spent most of these years dedicated to providing risk management services and designing tailored insurance programs for Gallagher’s Florida governmental entities. She currently serves as one of Gallagher Public Sector’s Regional Directors.

Please see pages 45-54 for a list of our full Gallagher team and as well as individual resumes.

(2) Maintain a current, Florida 2-20 Property & Casualty Agent’s License for all Key Personnel. Provide a copy of the license(s) for all key personnel in your response.

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

MARIA B PEREZ
License Number : A203240

Resident Insurance License
•0220 - GENERAL LINES (PROP & CAS)

Issue Date
06/06/2000


Jimmy Patronis
Chief Financial Officer
State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

AMPYR CABRERA
License Number : D010167

Resident Insurance License
•0220 - GENERAL LINES (PROP & CAS)

Issue Date
05/12/2004


Jimmy Patronis
Chief Financial Officer
State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

ILENE DAWN ABELLA
License Number : A000308

Resident Insurance License
•0220 - GENERAL LINES (PROP & CAS)

Issue Date
09/16/1991


Jimmy Patronis
Chief Financial Officer
State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

ANTONIO LUIS ABELLA
License Number : A000307

Resident Insurance License
•0120 - SURPLUS LINES
•0220 - GENERAL LINES (PROP & CAS)

Issue Date
10/10/2006
10/26/1989


Jimmy Patronis
Chief Financial Officer
State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

BRIDGETTE GEIST

License Number : W375684

Non Resident Insurance License

•0920 - NONRES GEN LINES (PROP & CAS)

Issue Date

04/01/2025

NOTICE - This non-resident license is limited to the classes of insurance reflected above and is further limited to ONLY those classes of insurance for which you are licensed in your home state.

Please Note:

A licensee may only transact insurance with an actual appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or insurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status, you should contact the Florida Department of Financial Services immediately. The license will expire if you fail to notify the department of any change of insurance class. If such expiration occurs, the individual will be required to re-qualify as a full-time agent/broker. If this license was obtained by passing a financial examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in F.S. 281.01 and 281.02, Florida Statutes. A licensee may track their continuing education requirements compliance or deficiency on the myFLHDS website. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at www.myflhds.com/licensesagents.

Chief Financial Officer

State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

KATHLEEN MARIE HILL

License Number : A119236

Resident Insurance License

•0220 - GENERAL LINES (PROP & CAS)

Issue Date

02/06/1979

Please Note:

A licensee may only transact insurance with an actual appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or insurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status, you should contact the Florida Department of Financial Services immediately. The license will expire if you fail to notify the department of any change of insurance class. If such expiration occurs, the individual will be required to re-qualify as a full-time agent/broker. If this license was obtained by passing a financial examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in F.S. 281.01 and 281.02, Florida Statutes. A licensee may track their continuing education requirements compliance or deficiency on the myFLHDS website. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at www.myflhds.com/licensesagents.

Chief Financial Officer

State of Florida

GENERAL QUALIFICATIONS:
The following represent the general qualification(s) required by the successful Proposer prior to final award or contract execution:

(A) PROPOSERS WILL:

(1) Provide proof of active status or documentation evidencing Proposer is currently seeking active status with the Florida Department of State, Division of Corporation. Submittals: Current Florida Department of State, Division of Corporation certificate or equivalent document.

FLORIDA DEPARTMENT of FINANCIAL SERVICES

ARTHUR J. GALLAGHER RISK MANAGEMENT

SERVICES,LLC

2850 GOLF RD

ROLLING MEADOWS IL 60008

Agency License Number L016894

Location Number: 132429

Issued On 09/12/2006

Pursuant To Section 626.0428, Florida Statutes, This Agency Location Shall Be In The Active Full-Time Charge Of A Licensed And Appointed Agent Holding The Required Agent Licenses To Transact The Lines Of Insurance Being Handled At This Location.

Pursuant To Subsection 626.172(4), Florida Statutes, Each Agency Location Must Display The License Prominently In A Manner That Makes It Clearly Visible To Any Customer Or Potential Customer Who Enters The Agency Location.



Jimmy Patronis

Chief Financial Officer

State of Florida

22 | © 2025 Arthur J. Gallagher & Co.

City of Coral Gables, FL

Secretary's Certificate

Arthur J. Gallagher Risk Management Services, LLC

I, Donna Jenner, do hereby certify that:

1. I am the duly elected and qualified Secretary of Arthur J. Gallagher Risk Management Services, LLC (the "Company") a limited liability company, duly organized, existing and in good standing under the laws of the State of Delaware;
2. In such capacity, I have access to and am familiar with the corporate records of the Company; and
3. Paul Murphy is the Area President of the Company and in such capacity has the authority to sign the documents, including but not limited to, contracts, non-disclosure agreements, requests for proposals and fee agreements on behalf of the Company; and
4. Such authority has not been rescinded, revoked, amended or modified in any respect and remains in full force and effect as of the date hereof.

IN WITNESS WHEREOF, the undersigned has set her hand and affixed the seal of this Company as of this 5th day of August, 2025.

Donna Jenner

Donna Jenner, Secretary



MIAMI-DADE COUNTY, FLORIDA



FINANCE DEPARTMENT
TAX COLLECTION DIVISION
LOCAL BUSINESS TAX SECTION
200 NW 2ND AVE, 3RD FLOOR
MIAMI, FLORIDA 33128
T (305) 270-4949 F (305) 372-6368
www.miamidade.gov

April 6, 2020

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

To Whom It May Concern,

This is in response to your e-mailed inquiry regarding the Miami-Dade County Local Business Tax Receipt (formally known as Occupational License Tax) requested for your business.

Insurance companies / sales operating in Miami-Dade County are exempt from the Miami-Dade County Local Business Tax, pursuant to F.S. 624.506 (2).

You may still be required a Certificate of Use & Occupancy from either the municipality that your business is operating from or from the County Planning & Zoning Section (Regulatory & Economic Resources Dept.) if operating from the Unincorporated area of Miami-Dade County.

If you have any other Local Business Tax questions or concerns, please call 305-375-3582.

Sincerely,

A handwritten signature in blue ink that reads "Martha Manthorpe, TSSA".

Martha Manthorpe, Supervisor II
Miami-Dade County Local Business Tax

Insurance exempt ltr.doc

Delaware

The First State

Page 1

I, CHARUNI PATIBANDA-SANCHEZ, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, LLC" IS DULY FORMED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE THIRTY-FIRST DAY OF MARCH, A.D. 2025.

AND I DO HEREBY FURTHER CERTIFY THAT THE ANNUAL TAXES HAVE BEEN PAID TO DATE.



7217893 8300

SR# 20251323111

You may verify this certificate online at corp.delaware.gov/authver.shtml

A handwritten signature in cursive script, reading "C. B. Sanchez".

Charuni Patibanda-Sanchez, Secretary of State

Authentication: 203317607

Date: 03-31-25

Certificates of Liability Insurance



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
8/8/2025

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, LLC 300 S Riverside Plaza Ste 1500 Chicago IL 60606	CONTACT NAME:	
	PHONE (A/C, No, Ext): 312-704-0100	FAX (A/C, No): 312-803-7443
	E-MAIL ADDRESS:	
	INSURER(S) AFFORDING COVERAGE	
	INSURER A : Arch Insurance Company	
	INSURER B : Continental Insurance Company	
INSURED Arthur J Gallagher & Co (P&C) 2850 West Golf Road Rolling Meadows, IL 60008	INSURER C : Arch Indemnity Insurance Company	
	INSURER D :	
	INSURER E :	
	INSURER F :	
	NAIC #	

COVERAGES CERTIFICATE NUMBER: 22664832 REVISION NUMBER:

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☒ LOC ☐ OTHER:	Y	Y	41GPP4938417	10/1/2024	10/1/2025	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMP/OP AGG \$ 4,000,000 \$
A	☒ AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY		Y	41CAB4938317 41CAB4939017	10/1/2024 10/1/2024	10/1/2025 10/1/2025	COMBINED SINGLE LIMIT (Ea accident) \$ 5,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	☒ UMBRELLA LIAB ☒ EXCESS LIAB ☐ DED ☒ RETENTION \$ 10,000			7034611269	10/1/2024	10/1/2025	EACH OCCURRENCE \$ 25,000,000 AGGREGATE \$ 25,000,000 \$
A	☒ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/ MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N ☒ N	N/A	44WC10501917 41WC14938117	10/1/2024 10/1/2024	10/1/2025 10/1/2025	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

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

General Liability:

General Aggregate Per Location Subject to \$10 Mil Policy aggregate.

coverage extends to Arthur J Gallagher offices 9155 S Dadeland Blvd Suite 1112 Miami, FL 33156 and 2255 Glades Road Suite 200E, Boca Raton, FL 33431

City of Coral Gables is included as Additional Insureds solely with respect to General Liability on primary and non-contributory basis coverage as required by written contract. A Waiver of Subrogation in favor of Additional Insureds are included under the General Liability and Workers Compensation coverages as evidenced herein as required by 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



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

8/6/2025

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, LLC 300 S Riverside Plaza Ste 1500 Chicago IL 60606	CONTACT NAME: PHONE (A/C, No, Ext): 312-704-0100 E-MAIL ADDRESS: certrequests@ajg.com FAX (A/C, No): 312-803-7443
INSURED ARTHJGA113 Arthur J Gallagher & Co and its Subsidiaries 2850 West Golf Road Rolling Meadows, IL 60008	INSURER(S) AFFORDING COVERAGE INSURER A: Lexington Insurance Company INSURER B: XL Specialty Insurance Company INSURER C: Underwriters at Lloyd's London INSURER D: INSURER E: INSURER F:
	NAIC # 19437 37885 15792

COVERAGES**CERTIFICATE NUMBER:** 1532852477**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 ☐ CLAIMS-MADE ☐ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ 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 ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) ☐ Y / N If yes, describe under DESCRIPTION OF OPERATIONS below						PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Errors & Omissions			016024438	10/1/2024	10/1/2025	Per Claim/Aggregate \$12,000,000
B	Excess Errors & Omissions			ELU199733-24	10/1/2024	10/1/2025	Per Claim/Aggregate \$10,000,000
C	Excess Errors & Omissions			F10121924	10/1/2024	10/1/2025	Per Claim/Aggregate \$13,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Coverage Extends to: Arthur J. Gallagher, LLC 9155 S. Dadeland Blvd Suite 1112, Miami, FL 33156

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
---	---

© 1988-2015 ACORD CORPORATION. All rights reserved.

ACORD 25 (2016/03)

The ACORD name and logo are registered marks of ACORD

Lobbyist Registration & Oral Presentation Forms

CITY OF CORAL GABLES
FINANCE DEPARTMENT/PROCUREMENT DIVISION
LOBBYIST REGISTRATION FORM

SOLICITATION NAME/NUMBER: Arthur J. Gallagher Risk Management Services, LLC

The Bidder/Proposer certifies that it understands if it has retained a lobbyist(s) to lobby in connection with this specific competitive solicitation that each lobbyist retained has timely filed the registration or amended registration required under the City of Coral Gables Lobbyist Registration requirement pursuant to Ordinance 2021-24 as outlined below:

Lobbyist means an individual, firm, corporation, partnership, or other legal entity employed or retained, whether paid or not, by a principal, or that contracts with a third-party for economic consideration to perform lobbying activities on behalf of a principal.

Lobbying activity means any attempt to influence or encourage the passage or defeat of, or modification to, governmental actions, including, but not limited to, ordinances, resolutions, rules, regulations, executive orders, and procurement actions or decisions of the city commission, the mayor, any city board or committee, or any city personnel. The term "lobbying activity" encompasses all forms of communication, whether oral, written, or electronic, during the entire decision-making process on actions, decisions, or recommendations which foreseeably will be heard or reviewed by city personnel. This definition shall be subject to the exceptions stated below.

Procurement matter means the city's processes for the purchase of goods and services, including, but not limited to, processes related to the acquisition of: technology; public works; design services; construction, professional architecture, engineering, landscape architecture, land surveying, and mapping services; the purchase, lease or sale of real property; and the acquisition, granting, or other interest in real property.

City personnel means those city officials, officers and employees who are entrusted with the day-to-day policy setting, operation, and management of certain defined city functions or areas of responsibility, even though ultimate responsibility for such functions or areas rests with the city commission, with the exception of the City Attorney, Deputy City Attorney, and Assistant City Attorneys, advisory personnel (members of city advisory boards and agencies whose sole or primary responsibility is to recommend legislation or give advice to the city commission); and any employee of a city department or division with the authority to participate in procurement matters, when the communication involves such procurement.

Affidavit requirement. The following provisions shall apply to certain individuals who, in procurement matters participate in oral presentations or recorded negotiation meetings and sessions:

- a. The principal shall list on an affidavit form, provided by the City, all technical experts or employees of the principal whose normal scope of employment does not include lobbying activities and whose sole participation in the city procurement matter involves an appearance and participation in a city procurement matter involves an appearance and participation in an oral presentation before a city certification, evaluation, selection, technical review or similar committee, or recorded negotiation meetings or sessions.
- b. No person shall appear before any procurement committee or at any procurement negotiation meeting or session on behalf of a principal unless he/she has been listed as part of the principal's presentation or negotiation team or has registered as a lobbyist. For purposes of this subsection only, the listed members of the oral presentation or negotiation team shall not be required to separately register as lobbyists or pay any registration fees. The affidavit will be filed by the city procurement staff with the city clerk at the after the proposal is submitted or prior to the recorded negotiation meeting or session. Notwithstanding the foregoing, any person who engages in lobbying activities in addition to appearing before a procurement committee to make an oral presentation, or at a recorded procurement negotiation meeting or session, shall comply with all lobbyist registration requirements.

The Bidder/Proposer hereby certifies that: (select one)

☒ It has not retained a lobbyist(s) to lobby in connection with this competitive solicitation; however, if one is retained anytime during the competitive process and prior to contract execution for this project, the lobbyist will properly register with the City Clerk's Office within two (2) business days of being retained with copy to the city procurement staff.

☐ It has retained a lobbyist(s) to lobby in connection with this competitive solicitation and certified that each lobbyist retained has timely filed the registration or amended registration required under the City of Coral Gables

CITY OF CORAL GABLES
FINANCE DEPARTMENT/PROCUREMENT DIVISION
LOBBYIST REGISTRATION FORM

Lobbyist Registration requirement pursuant to Ordinance 2021-24 Section and that the required affidavit has been properly filed

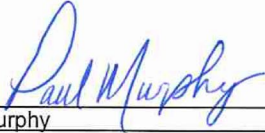
It is a requirement of this solicitation that the following information be provided for all lobbyists retained to lobby in connection with this solicitation be listed below:

Name of Lobbyist: _____
Lobbyist's Firm (if applicable): _____
Phone: _____
E-mail: _____

Name of Lobbyist: _____
Lobbyist's Firm (if applicable): _____
Phone: _____
E-mail: _____

Name of Lobbyist: _____
Lobbyist's Firm (if applicable): _____
Phone: _____
E-mail: _____

Name of Lobbyist: _____
Lobbyist's Firm (if applicable): _____
Phone: _____
E-mail: _____

Authorized Signature:  _____
Printed Name: Paul Murphy
Date: 8/19/25
Title: Area President
Bidder/Proposer Name: Arthur J. Gallagher Risk Management Services, LLC

LOBBYIST AFFIDAVIT

Solicitation Name/Number: Arthur J. Gallagher Risk Management Services, LLC

The following provisions shall apply to certain individuals who, in procurement matters participate in oral presentations or recorded responsiveness, responsibility or negotiation meetings and sessions:

a. The principal shall list below all technical experts or employees of the principal whose normal scope of employment does not include lobbying activities and whose sole participation in the city procurement matter involves an appearance and participation in an oral presentation before an evaluation, selection, technical review or similar committee, or recorded responsiveness, responsibility or negotiation meetings or sessions.

b. No person shall appear before any procurement committee or at any procurement responsiveness, responsibility or negotiation meeting or session on behalf of a principal unless he/she has been listed as part of the principal's team pursuant to this affidavit or has registered as a lobbyist. For purposes affidavit only, the listed members of the oral presentation or negotiation team shall not be required to separately register as lobbyists or pay any registration fees.

This affidavit will be provided by the city procurement staff to the city clerk after the proposal is submitted or prior to the oral presentation. Any changes after the original affidavit is submitted by the proposer and prior to the oral presentations, an updated copy shall be presented to the Procurement Division and the City Clerk at least twenty-four (24) hours prior scheduled time for the oral presentation session. Notwithstanding the foregoing, any person who engages in lobbying activities in addition to appearing before a procurement committee to make an oral presentation, or at a recorded procurement negotiation meeting or session, shall comply with all lobbyist registration requirements.

List of employees & technical experts:

NAME	TITLE	ROLE	COMPANY/FIRM
Maria Perez	Area Senior Vice President	Team Leader, Primary Contact	Arthur J. Gallagher Risk Management Services, LLC
Ilene Abella, CPCU, ARM-P, AAI	Area Senior Vice President	Co-Team Leader	Arthur J. Gallagher Risk Management Services, LLC
Ampy Jimenez (Cabrera)	Area Vice President	Marketing Manager	Arthur J. Gallagher Risk Management Services, LLC
Paul Murphy	Area President - South Florida	Authorized Representative	Arthur J. Gallagher Risk Management Services, LLC
Bridgette Geist, CLCS	Client Service Manager	Account Management	Arthur J. Gallagher Risk Management Services, LLC
Kathy Hill, CIC	Client Service Manager Senior	Account Management	Arthur J. Gallagher Risk Management Services, LLC
Tony Abella Jr., ARM, ARe, CPCU, MSIM	Area Senior Vice President	Specialist Resource	Arthur J. Gallagher Risk Management Services, LLC
Jim Smith, M.S., CSP	Regional Risk Control Leader	Risk Control Leader	Arthur J. Gallagher Risk Management Services, LLC
Gary Lopez	Senior Risk Control Consultant	Risk Control Consultant	Arthur J. Gallagher Risk Management Services, LLC
Scott Clark	Claim Advocate Senior, Area Senior Vice President	Claims Advocate	Arthur J. Gallagher Risk Management Services, LLC

CITY OF CORAL GABLES
FINANCE DEPARTMENT/PROCUREMENT DIVISION

LOBBYIST AFFIDAVIT

I do solemnly swear that all of the foregoing information is true and correct and I will fully comply with requirements of this affidavit and the associated City of Coral Gables Lobbyist Registration requirement pursuant to Ordinance 2021-24 Section.

Authorized Signature: Paul Murphy

Printed Name: Paul Murphy Title: Area President

Date: 8/19/25

Bidder/Proposer's Name: Arthur J. Gallagher Risk Management Services, LLC

NOTARY PUBLIC

STATE OF Florida

COUNTY OF Miami-Dade

On this 19 day of August, 20 25, before me the undersigned Notary Public of the State of Florida, personally appeared Paul Murphy (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.

Mayte Gandulfo
NOTARY PUBLIC, STATE OF FL

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

SEAL OF OFFICE:

Personally know to me, or Produced

Identification:

(Type of Identification Produced)



Cover Letter

Dear Evaluation Committee members,

Arthur J. Gallagher Risk Management Services, LLC (Gallagher) is pleased to submit our response to the City of Coral Gables Finance Department/Procurement Division's Request for Proposals (RFP No. 2025-19) for Insurance Brokerage and Risk Management Services. We welcome the opportunity to reaffirm the strength of our partnership and showcase the value we bring as a trusted advisor in addressing your insurance and risk management needs.

Gallagher has enjoyed a partnership with the City of Coral Gables (the City) since 1977. In 1981, our team advised the City to implement an innovative "protected" self-insurance program designed to effectively manage its risks and related costs. The primary goal of this risk management approach was to reduce the City's insurance expenses and the burden on its citizens' taxes by identifying and self-insuring the lower severity, more frequent, and anticipated claims. By paying for these claims on a net cost basis, the City avoids the profit margins and overhead costs associated with insurance companies. Since the program began, Gallagher has consistently offered effective guidance, support, oversight, and strong advocacy for the City.

A significant contributor to the City's success has been its commitment to promoting safety and proactively managing claims. Gallagher has continued to deliver support, oversight, and advocacy in both risk control and claims management. Our Risk Control team has been consistently available to assist the City with ongoing safety training initiatives and the development of safety policies. Gallagher's Regional Risk Control Practice leader, James D. Smith, CSP, and his team are providing high level risk management services for the City of Coral Gables.

Gallagher's distinctive culture features a locally accessible team with extensive public sector experience – all lead team members are local and will be led by Maria Perez and Ilene Abella, CPCU, ARM, AAI.

Maria Perez possesses 34 years of experience in the Florida market, where she caters to clients with extensive property portfolios and specialized self-insurance programs. Since 1991, Maria has served as the City of Coral Gables insurance broker, backed by an experienced team of Gallagher public entity professionals. Maria participates in numerous meetings at the City of Coral Gables annually, particularly during the renewal phase that commences 180 days before the program's renewal date. During this 180-day renewal period, Maria attends more than 10 meetings, including pre-renewal, Advisory Board, Director, Risk Manager, and City Manager meetings, as well as at least 4 claim review meetings throughout the year. Maria and her team remain on standby to assist with any needs the City may have throughout the year. Maria is a Miami Based team member.

Ilene Abella brings over 33 years of expertise in addressing the insurance requirements of Florida's public sector entities. As the Regional Director for the Florida Southeast Region within Gallagher's National Public Sector Practice Group, she has insight into numerous programs across Florida, the Southeast, and the entire U.S., enabling her to stay informed about developments that could affect the City. Ilene holds a CPCU designation from the Institutes, along with an Associate in Risk Management for Public Entities designation and an Accredited Advisor of Insurance designation. Ilene is also a Miami Based team member and serves cities throughout the Florida Southeast region.

THE GALLAGHER WAY

The Gallagher Way is a one-page document written in 1984 by our former chairman and CEO, Robert E. Gallagher, which defines the Gallagher culture. It describes the principles, behaviors and beliefs that have produced great work at Gallagher—and great working relationships—since the company was founded. The document's 25 shared values guide business conduct for each of us as individuals, and all of us as a team.



We push for
professional
excellence.

The Gallagher Way. Since 1927.

We are confident that our local and dedicated Gallagher team is “uniquely qualified” to continue serving as the City’s insurance broker and to act as a partner in your risk management initiatives. We are committed to support other areas outside of those noted on this RFP request throughout the year. We are on standby ready to serve no matter what the needs may be.

This aspect is a significant differentiator for our team. Unlike most insurance brokers who merely function as your insurance agent, placing insurance on your behalf, *we aim to support all of the City’s risk management efforts and assist in developing new programs to tackle emerging risk challenges.*

Our team is equipped to fulfill the “Scope of Work” specified in the request for proposal. We have a demonstrated history with the City, and our collaborative results have clearly shown that *we can deliver ALL the services requested in this RFP while also supporting additional risk management initiatives as needed.*

On behalf of our entire team, we express our gratitude for the opportunity to continue partnering with the City to address the comprehensive range of your risk management needs.

Sincerely,

Maria Perez

Maria Perez
Team Leader – Primary Contact
Area Senior Vice President

Ilene D Abella

Ilene Abella, AAI, ARM-P, CPCU
Co-Team Leader
Area Senior Vice President
SE Regional Director, Gallagher Public Sector

Paul Murphy

Paul Murphy
Area President



Section II: Experience and Proposer's Qualifications

(I) PROPOSER:

a) Provide a complete history and description of your company, including, but not limited to, the number of years in business, size, number of employees, office location, copy of applicable licenses/certifications, credentials, capabilities and capacity to meet the City’s needs.

Gallagher was founded in 1927 and has grown from a single office in Chicago to a leading global insurance brokerage, risk management, and consulting firm. With nearly a century of experience, Gallagher has become a trusted partner for organizations of all sizes, providing tailored solutions to meet their unique needs.

Today, Gallagher is a publicly traded company (NYSE: AJG) with over \$11.3 billion in adjusted revenues. We operate more than 970 offices worldwide, employ over 56,000 team members, and have service capabilities in over 130 countries. Our extensive global network allows us to deliver tailored comprehensive risk management products and solutions for complex operations insurance, and consulting services to clients across a wide range of industries. Gallagher became a publicly traded company in 1984 NYSE: AJG.

With nearly 100 years of experience, a global presence, and a dedicated team of professionals, Gallagher is well-equipped to meet the City’s needs and provide innovative, reliable, and cost-effective solutions. For more information about our company, history, and services, please visit [ajg.com](http://www.ajg.com/us/about-us/). <http://www.ajg.com/us/about-us/>.

Additionally, our most recent financial report is available on our website under the “Investor Relations” tab at <https://investor.ajg.com/financials/default.aspx>.

About Gallagher

Sustained growth. Steady focus on quality.

Family run

FOUNDED IN 1927

The Gallagher Way

25 tenets that have guided a team-oriented culture for 30+ years

SOCIAL RESPONSIBILITY

Companywide focus on ethical conduct, employee health and welfare, environmental integrity and community service.

\$11.3B

Total Adjusted Brokerage & Risk Management Revenues (2024)

56,000+

EMPLOYEES WORLDWIDE

970+

OFFICES GLOBALLY

130+

COUNTRIES SERVED

GLOBAL REACH. LOCAL PRESENCE.

Shared Values + Passion of Excellence = Promises Delivered

Global Brand Architecture

Within our organization, various operating units specialize in different areas of insurance, risk management and consulting across the globe.



Local Presence. Global Reach.

YOUR SERVICING OFFICE

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

GLOBAL HEADQUARTERS

Arthur J. Gallagher Risk Management Services, LLC
2850 Golf Road
Rolling Meadows, IL 60008

Insurance Licenses

Gallagher is licensed to operate in all 50 states and a copy of our Florida license is included on the following page. Our team members maintain the required Florida Insurance Licenses, along with a variety of professional certifications and designations ensuring we have the expertise and capacity to meet the City’s needs effectively.

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

MARIA B PEREZ

License Number : A203240

Resident Insurance License

•0220 - GENERAL LINES (PROP & CAS)

Issue Date

06/08/2000

Please Note:

A licensee may only transact insurance with an actual appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or insurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are aware of your license status, you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If your appointment expires, the individual will be required to re-qualify as a licensee applicant. If the license was obtained by passing a temporary examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in §§201.01 or §§201.02, Florida Statutes. A licensee may have their continuing education requirements completed or updated in their MyFLInfo account or by using the link in the bottom right corner of this license. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at www.myflinfo.com/consumersagents.

Jimmy Patronis

Chief Financial Officer

State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

AMPYR CABRERA

License Number : D010167

Resident Insurance License

•0220 - GENERAL LINES (PROP & CAS)

Issue Date

05/12/2004

Please Note:

A licensee may only transact insurance with an actual appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or insurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are aware of your license status, you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If your appointment expires, the individual will be required to re-qualify as a licensee applicant. If the license was obtained by passing a temporary examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in §§201.01 or §§201.02, Florida Statutes. A licensee may have their continuing education requirements completed or updated in their MyFLInfo account or by using the link in the bottom right corner of this license. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at www.myflinfo.com/consumersagents.

Jimmy Patronis

Chief Financial Officer

State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

ILENE DAWN ABELLA

License Number : A000308

Resident Insurance License

•0220 - GENERAL LINES (PROP & CAS)

Issue Date

09/16/1991

Please Note:

A licensee may only transact insurance with an actual appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or insurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are aware of your license status, you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If your appointment expires, the individual will be required to re-qualify as a licensee applicant. If the license was obtained by passing a temporary examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in §§201.01 or §§201.02, Florida Statutes. A licensee may have their continuing education requirements completed or updated in their MyFLInfo account or by using the link in the bottom right corner of this license. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at www.myflinfo.com/consumersagents.

Jimmy Patronis

Chief Financial Officer

State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

ANTONIO LUIS ABELLA

License Number : A000307

Resident Insurance License

•0120 - SURPLUS LINES
•0220 - GENERAL LINES (PROP & CAS)

Issue Date

10/10/2008
10/26/1989

Please Note:

A licensee may only transact insurance with an actual appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or insurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are aware of your license status, you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If your appointment expires, the individual will be required to re-qualify as a licensee applicant. If the license was obtained by passing a temporary examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in §§201.01 or §§201.02, Florida Statutes. A licensee may have their continuing education requirements completed or updated in their MyFLInfo account or by using the link in the bottom right corner of this license. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at www.myflinfo.com/consumersagents.

Jimmy Patronis

Chief Financial Officer

State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

BRIDGETTE GEIST

License Number : W575684

Non Resident Insurance License

•0920 - NONRES GEN LINES (PROP & CAS)

Issue Date

04/01/2025

NOTICE - This non-resident license is limited to the classes of insurance reflected above and is further limited to ONLY those classes of insurance for which you are licensed in your home state.

Please Note:

A licensee may only transact insurance with an actual appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or insurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are aware of your license status, you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If your appointment expires, the individual will be required to re-qualify as a licensee applicant. If the license was obtained by passing a temporary examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in §§201.01 or §§201.02, Florida Statutes. A licensee may have their continuing education requirements completed or updated in their MyFLInfo account or by using the link in the bottom right corner of this license. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at www.myflinfo.com/consumersagents.

Chief Financial Officer

State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

KATHLEEN MARIE HILL

License Number : A119236

Resident Insurance License

•0220 - GENERAL LINES (PROP & CAS)

Issue Date

02/06/1979

Please Note:

A licensee may only transact insurance with an actual appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or insurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are aware of your license status, you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If your appointment expires, the individual will be required to re-qualify as a licensee applicant. If the license was obtained by passing a temporary examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in §§201.01 or §§201.02, Florida Statutes. A licensee may have their continuing education requirements completed or updated in their MyFLInfo account or by using the link in the bottom right corner of this license. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at www.myflinfo.com/consumersagents.

Chief Financial Officer

State of Florida

36 | © 2025 Arthur J. Gallagher & Co.

City of Coral Gables, FL

FLORIDA DEPARTMENT of FINANCIAL SERVICES

ARTHUR J. GALLAGHER RISK MANAGEMENT
SERVICES, LLC

2850 GOLF RD
ROLLING MEADOWS IL 60008

Agency License Number L016894

Location Number: 132429

Issued On 09/12/2006

Pursuant To Section 626.0428, Florida Statutes, This Agency Location Shall Be In The Active Full-Time Charge Of A Licensed And Appointed Agent Holding The Required Agent Licenses To Transact The Lines Of Insurance Being Handled At This Location.

Pursuant To Subsection 626.172(4), Florida Statutes, Each Agency Location Must Display The License Prominently In A Manner That Makes It Clearly Visible To Any Customer Or Potential Customer Who Enters The Agency Location.



Jimmy Patronis
Chief Financial Officer
State of Florida

Capabilities and Capacity to Meet the City's Needs

You will see throughout this RFP response, one of the key differentiators of our Gallagher team is our entire service, placement and brokerage team is based in Florida. Our best and brightest public sectors live and work right here in the State of Florida. With Gallagher, our largest public sector footprint on a national basis is based right here in the State of Florida, right in the City of Coral Gables' backyard.

The following section will begin to demonstrate Gallagher's capabilities, knowledge, expertise, and capacity to continue to meet the needs of the City of Coral Gables.

Gallagher's Florida Public Sector Expertise

Gallagher's Florida public sector team makes up one of the largest in Gallagher US operations for public sector business. One important, and sometimes lost, point is our relationship with public sector insurers in the US and with the international market in London. Gallagher is the #1 broker with the majority of public sector insurers around the country.

Our public sector footprint makes this possible. We meet regularly with markets to bring the best of the best to you. There is no other broker in Florida with the breadth of business across the US marketplace specific to public entities in particular.

Gallagher opened its first office in Florida in 1977. In the past 48 years, our operations have grown throughout the state. We have 40+ insurance professionals and 15+ risk control and claims advocates in Florida specializing in Public Sector services.

GALLAGHER PUBLIC SECTOR FLORIDA

#1

Florida Broker
for Large Public Entities

45+

Years Serving
Florida Public Entities

\$473M+

Public Sector Premium

We insure

\$250B+

Property Values

30+

Florida Property Programs
over \$1B TIV

Our team provides comprehensive support to a wide range of public entities, including:

- 3 of the largest Florida County Governments
- Top 4 largest Florida Airport Authorities/Aviation Departments
- Top 5 largest Florida Ports
- 60 Public Entities including Special Districts
- 37 Public School Districts, including 6 of the 10 largest districts in Florida
- All 28 Public State Colleges in Florida
- State of Florida, Florida Department of Transportation, and Florida Department of Education

We have deep expertise in critical areas that present both challenges and opportunities within the City's Risk Management Program. Your Gallagher account team is well versed in Complex Property Design & Placement, Florida's Workers' Compensation law, Florida Sovereign Immunity, Law Enforcement Liability, Public Officials Liability, Employment Practice Liability, Cyber Liability, Active Shooter Coverages, and Crime. We understand how each of these coverages impacts public entities like the City and are well-equipped to address these unique challenges.

Gallagher's Florida team has unparalleled expertise in catastrophic property placement, which is critical for public entities in Florida. Our Florida Public Sector team has over 50 public entity clients that, like the City, have chosen Gallagher as their broker, through multiple competitive solicitations, for well over 10 years. The results our team produces for our clients is the primary reason Gallagher continues to be selected by our clients through multiple competitive solicitations.

This experience positions us to deeply understand many of the challenges and opportunities within the City's Risk Management Program.

Our Team's Florida Catastrophic Property Placement Expertise

- \$165 Billion+ of Florida catastrophe exposed Property values negotiated annually; the majority of these are Florida Governmental Entities
- 35+ Clients with over \$1 Billion in Total Insured Values; in catastrophe exposed parts of the country, mostly in Florida
- We are the largest Florida broker for Commercial Property for Lloyd's of London
- We have access to all Property insurers that write commercial Catastrophic Wind Exposed Property in Florida. Our team has direct relationships with most of the management and underwriters of these carriers
- Our team directly markets our client's property programs. Even when intermediaries are involved, members of our team meet directly with underwriters to negotiate program pricing, terms and conditions, and control the entire marketing process
- We are highly experienced in working with clients and carriers to finalize hurricane claims. Our Florida team has assisted our clients in obtaining in excess of \$1 billion in paid catastrophic wind claims going back to Hurricane Andrew

Florida Client List



Gallagher's National Public Sector & K-12 Education Pools Practice

Our Florida Public Sector Team is backed up by the additional resources and corporate investments of our National Public Sector and K-12 Education Practice.

Public sector and K-12 education risks are complex and continually evolving. They include cyber security, employment processes, the protection and education of children, keeping workers safe, safeguarding public property, managing public expectations, and more.

With over 50 years of experience providing brokerage and consulting services to public entities, we understand the complexity of operations and the burgeoning list of exposures. We have expertise in every line of public entity coverage and with every available market worldwide.

Our comprehensive knowledge, along with our commitment to exceed client expectations through high-quality service and support — including fee transparency — sets us apart from other brokers and agents.

SUPPORT FOR OUR CLIENTS

We develop resources customized to your needs. We can help the City help others and educate your leaders, too. Some examples include:

- Risk management tools for evaluating risk
- Safety newsletters, trainings, and podcasts
- Market updates specific to this sector
- Templates and policy examples for risk management processes
- Podcasts on understanding the insurance market
- RFP examples and resources
- Enterprise risk management services

Our Client Mission

Gallagher's Public Sector Practice seeks to be the leading provider of risk management solutions to public entities and educational organizations, and to be the recognized thought leader in public sector risk management. Our servicing team is committed to delivering value to both our clients and the industry in four distinct areas:

1. We help minimize our clients' total cost of risk by providing professional, consistent delivery of brokerage, risk management and administrative services, as well as creative risk financing solutions.
2. We improve an organization's internal risk management capacity by providing direct access to experienced risk management consultants and specialized markets, timely analysis of risk management issues, real-time identification of emerging concerns, and effective use of technology to streamline processes and share information. We save our clients' time, strive for efficient and predictable budgeting, assist them in recognizing existing risks, anticipate future risks, and respond appropriately.
3. We provide a platform for all members of the community to come together and discuss issues important to all of us — this includes clients, markets, vendor partners, prospects, and even competitors. We freely share our knowledge, encourage discussion, and spark conversations with information about emerging issues and best practices.
4. We directly give back to the public sector risk management community by actively supporting leading organizations such as FERMA, the Council of Great City Schools, PRIMA, STRIMA, and AGRIP. This support comes in the form of both financial and intellectual capital.

Gallagher offers innovative public sector risk management solutions, services, tools and consulting support. As you know, that is just the foundation. Our team offers everything from insurance brokerage to enterprise risk management. For more information on Gallagher Public Sector, visit: <https://www.aig.com/industries/public-sector/risk-solutions>.

Public Sector & K-12

15,000+
Global clients

700+
Global professional experts

\$2.7B+
In annual premium

MARKET PRESENCE

c) 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.

Gallagher has access to virtually every Insurance Company writing Public Sector business in the State of Florida. Our team keeps track of the university of availability capacity on a global basis to identify potential (re)insurers and access points, along with their appetite for concentrated Florida governmental risks. Our Public Sector Teams around the State meet on a regular basis to review and share the latest trends in the marketplace.

Carrier		
Property (Accessed Domestically)		
AGR	AIG/Lexington	Allianz
AmRisc/Waypoint	Arch	Arris
Arrowhead	Aspen	Avondale
AWAC	AXA XL/Indian Harbor	Axis
Beazley	Bell and Clements	Berkley Specialty
BMS Re	Canopius	Capsicum DA
Berkshire/National Fire and Marine	Catalytic	Chronos
CM Vantage	CNA	Coaction
Core/Starstone	Crum & Forster	Cross Cover
Curotech Specialty	Dellwood	DUAL
Eagle	Eirion	Everest
GenStar	Global Special Risks	Great American
Hallmark	Hanover	Helix
Hudson	ICAT	Intact/One Beacon
Ironshore	James River	Jupiter RE
Kemah	Kinsale	Lancashire
LYNX Specialty	Markel	Merit
Mitsui	Munich	Nationwide
Navigators/Hartford	Paragon	Palomar
QBE	RB Jones (Global Excess Partners)	Risksmith
Rivington	RLI	RSUI/Landmark
Skyward	Sompo/ Endurance	SRU
Starr	Swiss Re	Trium
Velocity	Ventus	Westchester/Chubb
Westfield	WKFC /Ethos	W/R/B
Zurich		
Property (Accessed Internationally)		
Aegis	Agora	Alchemy Underwriting
Alcor	Allianz	Apollo
Arch	Argenta	Argo
Ark	Ascot	Asta
Atrium	Aviva	AWAC
AXA XL	Axis	Beazley
Blenhelm	Brit	Canopius
Channel / Scor	China Re	Chubb
Cincinnati	Convex	Dale Underwriting
Faraday	Fidelis	GIC

Carrier		
Hamilton Re	Hardy	HDI Gerling
Hiscox	Houston Casualty	IGI
Inigo	Inter Hanover	IQUW
Ki	Lancashire	Lexington
Liberty	MAP	MAPFRE
Markel	MS Amlin	Munich Re
NOA	OCIL	Partner Re
PICC	QBE	Renaissance Re
Rockstone	Royal Sun Alliance (RSA)	Scor
Sompo Bermuda	Sompo Europe	Talbot
Tokio Marine/Houston Casualty	Tokio Markine/Kiln	Unicorn
Westfield	WR Berkley	
Casualty Package		
Ambridge/Lloyd's of London/Brit	Berkley Public Entity/Gemini	Chubb
EGIS	Euclid	Florida Municipal Insurance Trust (FMIT)
General Star Indemnity	Genesis	Illinois Union
METIS/Obsidian Specialty	Munich Re/PESLIC	Old Republic
Public Risk Management of FL (PRM)	Safety National	Travelers
Workers' Compensation		
Arch	Ascot	Chubb
Florida Municipal Insurance Trust (FMIT)	Fortegra	Midwest Employers
Public Risk Management of FL (PRM)	Safety National	
Cyber		
AIG/Lexington	Allianz	Amtrust/Republic Vanguard
Arch	Ascot	AXA XL
Beazley	Berkley	Bowhead
Brit	Canopus	CFC
Chubb/Westchester	Coalition	Converge
Convex	Corvus	Cowbell
Crum & Forster	Fairfax	Falcon
Ironshore	Lloyd's of London	MunichRe
Resilience	Sompo	Starr Companies
Tokio Marine	Travelers	Trium
Equipment Breakdown		
AXA/XL	Chubb	CNA
Hartford Steamboiler	Liberty	Travelers
Crime		
AIG	Chubb	Great American
Hanover	Hartford	Ironshore
Travelers	Zurich	

Accidental Death & Dismemberment (AD&D), Business Travel Accident, and Sports Accident		
AIG	Arch	Berkley
Chubb	Everest	Hartford
Zurich		
Pollution / Storage Tank Liability		
AIG	Allied World	Ascot
AXA/XL	Beazley	Chubb
Great American	Hartford	Liberty/Ironshore
Policy Managers	Starr	
Surety Bonds		
CNA	Hartford	Travelers
Terrorism		
AXA XL/Indian Harbor	Hiscox	Liberty/Ironshore
Lloyd's of London	McGowen	
Flood		
Floodwatch,	Lexington/AIG	NFIP
reThought	RSUI/Landmark	Voyager

d) Proposer shall be required to submit financial statements for each of their last two (2) complete fiscal years within five (5) calendar days, upon written request. Such statements should include, at a minimum, balance sheets (statements of financial position) and statements of profit and loss (statement of net income). Statements shall be certified by an independent Certified Public Accountant.

In an effort to be more environmentally friendly, we have opted not to include the 100-plus page annual reports in this document and instead provide directions to the electronic copies. However, Gallagher would be happy to provide a paper copy of each report upon request. Gallagher became a publicly traded company in 1984 (NYSE: AJG). Our most recent financial reports can be found on our website at <https://investor.ajg.com/financials/default.aspx#financial-year--annual> or you may access the corporate financial data for 2024, 2023, 2022, and 2021 directly via the links below. The annual reports will contain all information as it pertains to our company's ownership structure, finances, size, etc.

Please note, Gallagher publishes annual financial statements as one corporate entity; these statements are not published for each of our individual offices.

- **2024 Annual Report:** [Gallagher 2024 Annual Report](#)
- **2023 Annual Report:** [Gallagher 2023 Annual Report](#)
- **2022 Annual Report:** [Gallagher 2022 Annual Report](#)
- **2021 Annual Report:** [Gallagher 2021 Annual Report](#)

(II) QUALIFICATIONS AND EXPERIENCE OF ALL PROPOSED KEY PERSONNEL:

a) 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. 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.

Your Florida Public Sector Team - Keys to Success

Best in Class, Local Team: Where many national brokers have moved away from Florida into regional “hubs” in Atlanta, New York, Dallas, Chicago, Gallagher has invested heavily in people, technology and resources in Florida. **Each year, Gallagher spends over \$30m investing in our public sector team alone!**

Unmatched Knowledge of Florida Public Sector Risks / Regulatory Landscape: Every member of your service team has in-depth understanding of: Florida sovereign immunity & limitations, Florida Presumption Claims, Cyber risk landscape, including statutory prohibitions of ransomware payments, the FEMA Stafford Act and the Florida Division of Emergency Management approach toward Insurance Commissioners Certifications (ICCs).

Market Knowledge: Property and liability insurance carriers are unique to public sector. We are a top broker for Florida public sector underwriters across every class of business. We know every market conducting business in the state for every line of coverage & deep connections with each. In these challenging times, it is imperative to partner with a broker that has the relationships and leverage to get your program placed at the most competitive terms available in the marketplace.

Market Leverage: Our Florida Public Sector team places \$437 million premium into the marketplace and Gallagher - Florida places \$1.2 billion premium into the marketplace. This market leverage allows us to negotiate the most competitive premium and broadest coverage available.

Florida Cat Property Experience: The Coral Gables Gallagher team places over \$65 billion in Florida property values into the market. Our team's reputation and strong relationships with insurers ensure the best possible renewal results for our clients, regardless of market conditions. This expertise is a key advantage for organizations navigating Florida's complex property insurance landscape.

High Touch/High Service: Thanks to our specialization in large public sector accounts, we are able to maintain manageable account loads. Maria and Ilene each work on less than 10 public sector accounts either individually or jointly allowing us the time to provide the hands-on, high level of service our clients deserve and have come to expect from our team.

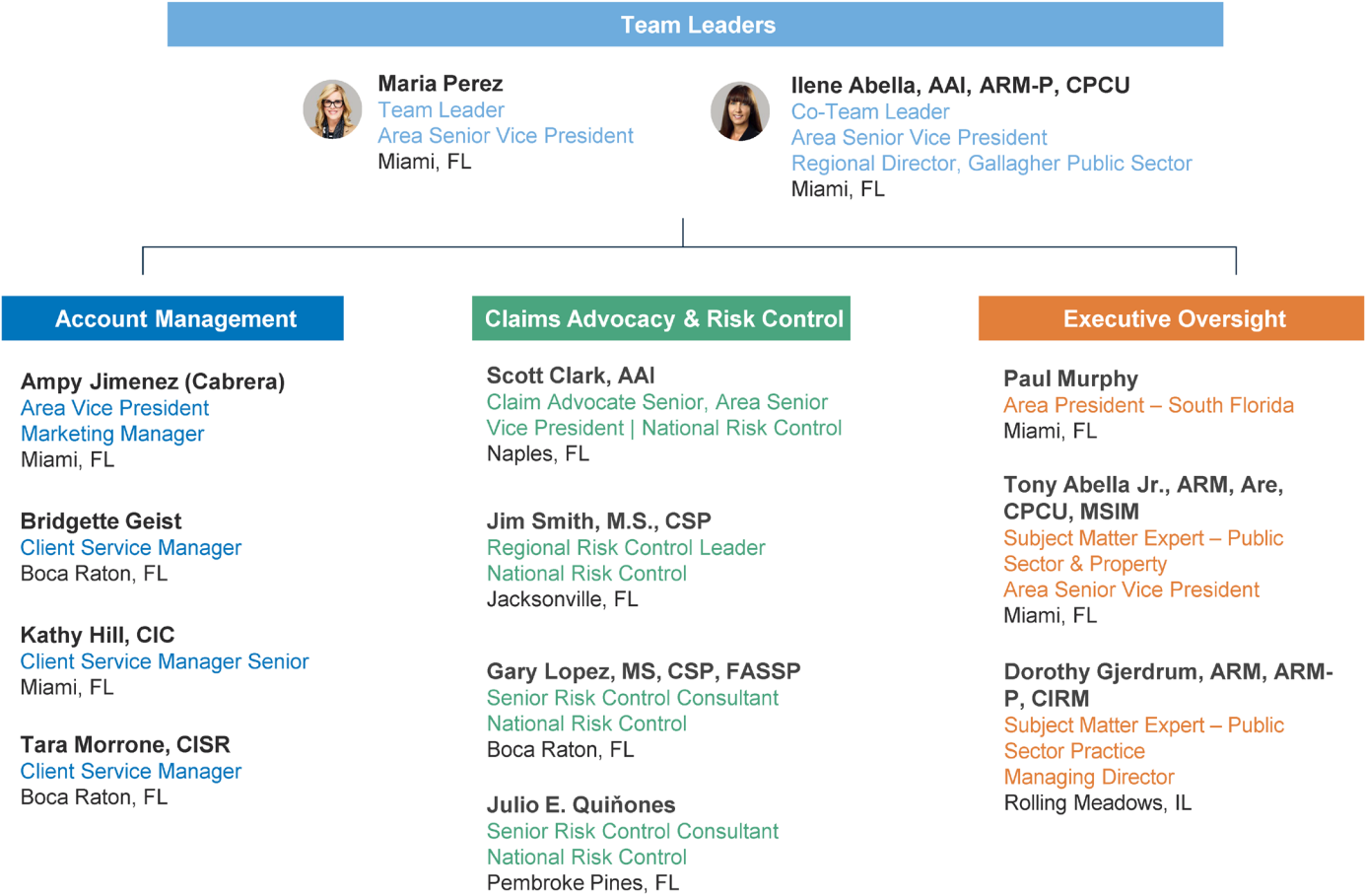
Stability: We have spent years building a highly motivated, loyal team that has enjoyed the greatest stability in the market. Your team leaders, Maria and Ilene, started working at Gallagher over 30 years ago. The average tenure of your entire Gallagher Team is over 20 years.

National Leaders: Ilene currently serves as the Southeast Regional Director of Gallagher's National Public Sector Practice. Tony leads our South Florida Public Sector Team and also serves as the Southeast Regional Director of Gallagher's National Property Practice. Jim Smith is the Regional Leader of Gallagher Risk Control Services.

Proven Impact on Total Cost of Risk: Your account team has cultivated substantial reductions in cost of risk for the City of Coral Gables and our other Florida public entity clients.

All of the above experience is in the City's own backyard!

Team Organizational Chart



Your Gallagher Team



Maria Perez

Team Leader – Primary Contact | Area Senior Vice President

Miami, FL

Joined Gallagher in 1991

Started in Insurance in 1988

Maria Perez has been in the insurance industry for over 30 years. She is a member of Gallagher's National Public Entity and Scholastic Division. Her area of expertise is the service and administration of risk management programs for Public Sector and large Nonprofit and Private Risk Management Accounts. Maria successfully places over \$106 million in Property and Casualty premiums annually, delivering tailored insurance solutions to meet her clients' unique needs. She is experienced in the design and implementation of Risk Management programs for Public Entities, Religious, Nonprofit and Private Clients, analysis of insured's exposure and insurance needs, development of underwriting specifications and submissions, day-to-day administration of Risk Management programs, marketing of insurance programs, review and negotiation of coverage enhancements, coordinating loss control, claims management and risk management information and development of Captive insurance companies.

Maria is a graduate of Montclair State University, and holds a Florida 2-20 Property and Casualty Insurance License.



Ilene Abella, CPCU, ARM-P, AAI

Co-Team Leader | Area Senior Vice President | Regional Director, Gallagher Public Sector

Miami, FL

Joined Gallagher in 1992

Started in Insurance in 1990

Ilene Abella brings over 30 years of experience in the insurance industry, including more than 25 years dedicated to providing risk management services and designing tailored insurance programs for Gallagher's Florida governmental entities. She currently serves as one of Gallagher Public Sector's Regional Directors.

Ilene's expertise spans program design, marketing, consulting, contract reviews, account oversight, and the coordination of Gallagher services for large public sector and scholastic risks. She specializes in CAT-exposed property programs, focusing on designing solutions that maximize the effective use of her clients' funds for risk transfer. Ilene places over \$25 billion in Florida CAT property coverage for her public sector clients, including Florida cities, counties, water utilities, schools, and special districts.

Ilene holds a bachelor's degree from Colgate University and has earned several professional designations, including Accredited Advisor of Insurance (AAI), Associate in Risk Management (ARM), Risk Management for Public Entities (RMPE), and Chartered Property & Casualty Underwriter (CPCU). She also holds a National Incident Management System (NIMS) certification and a 2-20 property and casualty agent license.



Ampy Jimenez (Cabrera)

Area Vice President | Marketing Manager

Miami, FL

Joined Gallagher in 2004

Started in Insurance in 1996

Ampy Jimenez is responsible for the design and implementation of risk management programs, analyzing client exposure and insurance needs, developing underwriting specifications and submissions, marketing insurance programs, and reviewing and negotiating coverage enhancements. She specializes in marketing large property accounts, CAT-exposed property programs, and review of policy language.

Ampy began her career in 1996 and joined Gallagher in 2004. Prior to Gallagher, she held positions with Marsh USA Inc., USI Holding Corp., Acordia Inc., and Seitlin & Co. Ampy's expertise includes program design, marketing, consulting, self-insurance and account oversight for large public entities, scholastic risks, and religious arch/diocese.

Ampy received a bachelor's degree from Florida International University. She has earned a Certified Insurance Service Representative and a Certified Professional Insurance Agent designation.



Bridgette Geist, CLCS

Client Service Manager | Account Management

Boca Raton, FL

Joined Gallagher in 2019

Started in Insurance in 2019

Bridgette's role will be to handle daily servicing responsibilities. She will assist in the marketing phase of the insurance renewal cycle, working closely with the City of Coral Gables to help facilitate the gathering of exposure information, and work closely with team leader(s) in the negotiations with insurance companies. She will respond to questions, address concerns and help manage and coordinate all available Gallagher services and resources.

Bridgette began her career when she joined Gallagher in 2019.

Bridgette received an associate's degree from the State College of Florida and a bachelor's degree from Florida Atlantic University.

**Kathy Hill, CIC***Client Service Manager Senior | Account Management**Miami, FL**Joined Gallagher in 2003**Started in Insurance in 1983*

Kathy's role will be to handle daily servicing responsibilities, ensuring all team members are up-to-date on all aspects of the program. She will assist in the marketing phase of the insurance renewal cycle, working closely with the City to help facilitate the gathering of exposure information, and work closely with Principal team leader(s) in the negotiations with insurance companies.

She will respond to questions, address concerns and help manage and coordinate all available Gallagher services and resources.

Kathy has 40 year's brokerage experience including over 20 years working with Gallagher's public sector clients. She has a wealth of knowledge in public sector insurance and risk management issues. Her primary focus has been managing public entity risk management portfolios and providing optimal client service. Kathy places over \$1.6 Billion in Florida total insured values.

Kathy is a Certified Insurance Counselor (CIC), a Florida Licensed 2-20 Property and Casualty Agent as well as a graduate from Seminole State College.

**Tara Morrone, CISR***Client Service Manager**Boca Raton, FL**Joined Gallagher in 2008**Started in Insurance in 1998*

Tara is responsible for maintaining Arthur J. Gallagher & Co.'s high standards of service for all Public Entities flood renewals. She is responsible for updating and maintaining the accuracy of all flood renewal policies, reviewing the Statement of Values to ensure values and maps to confirm flood zones. She will keep both the City of Coral Gables and the Gallagher Team updated on any FEMA/NFIP changes throughout the year.

Tara brings 25+ years of insurance experience to our clients, with the last 15+ years at Gallagher. She works closely with Assurant in order to maintain up to date knowledge of NFIP coverages, FEMA rules and changes, and on-line rating programs.

Her meticulous attention for detail and ability to navigate FEMA rules and changes has served our clients well.

Tara has her Certified Insurance Service Representative (CISR), a Florida Licensed 2-20 Property and Casualty Agent as well as a graduate from Wagner College.



Paul Murphy

Area President – South Florida | Authorized Representative

Miami, FL

Joined Gallagher in 2023

Started in Insurance in 1996

Paul is an Area President within the Gallagher Southeast Region supporting clients and colleagues based throughout the Eastern Seaboard. Paul has been in the insurance industry for more than 30 years serving in many specialty underwriting disciplines and leadership roles with one of the largest global insurance carriers. He also led a team of insurance professionals at a top global broker for six years in the State of Florida serving a diverse client portfolio representing Public Entity, Real Estate, Construction, Healthcare, Technology, and Higher Education.

Before joining Gallagher, Paul led all customer related activities nationally for one of the largest global Insurance technology firms, working with many of the top 50 U.S.-based Insurance brokerages and Global Insurance Carriers.

Paul is active member in RIMS, and has served on several nonprofit boards, committees, and insurance organizations throughout his career.



Tony Abella Jr., ARM, ARe, CPCU, MSIM

Subject Matter Expert – Public Sector & Property | Area Senior Vice President

Miami, FL

Joined Gallagher in 1989

Started in Insurance in 1989

Tony Abella Jr. brings 35-plus years of insurance industry experience to his clients. Tony's primary responsibilities include, but are not limited to, design and implementation of risk management programs for clients, project management and maintaining quality of overall service delivery, structuring and placing layered property programs in catastrophe-prone areas, understanding Florida's legislative and regulatory environment, specifically related to Florida Governmental Entities, designing programs that optimize the utilization of client's funds available for risk transfer, development of loss analysis to determine optimal program design, pricing metrics for excess workers' compensation and excess liability programs, and crafting of manuscript coverage wording explicitly designed for Florida Public entities.

Tony earned his bachelor's degree from Florida International University and a master's degree from Boston University. He holds his Chartered Property & Casualty Underwriter (CPCU) designation, Associate in Risk Management (ARM) designation, Associate in Reinsurance (Are) designations, and a National Incident Management System (NIMS) certification. He is a member of the Risk and Insurance Management Society (RIMS), the Public Risk and Insurance Management Association (PRIMA), and the Florida Educational Risk Manager's Association (FERMA).



Dorothy Gjerdrum, ARM, ARM-P, CIRM

Subject Matter Expert – Public Sector Practice | Managing Director

Rolling Meadows, IL

Joined Gallagher in 1999

Started in Insurance in 1989

Dorothy Gjerdrum leads Gallagher's ERM consulting group, overseeing the development of ERM resource material and consulting for global education clients. Her ERM clients include the San Francisco Unified School District, Idyllwild Arts Foundation, University of California system, University of Cincinnati, Johnson County Community College District, and San Diego Zoo Global.

Dorothy began her career in 1989 and joined Gallagher in 1999. She has public sector risk management and insurance experience and leads Gallagher's Public Sector and Enterprise Risk Management practices. A recognized national expert on ERM, she helped develop international standards on risk management as a member of the U.S. Technical Advisory Group to ISO 31000 and served as the group's chair from 2008 to 2014.

Before Gallagher, Dorothy was risk manager of three self-insured pools for the New Mexico Association of Counties. She has been recognized for her expertise in new building coverage programs, developing loss-focused training and prevention programs to reduce claims costs, and creating innovative risk financing strategies. She also helped form and served as a board member and treasurer of a reinsurance company for county association pools.

In 2003-2004, Dorothy collaborated with the risk manager of the largest community college district in the U.S. to create an award-winning integrated program that unified traditional risk management and enterprise risk management, developed five years before the ISO standard on risk management was published.

Dorothy has created curricula, served on leadership groups and presented at conferences. She has presented numerous sessions on ERM for other leading risk organizations as well, along with Gallagher client groups.

Dorothy received a bachelor's degree at St. Catherine University. She has earned an Associate in Risk Management, an Associate in Risk Management for Public Entities, and an International Certificate in Risk Management designation. Dorothy is a member of the Public Risk Management Association, the Risk Management and Insurance Society and the University Risk Management and Insurance Association. She is also involved with the ISO 31000 Standard on the Practice of Risk Management – U.S. Technical Advisory Group. She is the recipient of the Power Broker Award presented by Risk & Insurance magazine in 2009 and 2012 and was a finalist in 2010 for the public sector category. Business Insurance magazine named her one of its Top 25 Women to Watch and Treasury & Risk magazine named her one of its top 100 leaders in finance in 2012.

**Scott Clark, AAI**

Claim Advocate Senior, Area Senior Vice President | National Risk Control

Naples, FL

Joined Gallagher in 2016

Started in Insurance in 1980

Scott Clark specializes in public entities, focusing on property losses; however, he is well-experienced in all aspects of liability, workers' compensation, and overall operational and enterprise-wide risk management. Scott served as the risk and benefits officer for the nation's third-largest school district during his career.

Scott began his career in 1980 as a claim analyst with Crum & Forster Insurance Companies. He eventually transitioned to claim supervisor with Alexis Risk Management Services. He also conducted risk analyses of fully insured entities and prime candidates for self-insurance platforms. After working for Wausau Insurance Companies as a regional sales manager, Scott was recruited to work as the risk manager for Miami-Dade County Public Schools. His career lasted 31 years, and he retired in 2016 as the assistant superintendent and risk and benefits officer with responsibility for all operational and enterprise-wide risk management programs, as well as managing the district's comprehensive employee benefits program with annual budgets for all risk and benefits services of \$750 million.

In 2016, Scott embarked on a new chapter in his career, joining Gallagher. Here, he brings his wealth of experience to the table, providing claim advocacy services and client risk management consulting. This transition not only showcases his adaptability but also piques the audience's interest in his current role.

Scott received his bachelor's degree from the University of Illinois and he has his Accredited Advisor in Insurance (AAI) designation.



Jim Smith, M.S., CSP

Regional Risk Control Leader | National Risk Control

Jacksonville, FL

Joined Gallagher in 2000

Started in Insurance in 1982

Jim Smith coordinates and manages risk control teams throughout the State of Florida. He works with client management teams in creating safety/risk management processes targeted to reduce claim costs and manage the client's risk. Jim provides advanced senior level risk control consultative services to senior leadership, business unit managers and supervisory level positions.

Jim conducts comprehensive gap analyses for baseline assessments of his clients' current safety/risk management needs; develops corporate strategic plans to improve pre-loss performance to reduce claims; and collaborates with the respective management teams to improve risk/safety management system to manage the total cost of risk.

Jim began his career in 1982 and joined Gallagher in 2000. He is proficient in risk management, safety and claims. Jim is a frequent speaker at national and regional safety and insurance associations on various safety/risk management experience topics that include managing safety and risk, creating effective safety climate, measuring safety performance, workers' compensation cost reduction, liability risk assessment, data analytic claims loss trends, safety management systems, gap analysis, fleet safety, risk control and risk management. He has knowledge in construction, healthcare, restaurants, public entity, K-12 schools, hospitality and other commercial/retail industries.

Jim has extensive experience on the "client corporate side" in managing safety/risk with multi-location business units, as a former risk manager, and safety and claims manager. He works with many clients senior leadership teams in developing gap analysis to improve the client's risk profile. Jim uses his experience and knowledge to create individualized gap analysis with claims trends analytics, to create a risk mitigation strategy with the clients' leadership team. He has worked in natural and man-made disasters in both Corporate Command Center and Field Commands. Jim has testified in civil litigation tort liability cases (State and Federal court) and conducted fatality investigations.

Jim received a bachelor's and master's degree from the University of Central Missouri. He has earned a Certified Safety Professional designation. Jim is a member of the American National Standards, ANSI/ISO Risk Management Standard, ANSI Standard Safety Code for Walking/Working Surfaces, ANSI Standard Construction Multi-Employer Work Projects, and ANSI Z10 Standard Occupational Health and Safety Management System. Jim is the original executive member that created the standard.



Gary Lopez, MS, CSP, FASSP

Senior Risk Control Consultant | National Risk Control

Boca Raton, FL

Joined Gallagher in 2010

Started in Insurance in 1977

Gary Lopez works with various industry clients to assess the risk of their operations, recommend practical solutions to address these risks and provide support through developing or enhancing management systems, education/training and other measures. He has a long record of working with management teams in providing such practical solutions to risk management problems.

Gary began his career in 1977 and joined Gallagher in 2010. He has extensive experience managing risk for manufacturing operations in both an international and domestic capacity. Gary's experience includes managing safety, environmental, health and insurance programs at a corporate, division and plant level. He spent 30 years in the chemical, pharmaceutical and medical device industries, as well as several years managing risks in the construction industries before moving to Gallagher. In these roles, Gary has been involved in creating management systems that addressed the risks that these various businesses presented. This included creating auditing processes and teams, conducting risk assessments of operations, conducting hazard studies of existing and new plant designs, and involvement in due diligence acquisition teams. He also managed large fleet safety programs, designed and implemented management of change processes, and developed metrics reporting systems that addressed what constituted success in the safety and risk management efforts of an organization. Gary has experience sitting on the business team of international Independent Business Units (IBUs), major manufacturing divisions and corporate teams.

Gary is 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 received a bachelor's degree from West Liberty State University and a master's degree from West Virginia University. He has earned a Certified Safety Professional and a Fellow of the American Society of Safety Professionals designation. Gary is a member of the Chemical Manufacturers Association and the American Society of Safety Professionals.



Julio E. Quiñones

Senior Risk Control Consultant | National Risk Control

Pembroke Pines, FL

Joined Gallagher in 2007

Started in Insurance in 1991

Julio Quiñones specializes in providing risk management control services for clients. In his current role in the Southeast Region, he provides service in the workers' compensation and transportation public divisions for Broward County K-12 public schools and Miami Dade County public schools.

Service support in the loss control, workers' compensation and transportation area is also offered with the clients Julio serves including Univision, Leon Medical Center and Eagle Brands. Previously, loss control service was offered to United Home Care. Additionally, risk management control services were offered to religious organizations like the Ecclesiastical Province of Miami and supporting top area management including the Diocese of Venice, the Archdiocese of Miami, Diocese of Orlando, and the Diocese of Palm Beach. Since Julio joined Gallagher, he has developed numerous safety and health trainings, bulletins and publications in both English and Spanish, which have benefited many of Gallagher's clients.

Julio began his career in 1991 and joined Gallagher in 2007. He has extensive experience working in loss control and health and safety, and has 16 years of experience working in human resources, creating continuous strategic initiatives to achieve business goals. He has been a key player in various corporate projects, domestically and internationally, including mergers and acquisitions. Julio has assisted with the implementation of health and safety and human resources programs, which resulted in positive benefits for his clients. Possessing a unique blend of safety including transportation, loss control and human resources experience, have been instrumental to his success and career progression.

Prior to Gallagher, Julio held various human resources management posts, and health and safety manager positions for the United Parcel Service, UPS, UPS Supply Chain Solutions, and UPS Logistics. He was responsible for 965 employees among the Mexico, Latin America, Caribbean and El Paso, TX, districts. He managed the human resources teams, responsible for collaborating with the business to build an organizational capability and ensure human resource programs, as well as safety international policies, were delivered to a high quality. While serving in this role, he was recognized for implementing company initiative and programs that reinforced the safety culture.

Additional accomplishments include completion of acquisition and integration of the UPS Human Resources Department including Miami and International regions, introduction and implementation of all corporate safety and compliance training, reducing employee injury and auto accident frequency for two consecutive years, and development of the first International employee opinion survey in all 26 countries throughout Latin America at UPS logistics.

Julio received a bachelor's degree from the Universidad Inter Americana de Puerto Rico. He is a member of the American Society for Safety Professionals.

b) 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. 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.

Introduction to Public Sector Experience

The following table details the Florida Public Entities handled by the City’s proposed Team Leaders, Maria Perez and Ilene Abella, showcasing their extensive experience in providing broker services to governmental entities such as the City of Coral Gables.

This table highlights the breadth of experience and long-standing relationships that Maria and Ilene have cultivated with these public entities. Gallagher’s ability to maintain these relationships over extended periods demonstrates our commitment to delivering exceptional service and tailored insurance solutions. These references can provide further insights into the level and quality of services delivered by Gallagher.

Florida Based Public Sector Accounts	Client Since	Scope of Services Lines of Coverage	Contact Info: Name, Title, Addresses and Telephone Numbers
Miami-Dade County BOCC	1984	Property & Casualty	Odilon (Odi) Joseph Assistant Division Director Risk Management 111 NW 1st Street, Suite 2340 Miami, FL 33128 305-375-3062 Odilon.Joseph@miamidade.gov
City of Coral Gables	1977	Property & Casualty	Raquel Elejabarrieta Director of Human Resources & Risk Management 254 Minorca Avenue, Suite 214 Coral Gables, FL 33134 305-722-8686 relejabarrieta@coralgables.com
City of Pembroke Pines And City of Pembroke Pines Charter Schools	1989	Property & Casualty	Daniel Rotstein Human Resources & Risk Management Director 601 City Center Way, Suite 305 Pembroke Pines, FL 33026 954-392-2090 drotstein@ppines.com
City of Riviera Beach	1979	Property & Casualty	Stephen Gude Senior Human Resources Manager 1481 W. 15th Street Riviera Beach, FL 33404 561-840-4880 sgude@rivierabeach.org
City of West Palm Beach	2018	Property & Casualty	Tim Scott Risk Manager 401 Clematis Street, 3rd Floor West Palm Beach, FL 33401 561-494-1136 tscott@wpb.org
Monroe County School District	1994 OR 1990	Property & Casualty	Christian (Gaby) Henriquez Risk Manager 241 Trumbo Road Key West, FL 33040 305-293-1400 ext. 53341 Gaby.Henriquez@keysschools.com

Florida Based Public Sector Accounts	Client Since	Scope of Services Lines of Coverage	Contact Info: Name, Title, Addresses and Telephone Numbers
Duval County School District	1981	Property (Self-Insured for Casualty)	Robert Stratton Supervisor / Risk Manager 1701 Prudential Drive Jacksonville, FL 32207 (904) 390-2360 StrattonR@duvalschools.org
Miami-Dade Public Housing	2004	Property (Self-Insured for Casualty)	Odilon (Odi) Joseph Assistant Division Director Risk Management 111 NW 1st Street, Suite 2340 Miami, FL 33128 305-375-3062 Odilon.Joseph@miamidade.gov
Miami-Dade Water & Sewer	2012	Property (Self-Insured for Casualty)	Odilon (Odi) Joseph Assistant Division Director Risk Management 111 NW 1st Street, Suite 2340 Miami, FL 33128 305-375-3062 Odilon.Joseph@miamidade.gov
Broward Sheriff's Office	2023	Property & Casualty	John Greene Director of Risk Management Broward County Sheriff's Office 2601 W. Broward Blvd. Fort Lauderdale, FL 33312 954-831-8354 John_Greene@sheriff.org
Broward Clerk of Courts	2010	Casualty (Property part of Broward County)	Nnamdi Jackson, Esq. General Counsel 201 SE 6th Street Ft. Lauderdale, FL 33301 954-831-5849 njackson@browardclerk.org
Jacksonville Aviation Authority	2021	Casualty	Roger Studenski Risk and Safety Officer 14201 Pecan Park Road Jacksonville, FL 32218 904-741-3163 roger.studenski@flyjacksonville.com
Port of Miami Crane Management	2007	Property & Casualty	Alejandro Natera Corporate Director 2650 Port Blvd. Miami, FL 33132 305-381-6250 ext. 201 anatera@cranemgt.com

Your Team Leaders handle other Not-For-Profit Organizations which are not included above.

Additional information regarding these clients is available upon request.

Section III: Project Understanding, Proposed Approach and Methodology

PROPOSED APPROACH AND METHODOLOGY:

a) Describe in detail, your understanding, approach and methodology 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.

Understanding of the RFP Scope and Requirements

The Gallagher team confirms that our services include all 29 enumerated items outlined within the “Scope of Services” of this RFP. As the current broker for the City, Gallagher already has in place a service team that is proven in its ability to provide the City with the vast and varied services that are contemplated in this Request for Proposal.

In summary, we will provide all services relating to City’s risk management program including, but not limited to:

1. **Insurance Placement and Management Services** – the core of our services, providing negotiation and placement of the City’s insurance programs. This includes proactive day-to-day assistance in all aspects of your insurance programs, including policy design and implementation, coverage gap reviews, insurance market condition updates, certificate of insurance requests, and related services.
2. **Loss Control Services** – we have former risk management professionals and loss control experts on staff who are experienced in reducing claims costs for our clients. We can provide support to the City in reducing claims costs and improving employee engagement in safety. Our Loss Control Team provides a minimum of twelve (12) days of in-person training as well as on-site risk assessments at no additional cost to the City. (Additional details regarding Loss Control Services are found later in this section, Proposed Approach and Methodology)
3. **Claims Advocacy and Claims Services** – our claims advocacy team, led by Scott Clark, is available to assist the City in comprehensive claims management. This includes complex claim negotiations to ensure effective insurance recoveries from your carriers. (Additional details regarding Claims Advocacy Services are found later in this section, Proposed Approach and Methodology)
4. **Contractual Risk Management** – thorough review of current City bid specifications, including opportunities for improvement and comparison to other similar peers; on an as needed basis. Includes opportunities for education of procurement and facilities staff on proper techniques for transferring risk to third parties.

While other brokers can also provide the City’s Scope of Services, the differentiators are Gallagher’s expertise, tools and resources, market access and leverage, and overall approach to providing these services – all with a focus of adding value while improving the City’s Risk Profile and lowering the City’s Total Cost of Risk.

PROJECT APPROACH

We recognize that servicing our clients’ needs and specifically the City of Coral Gable’s needs, is very important to the entire risk management process.

The services that Gallagher provides the City are part of the cycle of Risk Management Services as outlined below:

- Risk Analysis and Planning
- Program Design
- Marketing
- Account Administration

Our risk management products and services will continue to meet the City’s changing needs while striving to maintain the highest professional excellence. We do NOT just place insurance coverage, nor do we feel that every governmental entity should purchase the same insurance program. This “one size fits all – cookie cutter” approach yields less than optimal results.

Any broker can place insurance. We are your risk management partner. Gallagher, as the City’s current broker has the proven ability to exceed the expectations in providing Insurance Services. We operate as an integral component of the City’s risk management team, by mutually establishing goals and objectives, based on an in-depth understanding of the City’s concerns, challenges, risk tolerance, financial concerns and mission. We anticipate the City’s needs, and offer appropriate solutions.

Our team understands and anticipates what underwriters focus will be during the annual renewal process and are able to work with the various departments within the City to help gather critical underwriting information using our teams established relationships we have built throughout our long standing partnership.

Our approach has been to work hand in hand with our clients, designing a program that will maximize their risk transfer options within their predetermined budgetary constraints. Thus, through all phases of the market cycles, we have been able to provide our clients with “reasonable” programs that fit within their budgets; simply adjusting program variables such as deductibles, limits, or program structure to “right size” the final program.

PROJECT ORGANIZATION AND RESPONSIBILITIES

Arthur J. Gallagher Risk Management Services, LLC. is able to meet and exceed the services required in your “Scope of Services”.

Our team has already demonstrated to the City in its ability to deliver cost effective program solutions in the five most difficult markets in the history of the industry, post Hurricane Andrew, post 9-11, post 2004-2005 Hurricane Seasons, post 2008 Global Financial Crisis, and the recent tightening of the insurance market.

The City’s team is led by Maria Perez. Maria is a dedicated insurance professional who specializes in placing tailored insurance policies designed to meet the unique needs of the City. With a strong focus on delivering comprehensive coverage and personalized solutions, Maria works diligently to ensure the City is well-protected while strategically addressing risk exposures. By aligning insurance strategies with effective risk management practices, Maria plays a key role in helping to lower the City’s total cost of risk, ensuring long-term financial stability and resilience. Ilene Abella will be working hand in hand with Maria, serving as the City’s other leader, coordinating the collection of program information, the development of underwriting submissions, negotiating terms and conditions with underwriters, and reviewing policies for accuracy. Ilene will also oversee the work of the other service team members, coordinating the overall delivery of service and assuring that Gallagher professional standards are exceeded in every aspect of the program.

Unlike so many of our competitors who delegate the day-to-day contact to less senior team members, Maria and Ilene are involved in every aspect of the City’s risk management operations, from the development of underwriting submissions, negotiating terms and conditions with underwriters, and reviewing policies for accuracy.

This brings their combined experience of over 65 years to assist the City’s risk management team in every aspect of the day-to-day risk management arena.

All aspects of account marketing, program design, negotiations with underwriters and development of marketing plans and materials will be handled directly by Maria and Ilene.

To provide seamless service and support, Maria and Ilene are backed by the expertise of Ampy Jimenez, Bridgette Geist and Kathy Hill, who are readily available to assist with any client service needs. Your Gallagher team is committed to delivering exceptional service, fostering trust, and strengthening the City’s risk management program

They are responsible for coordinating the collection of program information, assisting in the preparation of the City’s exposure data for insurance market submissions, reviewing insurance quotes, binders, and policies for accuracy, preparing proposals and schedules of insurance and issuance of evidence of coverage and certificates of insurance.

Ampy Jimenez, Bridgette Geist and Kathy Hill support Maria and Ilene with the day-to-day service needs in order to meet the City of Coral Gables’ established goals and strategies. During the renewal cycle of the insurance program, they work with the team to prepare the City’s exposure data for insurance market submissions, review insurance quotes, binders and policies for accuracy, prepare proposals and schedules of insurance and request any issuance of evidence of coverage and certificates of insurance. The service team is there to answer any coverage questions or inquiries regarding invoices and premium payments.

Jim Smith, Managing Director of Gallagher’s Risk Control Service, Gary Lopez and Julio Quinones, Senior Risk Control Specialists, are local resources available as needed to attend any risk control meetings and review risk control recommendations. They are at your disposal to assist with a broad range of loss reduction and safety program consultations aiding the City of Coral Gables’ efforts to protect property, employees and third parties from City operations.

Scott Clark is the dedicated resource for all claims-related matters for the City. He collaborates closely with the Gallagher servicing team and your risk management team to facilitate complex claim settlements in the event of a catastrophic loss, ensuring prompt and equitable resolutions. Scott acts as your professional advocate in cases of substantial losses, directly engaging with the claim adjusters representing the participating carriers to advocate on your behalf. He is also available to facilitate and provide additional perspective during Claim Reviews with the City's TPA.

Maria and Ilene are fortunate to have the support of Tony Abella, Jr., Dorothy Gjerdrum, and Paul Murphy. Tony Abella, Jr. leads our South Florida Public Sector Team and serves as the Southeast Regional Director of Gallagher National Property Practice and Dorothy Gjerdrum is the Senior Managing Director of Gallagher's Public Sector Practice. They are available to support the Gallagher Team and the City of Coral Gables with their wealth of knowledge and experience. As the Area President of Gallagher South Florida, Paul Murphy provides direction in the development of staff, provides 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 to continue to provide the City of Coral Gables the outstanding level of service Gallagher delivers day in and day out. We are very fortunate to have these resources as part of the City's Team.

Gallagher: A Trusted Partner with Tailored Solutions for Coral Gables

Gallagher's **unparalleled institutional knowledge** of the City of Coral Gables is the result of over 40 years of dedicated partnership. This deep understanding of the City's unique risks, operations, and priorities enables us to provide seamless service and customized solutions tailored specifically to your municipality's needs. Leveraging historical data, claims insights, and a comprehensive grasp of past insurance strategies, Gallagher is uniquely positioned to offer informed recommendations and proactive adjustments.

However, we don't rely solely on our legacy of service. Each year, **Gallagher works diligently to earn the City's trust by enhancing its risk profile and delivering measurable results.** We consistently provide innovative risk management strategies and cost-effective insurance solutions that align with the City's budgetary constraints, regardless of market conditions. Our relationship is built on trust, collaboration, and shared goals, ensuring that our efforts remain aligned with the City's vision and objectives for the future.

Implementation Plan

By conducting our Risk Profile Assessment combined with our **CORE360®** approach we empower the City to proactively address potential risks, enhance resilience, and ultimately drive down your Total Cost of Risk. Gallagher has the experience, tools, and relationships to work effectively with underwriters so they provide you with their best results.

RISK PROFILE INTRODUCES:

- The financial impact of improving your risk profile
- Our Risk Profile improvement plan
- Available tools and analytics used to obtain desired outcomes

CORE360 IS:

- Our approach to improving your risk profile, thus improving the overall total cost of risk
- How we deliver on the Risk Profile improvement plan
- The results from using tools and analytics to impact your renewal outcomes and cost drivers

Gallagher's Approach to Improving the City's Risk Profile

We have designed a step-by-step process to improve your specific risk profile:

1. HISTORICAL ANALYSIS

Identifying the factors that have the greatest impact on your Risk Profile

- Your Existing Exposures
- Your Current Insurance Coverage
- Your Historical Losses
- Industry Specific Issues

We run your data through our analytical tools to determine the best outcome

2. DISCOVERY

We conduct discovery meetings with your senior management

- Discuss risks from their area of responsibility
- Identify hidden or under-recognized risks
- Begin to prioritize those risks and discuss mitigation alternatives

3. ASSESSMENT & PRIORITIZATION

- Internal strategy sessions with our risk & claims consultants
- Identify treatment alternatives
- Review of best practices to address under-recognized risks
- Review of RiskMap results (See information at end of section)
- Prioritize risk & identify analytical tools to improve your risk profile

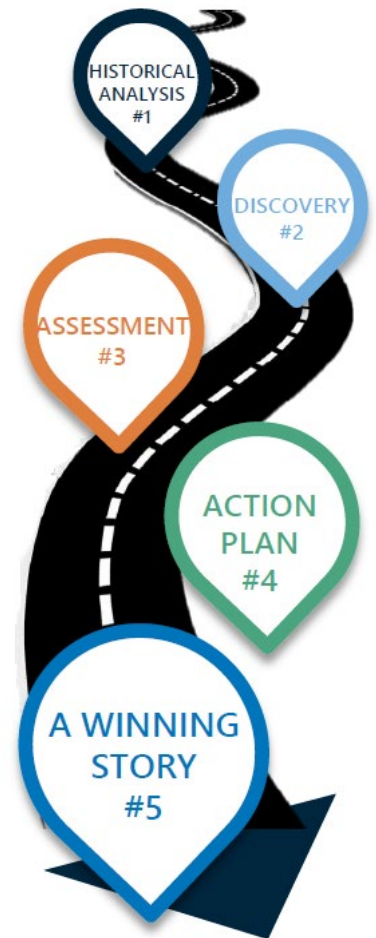
4. A DETAILED ACTION PLAN

Action Plan / Go-To-Market Strategy that optimizes your Risk Profile using:

- Results from our senior management discussions
- National Risk Control (NRC) strategies
- Our Analytical Tools
- RiskMap Results
- Risk Profile Improvements & Investments

5. A WINNING MARKET SUBMISSION

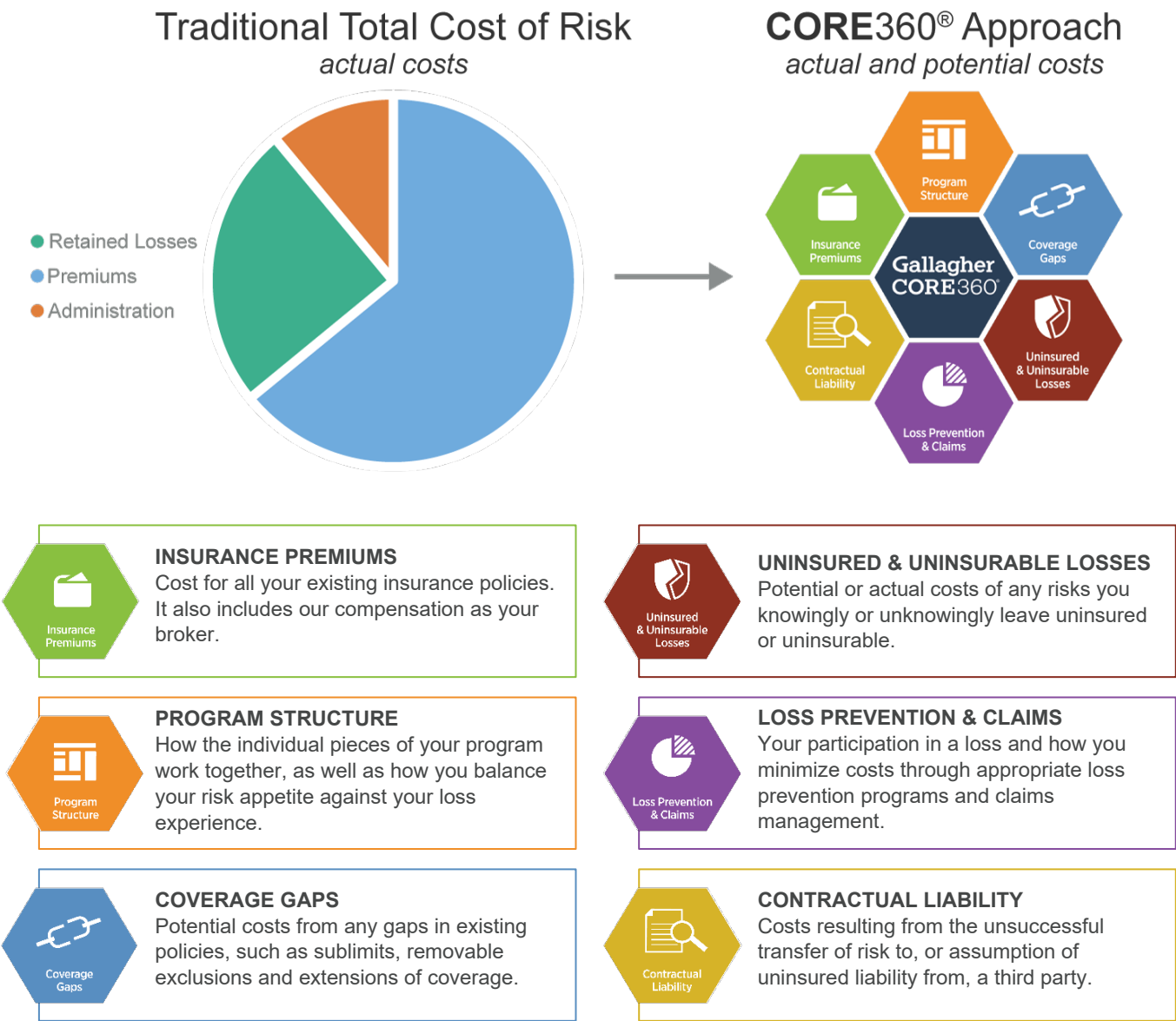
- Your submission will be a priority for underwriters, as underwriters value a broker minimizing risk for the carrier.
- Insurance companies provide their best pricing and coverage terms to clients with the BEST RISK PROFILE.
- We will be in active dialogue with the marketplace.
- We encourage your participation in underwriter meetings. We want to tell your story together.



Key Program Strategy & Approach

CORE360® is our comprehensive approach to evaluating our client’s risk management program. It leverages our analytical tools and diverse resources for customized, maximum impact on six cost drivers of their total risk.

As illustrated below, we’re on a journey to change the way organizations like the City view the purchasing and administration of their insurance and risk management programs. Unlike the traditional total cost of risk conversations, we consult with you to understand your actual and potential costs and the strategic options to reallocate these costs with intelligent, actionable insights. This will empower you to know, control, and minimize your total cost of risk and improve your profitability. Many insurance providers talk about an organization’s total cost of risk. Still, very few put it into a perspective that is geared towards ease of understanding and use for the client.



Strategies for Assuring Assigned Work is Completed on Time

Our Commitment to Service

At Gallagher, we understand that timely delivery is critical to the success of the City’s Insurance and Risk Management Programs. Our commitment to excellence is reflected in the strategies we employ to ensure that every renewal, project, and service is completed on time and to the highest standard.

We take pride in making sure all meetings, collections of data, submissions, binders, policies, endorsements, etc., are processed and administered in a concise and timely manner in relation to our clients’ insurance program expiration dates. This timeline can be further tailored to specifically any City of Coral Gables’ changes in requirements.

MARKET PLACEMENT

150-180 DAYS PRIOR TO RENEWAL

- Pre-renewal meeting
- Discuss market conditions
- Develop marketing strategy
- Discuss risk tolerance and alternative program options

120-150 DAYS PRIOR TO RENEWAL

- Begin collecting renewal exposures
- Analyze and refine exposure data for underwriting submission
- Analyze cost drivers contributing to cost of risk
- Coordinate Catastrophe Analysis
- Define key renewal objectives

90-120 DAYS PRIOR TO RENEWAL

- Submissions to underwriters
- Client presentations to markets
- Arrange underwriting meetings with client and insurer

30-60 DAYS PRIOR TO RENEWAL

- Analyze and present quotes
- Revise final renewal terms as directed by client
- All binders/ invoices/ certificates processed and sent

DELIVERY

INCEPTION

- Finalize annual servicing plan

60 DAYS AFTER RENEWAL

- Policies received and reviewed for accuracy
- Open items meeting

90 DAYS AFTER RENEWAL

- Policies/endorsements sent to client
- Loss control & claims updates

120 DAYS AFTER RENEWAL

- Annual review

ONGOING PROCESS

ONGOING PROJECTS

- Provide peer cost benchmarking
- Market condition updates
- Building replacement cost trends
- Contract guidance/reviews

DAY-TO-DAY ADMINISTRATION

- Same-day response to your requests
- Provide updates regarding Public Sector risk management

LOSS CONTROL SUPPORT

- Onsite trainings / projects
- Webinars

CLAIMS SUPPORT

- Pre-loss planning & preparation
- Post-loss claims consulting
- Coordination with adjusting firms

RENEWAL PLANNING

- Exposure refinement for upcoming renewal terms
- Consideration of alternative products & strategies

Key Strategies for Timely Delivery

Pre-Defined Timelines for Deliverables: We establish clear timelines and milestones at the start of every project, ensuring all deliverables are aligned with City expectations and deadlines.

Regular Monitoring and Updates: Progress is tracked through regular check-ins and milestone reviews, allowing us to address potential delays proactively and keep the project on track.

Collaborative Team Approach: Our team works together seamlessly, with clear task ownership and open communication, ensuring accountability and alignment at every stage. Our team approach allows us to seamlessly step in to assist one another.

Flexibility: We anticipate potential challenges and develop contingency plans to adapt quickly to changes, ensuring that timelines are met even in dynamic situations.

Transparent Communication: We keep the City informed throughout the process with regular updates, ensuring alignment and building trust by maintaining transparency about progress and any adjustments.

Communication with City Staff

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.

Maria, Ilene, and the Gallagher team are readily available to support the City of Coral Gables through various channels, including in-person meetings, phone calls, video sessions, or email. With our local presence, we can meet with the City on short notice, ensuring prompt and seamless face-to-face communication whenever needed.

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.

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 City of Coral Gables 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.

STRATEGIC REVIEWS AND STEWARDSHIP REPORTS

Gallagher’s **CORE360** experience provides multiple opportunities throughout the renewal cycle to review coverage, discuss goals, and engage the City in open and honest discussions on how you think we are doing.

CORE360 SCORECARD

To effectively and efficiently manage our overall commitment to the City's Risk Management Program, our **CORE360** scorecard, shown to the right, was developed for the City to provide a snapshot of how we have affected the total cost of risk over time by monetizing the cost of risk changes by the cost driver. The City’s scorecard will serve as the basis for which the City will evaluate the Gallagher service team. We will accomplish these KPIs by actionable and reportable items across the entire the City scorecard with simple yet effective processes.

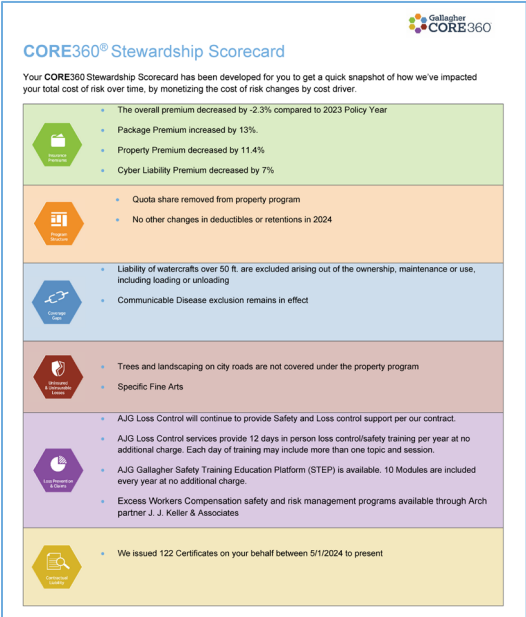
The Gallagher team will continue to review the scorecard metrics in detail with the City with an open and honest discussion that builds a framework of mutual success. This is a continuous measurement that drives an environment of accountability and success.

EXECUTIVE SUMMARY & STRATEGIC REVIEW

We outline our recommendations and present side-by-side comparisons of program options such as coverages, sub-limits, exclusions or limitations, and premiums through our **CORE360** Executive Summary and **CORE360** Strategic Review documents to ensure the City has the best information available to aid in decision-making. The **CORE360** Executive Summary accompanies your proposal and highlights the critical decisions needed, available options, and our recommendations. Your Gallagher team has provided the strategic review and executive summary to the City in preparation for the May 1, 2025 renewal date.

The **CORE360** Strategic Review is presented at our mid-year meeting and aids in strategy development for the upcoming renewal. Our detailed timeline is client-focused to ensure we’re continuously evaluating your program, adjusting our strategy, and regularly communicating new developments. Our mid-year and renewal checkpoint meetings include updates on the following:

- State of the insurance market and analysis of rate trends by line of coverage
- Risk and exposure updates
- Achieved results and strategy-setting by cost driver
- Anticipated market changes and potential impact on your program



For professional relationships to flourish, we find it valuable to develop a plan with our clients and measure our results through annual stewardship reports. Typically, our stewardship report and meeting is scheduled one or two months after the effective date and includes items such as: insurance renewal results, claims summaries, claims advocacy review, insurance program structure evaluation, timeline of deliverables (policy, binders, invoices, certificates, questions), and risk management consulting services. This report can be customized to include additional items important to you.

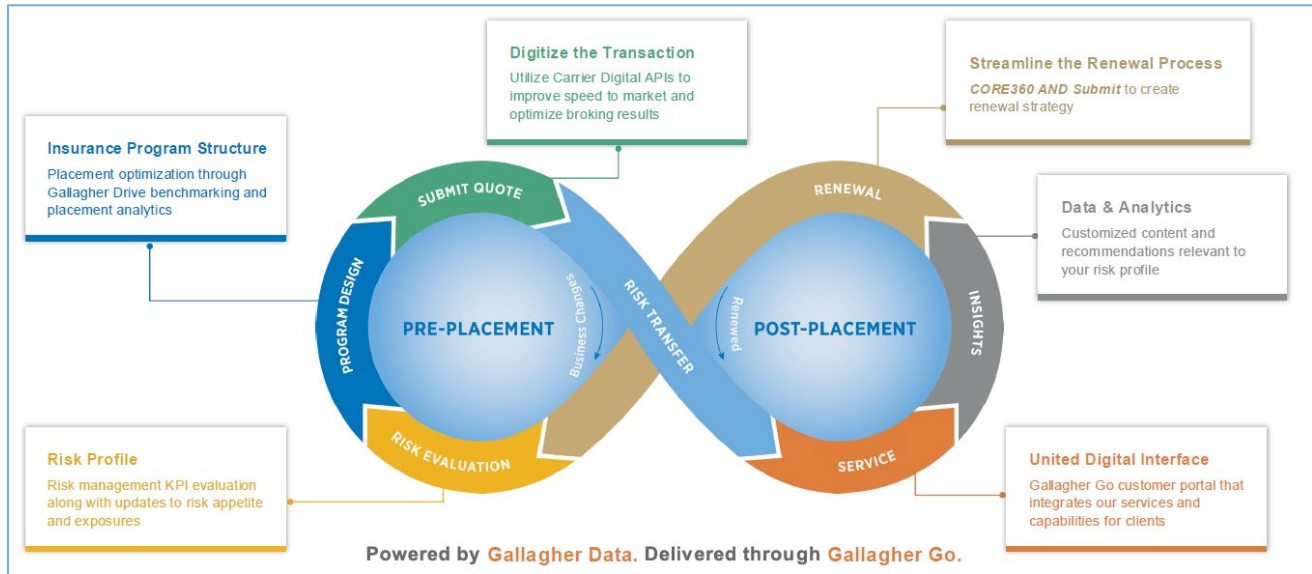
MEETINGS

Throughout our relationship, we engage with you by being present with you face-to-face whenever you need us, wherever you need us. We value the concept of sitting down and building mutual relationship and having an open dialogue of communication. While we are always available to address any issues and concerns, below are a few meetings we have scheduled that are outside of the regular visits.

Type of Meeting	Description/Purpose	Frequency
Stewardship/CORE360® Strategic Review	- Set goals for the upcoming year - Discuss marketing and expectations for the upcoming program renewal - Update from City of Coral Gables - Set renewal timeline	Annually
Pre-Renewal Meeting/Call	- Update on quotes received - Update of progress of proposal completion	As needed
Renewal presentation	Insurance renewal proposal meeting	Annually
CORE360® Executive Summary	- Summary of the achievements of goals - Updated program chart	Annually
Claims review with Liability TPA	- In-person meeting to discuss open and recently closed claims - Expectation of how and when particular claim will be closed	Quarterly (or as scheduled)
Claims review with Workers' Compensation TPA	- Discuss open and recently closed claims - Expectation of how and when particular claim will be closed	Quarterly (or as scheduled)

Positively and Innovatively Provide Services

INNOVATIVE COLLABORATION: LEVERAGING DATA, ANALYTICS, AND TECHNOLOGY



The graph above illustrates Gallagher's comprehensive and innovative approach to partnering with the City of Coral Gables. By leveraging data, analytics, and technology, we deliver tailored solutions that drive measurable outcomes and work to enhance the client experience. Below, we detail how each component of this process contributes to achieving these goals.

Pre-Placement Phase: Laying the Foundation

- Insurance Program Structure:**
Optimized through **Gallagher Drive** benchmarking and placement analytics to deliver tailored, cost-effective solutions.
- Risk Profile:**
Risk management Key Performance Indicators (KPIs) are evaluated, and updates to risk appetite and exposures are incorporated to ensure proactive risk mitigation.
- Digitize the Transaction:**
Utilizing **Carrier Digital Application Programming Interfaces (APIs)**, we improve speed to market and optimize broking results, streamlining the quoting and placement process.

Post-Placement Phase: Delivering Long-Term Value

- Streamline the Renewal Process:**
Tools like **CORE360™** and **Submit It** create efficient, data-driven renewal strategies.
- Data & Analytics:**
Customized insights and recommendations are provided based on the city's risk profile, enabling informed decision-making and reducing the total cost of risk.
- United Digital Interface:**
The **Gallagher Go** portal integrates all services into a single platform, simplifying access, enhancing transparency, and improving communication.

Key Outcomes

- Enhanced Client Experience:** Seamless, efficient processes driven by technology.
- Improved Risk Management:** Data-driven strategies reduce the total cost of risk.
- Technology-Driven Innovation:** APIs, analytics, and digital tools ensure cutting-edge solutions.

Additional information regarding Gallagher's Digital Platforms, Data Analytics, can be found on pages 80-86.

b) Provide a detailed plan outlining the approach to securing insurance coverage for the City, along with the implementation of loss control services over the upcoming year. The plan should include defined tasks, subtasks, key milestones, and decision points. Incorporate visual tools such as graphs and charts where appropriate to enhance clarity and presentation.

Approach to Securing Insurance Coverage

Gallagher has the experience, tools, and relationships to work effectively with underwriters so they provide you their best results.

1. Your submission will always be a priority for underwriters, as underwriters value a broker minimizing risk for the carrier.
2. Insurance companies provide their best pricing and coverage terms to clients with the BEST RISK PROFILE.
3. We will be in active dialogue with the marketplace.
4. We encourage your participation in underwriter meetings. We want to tell your story together.

THE TEAM THAT KNOWS YOU BEST MARKETS YOUR ACCOUNT

The team that works on the City's program every day is the same team that communicates and negotiates with the underwriters. This way, we build successful, long-term underwriting relationships for both the City's and partner insurers' benefit.

Controlling the Marketing Process

As insureds like the City seek to differentiate themselves from the many other organizations marketing their insurance program(s), the keys to an effective outcome for any insurance placement are to:

- **Set Clear Objectives:** We discuss our pre-renewal strategy with your risk management team and establish a marketing plan. We will also discuss your growth plans and risk appetite for the next 12-18 months.
- **Meet with Underwriters to Promote and Market Your Risk:** Scheduling face-to-face underwriting meetings in the U.S. and London Marketplace are critical to the marketing process. The ability to directly interface with underwriters and personalize the City's story is incredibly powerful as we seek to demonstrate that the City's is a best-in-class risk, for which underwriters should and will compete.
- **Identify Major Exposures, Determine Appropriate Limits/Sublimits and Deductibles/Retentions:** We design a strategic program for your portfolio and identify the best participation point for each of the markets approached. We also establish program and layer pricing using real time benchmarking data, catastrophe modeling, and market intelligence.
- **Prepare Comprehensive, Concise Underwriting Submissions:** We produce a submission that contains comprehensive underwriting data, detailed portfolio analysis, desired limits, deductibles/retentions and policy terms, program structure, and detailed loss analysis. We typically send the submission to the markets at least 90 days before your program expires.
- **Identify Key Markets:** Not all carriers can provide the coverages, catastrophe capacity, and terms and conditions required by you. Each year, we send our submissions to a wide range of insurers, to ensure that the City has the best options to consider the most comprehensive and cost effective programs. We ensure the City has access to key markets necessary, no matter the circumstance, for all lines of coverage.
- **Offer New Ideas and Alternatives:** We explore options to help lower your insurance costs such as larger self-insured retentions, corridor deductibles, per unit of insurance for the application of percent deductibles, strategic utilization of selling price in conjunction with, or in lieu of, business income, extra expense and ordinary payroll, indemnification agreements, split programs, and equitable rate allocation.

Program Marketing

Clearly the cost of property insurance is a significant budget item for the City of Coral Gables with our team dedicated exclusively to large Florida entities, we have specialized market knowledge, relationships and success to underwriters that are critical to the City's program. Gallagher has leverage, premium volume and strong relationships with these key underwriters. This is absolutely crucial to the placement of a successful, 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 structures for our clients.

Having Miami-Dade Public Schools, Broward County, and Broward County Public Schools as clients, each for over 15 years, provides us with program benchmarks and invaluable experience in dealing with all of the nuances particular to large South Florida governmental programs.

Your Gallagher Team keeps extensive peer benchmarking data to leverage the strength of our network of clients for each property insurance renewal. We utilize this information to understand the most competitive markets, and achievable terms & conditions available for large CAT property placements.

This data includes:

- Rate to Values
- Price Per Million of Capacity
- % Year-to-year Change
- Carriers Engaged in Florida CAT Placements
- Contract Terms & Conditions

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 carriers' financial strength. We negotiate the broadest possible terms at the lowest achievable cost. We provide decision support, including analysis of proposed terms and conditions. We have also drafted manuscript policy wording where necessary to address unique exposures as well as any additional contingent exposures you may encounter during the life of the program. We negotiate critical terms and fine-tune the overall program based on your input. Additionally, we are prepared to assist the City with internal presentations to senior management.

We ensure that the underwriting data being presented to prospective insurers is complete, accurate and presented in the most desirable format for the underwriter to assure your program gets the highest level of attention and most efficient turn-around time.

Our approach is not overly complicated but requires a great deal of effort and commitment. We do not rely on a "centralized" marketing model like most other brokers. Your day-to-day team members meet directly with underwriters whether the placement is direct or through an intermediary. We have developed personal relationships that go to the most senior levels of the insurance companies. We work to educate underwriters on the relative strengths of the various accounts we partner with them on, we help them become familiar with the accounts exposures, controls, procedures and key personnel.

While we are one of the largest brokerage firms in the world with access to every global market, we are 100% focused on you and your underwriters. You are not lost in a pile of submissions, and your underwriters are not commoditized as just a piece of paper with a limit. We achieve exceptional results by making you stand out from the crowd, and develop goodwill with underwriters in this fashion.

As a result of our excellent reputation with insurance underwriters, they 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 commercial property insurance in Florida and have access to markets either on a direct basis or through intermediaries, inclusive of our London and Bermuda offices. This creates a diverse reach to insurers for capacity and the best coverage terms and conditions available in the current marketplace.

Our Market Leverage allows us to negotiate the most competitive premiums with the broadest coverage available in the marketplace.

Gallagher - US places \$18.7 Billion in Premium into the marketplace

Gallagher - Florida places \$1.2 Billion in Premium into the marketplace

Gallagher Public Sector – Florida places \$437 Million in Premium into the marketplace

Your Gallagher Team Leaders, Maria and Ilene, place more than \$170 Million Premium into the marketplace

Solid Relationships | Outstanding Reputations | Market Leverage | Optimal Results

Insurance Renewal Timeline

Initiative	Task	2025 Critical Dates
Pre-renewal Meeting & Program Analysis	- Review goals and objectives with the City - Review market conditions - Develop marketing plan/budget - Review loss experience and develop claims analysis trend - Make coverage recommendations - Discussions with potential markets	180 days prior to renewal
Exposure and Marketing Analysis	- Prepare request for underwriting information - Review marketing strategy including analysis of existing program and identify markets - Review loss experience - Review existing policy contracts - Prepare underwriting submission and review with the City - Specifications to marketplace	150 days prior to renewal
Program Marketing	- Negotiations with markets to achieve best possible terms and conditions - Keep the City abreast of negotiations with carriers - Discuss renewal terms with TPA firms - Begin proposal assembling and process	120 days prior to renewal
Final Negotiations/ Binding	- Analyze all proposals and quotes from carriers - Request revisions from carriers - Finalize renewal terms with TPA - Finalize proposal - Presentation of proposal to the City - Place coverage upon the City's approval - Issues binders, invoices, and Auto ID cards - Meeting between the City and strategic partners/ carriers	60 days prior to renewal
Ongoing Support	- Review policy from carriers for accuracy and request necessary endorsements - Deliver policies to the City - Issue and review certificates on an as-needed basis	Quarterly and continuous

Local Loss Control Services

GALLAGHER RISK CONTROL SERVICES



Gallagher Risk Control will continue to provide risk control services requested in the RFP as a minimum of services. Gallagher Risk Control team will continue to go beyond the City’s minimum services like we have been doing in the past two decades. Jim Smith, M.S., CSP, Regional Risk Control Leader will continue to provide a local presence to the City a point of contact to provide various risk control service teams to deliver risk control solutions.

Gallagher Risk Control Services have been working with the City and Risk Management Team since 2004. Gallagher Risk Control team have been offering risk solutions and services for every department within the city. Our working relationship with various City management teams has allowed us to understand the needs of the city while assisting them in managing their various risk exposures.

Advantages of Working with Gallagher Risk Control Team:

- We have worked with many of the various departments within the city to fully understand the challenges and needs of City management team over the past two decades.
- Developed/Participated in creating City Safety Manual in 2019 and continued to assist in delivering the education/training needs.
- Working with Legal/Risk Management we conducted City Wide Safety Climate survey of both employees and supervisors to better understand the operational safety needs of the City staff.
- City of Coral Gables has been using the Gallagher Safety Training & Education Platform for online training which provide HR/Cyber/Fleet/Safety trainings. City has over 290 Users, 955 Loggins and 805 Training Modules assigned with 768 Training Modules completed.
- Work with Risk Management on various high-risk liability and safety issues within the City as an additional resource.
- Act as an extension of the City team to assist them in completing both their short and long-term goals.
- Gallagher has a deep professional team of several degrees, Board-Certified Safety Professionals with experience in Public Sector, Construction and Transportation industries to support the city and their current risk.

Partial List of Risk Control Services Provided to the City of Coral Gables	
1.	Worked with City Risk Management to scrub/clean up TPA Claims data to reflect accurate data
2.	Developed/Participate in City’s Safety/Worker Protection Committee
3.	Conducted Safety Climate Survey – City Supervisors/Employees
4.	Provided Supervisor Risk/Safety Skill Training (Onsite)
5.	Conduct site assessment of Venetian Pool and Pump House Structure issues
6.	Conducted site assessments of material handling garbage pick-up
7.	Conducted Parks/Recreation (Golf Course/Theatre)
8.	Conducted MOT review of Landscaping Operations in the City
9.	Conduct onsite review of City Police Evidence Building for risk improvement
10.	Conduct site risk assessments of City Venetian Pool Operations (Historic Operations)
11.	Site Risk Assessment Public Works MOT Work & Provided MOT Training
12.	Attended Claims Review Meeting with Public Works/Fire-Police Chiefs

City of Coral Gables In Person Safety Trainings Year to Date	
Training	Date
1. Safe Work Permit	1/15/2025
2. Respiratory Protection	2/12/2025
3. Lockout/Tagout	4/2/2025
4. Confined Space Entry	5/21/2025
5. Fall Protection	5/18/2025
6. Heat Exhaustion 1 st	7/3/2025
7. Heat Exhaustion – Solid Waste 2 nd	7/8/2025
8. Heat Exhaustion – Solid Waste 3 rd	7/9/2025
9. Landscape Grounds/Maintenance	8/13/2025

City of Coral Gables Risk Control Service Plan – 2024-2025



CITY OF CORAL GABLES RISK CONTROL SERVICE PLAN – 2024-2025

RISK CONTROL SERVICES	TARGET DATE	ESTIMATED PROJECT LENGTH*	COMMENTS
Purpose: ➤ Provide Risk Control Services to the City of Coral Gables Core Goals: ➤ Support City of Coral Gables Risk Management mission			
A. Management and Administration			
➤ Develop service plan deliverables	Q3-2024	-0 Service Days	Service Plan developed and reviewed on July 23 rd 2024.
B. Site Assessments			
➤ Site Risk Assessments	Q4-2024 to Q3-2025	8 Service Days	Possible Assessment Locations: Public Works /Fire Dept./ Police Bldg./Company Vehicle Lot
D. Procedures, Position Statement Development			
➤ Review of existing procedures and what requires enhancement	Q4-2024 to Q3-2025	2 Service Days	Review of any procedures that require change Haz Com & PPE
E. Educational Training and Communications			
➤ Safety Training	Q4-2024 to Q3-2025	12 Service Days	Training will be conducted per the agreed upon schedule. Management considering Presence training (Wednesdays preferred).
F. Sundry Services			
➤ Quarterly meetings to discuss risk control approaches and results of inspections and training	Q3-2024 to Q4-2025	No Service Day Charges	1 ST Meeting on July 23 rd , 2024 with Ms. Marjorie Tapia and Mr. Gary Lopez

*Project Length is based on days of services

E-SERVICES

Gallagher is continually developing resources for our clients to mitigate their TCOR. We deliver a variety of safety and risk control training on multiple platforms, allowing maximum reach to employees. Options include the use of “live” webinars, electronic newsletters, and when possible, face-to-face training. The training needs will be focused on specific risk exposures to educate City of Coral Gables on preventing injuries or claims.

While face-to-face training is the most desirable, Gallagher’s NRC team recognizes the logistical difficulty of providing such training for all employees. Consequently, Gallagher offers a variety of virtual training courses to address this issue. Gallagher STEP is a virtual training platform, which offers a library of safety topics that are applicable to Public Sector operations. All of these topics are available to City of Coral Gables for virtual safety training.

NRC Webcast Series

Gallagher National Risk Control presents our exclusive, complimentary Webcast Series, now available on demand. Watch recordings when it is convenient for you, regardless of work schedules or time zones. Each 45- to 60-minute session highlights key concepts, tools, and resources relevant to your organization. Viewers can look forward to broadening their safety knowledge and learning useful, timely strategies to improve and promote safety within their facilities.

Risk Control Bulletins

Recognizing the variety of risks ranging industry to industry, Gallagher’s NRC team premiered a bulletin series targeted towards individual industries and their most common and important risks. These bulletins provide supplemental tools needed to effectively manage and train staff, communicate important information related to safety and health, and enhance your overall risk management program. Available online, this resource allows for maximum reach to all employees on your timeline. Ultimately, the bulletins can help the City of Coral Gables manage your everyday risk control awareness campaigns.

Actual City of Coral Gables Risk Control Bulletins



GALLAGHER STEP

The Gallagher Safety Training Education Platform (STEP) is our proprietary Learning Management System (LMS) that supports our clients' safety/training needs and provides their employees with the latest safety standards.

The City of Coral Gables has been using the Gallagher Safety Training & Education Platform for online training which provide HR/Cyber/Fleet/Safety trainings. The City has over 290 Users, 955 Loggins and 805 Training Modules assigned with 768 Training Modules completed.

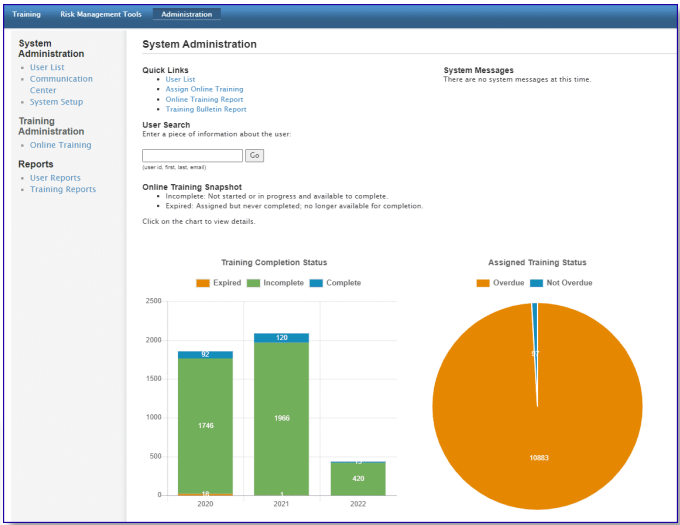
Value to City of Coral Gables	Money and Time Saver	Gallagher STEP supports an unlimited number of users and administration is simple and convenient. Clients can easily assign and monitor employee progress.
	Reduce Risk and Stay Compliant	Gallagher STEP delivers safety trainings that can reduce accidents and address HR best practices, which then reduces total cost of risk and increases compliance on state-mandated trainings.

Gallagher STEP offers online training modules from a library of over 100 training and safety shorts. Gallagher STEP also offers monthly bulletins covering topics such as General and Environmental Safety, Human Resources, and Health and Wellness.

Module Catalog

Gallagher STEP has a library of over 100 training modules and safety shorts. This document lists all the training modules with descriptions. The most popular training modules are:

- Sexual Harassment and Discrimination
- Slip, Trip and Fall Training
- Electrical Safety Training
- Back Safety Training
- Blood borne Pathogens
- Safe Lifting Practices
- Defensive Driving Basics
- Fire Prevention Basics
- Personal Protective Equipment
- GHS Hazard Communication



Completion Status Snapshot

The snapshot showcases how many STEP users have completed their assigned trainings as well as offers a quick link to commonly accessed administration features.

Training Completion Status 2022									
This table shows all active users' training status for the year selected. Use the "Send Reminder" button to send emails to all incomplete users. To display Overdue, type "Overdue" in the Search filter. The "Send Reminder" will respect the Search filter. * Users without a valid email will be excluded in the "Send Reminder"									
Send Reminder									
Excel PDF Print Show 10 entries Search									
Last Name	First Name	Module	Assigned	Due Date	Started	Completed	Score	Assignment Status	
Ajith	Ash	General Auto Risk Program for Drivers	02/08/2022	02/22/2022				Assigned (Overdue)	
Ajith	Ash	Diversity (Employee)	02/08/2022	02/22/2022				Assigned (Overdue)	
Ajith	Ash	Ethics in Action: Supervisors	02/08/2022	02/22/2022				Assigned (Overdue)	
Ajith	Ash	Cybersecurity Awareness in the Workplace	02/08/2022	02/22/2022				Assigned (Overdue)	
Ajith	Ash	COVID-19 Training	02/08/2022	02/22/2022				Assigned (Overdue)	
Ajith	Ash	Employee Safety Orientation General Industry-CB	02/08/2022	02/22/2022				Assigned (Overdue)	
Ajith	Ash	GHS Hazard Communication (GB)	02/08/2022	02/22/2022				Assigned (Overdue)	

Breakdown on Completion Status

The system shows all active users' training status. Clients can filter the completion status using the search box, and send emails to all incomplete users directly on the platform.

GALLAGHER ERISK HUB

With technology constantly evolving and hackers adjusting their tactics daily, we know it can be difficult to get a strong handle on the strength of your cyber-security. That’s why we offer eRiskHub.

eRiskHub is complimentary and can be immediately implemented to strengthen cyber-security. This platform is readily available and easily accessible with up-to-date content on the latest cyber-risk topics to prevent against cyberattacks and to study and simulate potential cyber-threats.

Whether it is our data breach calculator, due diligence checklists, claims examples by niche, or employer technology policies we will provide you and your IT department with information to feel confident you are taking the necessary steps to protect your assets your employers and most certainly your clients.

Value to City of Coral Gables	Interactive and Dynamic	An array of cyber risk management tools that allow the City to study and simulate potential cyber-threats.
	Thought-Provoking	eRiskHub offers actionable cyber-risk management tools and solutions.

Below is a listing of the tools and resources available through eRiskHub:

eRisk Self-Assessment Survey

An assessment designed to capture a company's implementation of IT security best practices. This helps us and our clients understand their level of cyber security maturity and network security procedures. This knowledge allows us to make sound recommendations to the client based on self-reported needs.

Incident Response Plan

This comprehensive roadmap helps clients plan how they would respond to a cyber-incident.

Vendor Management

This resource helps client plan and implement IT protocols with their vendors. It includes aspects of E&O, network security, and cyber-insurance.

Sample Policies

These sample policies are available for clients to review their own technology policies for best practices (or include in their employee handbooks if no tech policies are in place).

Data Breach Cost Calculator

Explores the potential costs of a data breach, which allows us to show how we can help clients manage and transfer potential cyber-risks.

Breach Notification Law Map

The map reveals each state's cyber-laws. This information can be shared with clients' general counsels to research legal response actions needed in the event of a breach.

Cause of Loss

This is a cyber-incident report based on industry and the key causes of losses. Highlighting the threat breakdown helps clients see where they are most vulnerable.

Claim Scenarios

This is a database of real cyber-events and their ultimate costs. Claims can be further drilled down by industry, company revenue size, cause of loss, and total cost of the claim.



Service Capabilities both Locally and Across the United States

Our team structure and service approach offers the City the opportunity to collaborate with our local and national public entity practice staffed by industry experts keeping the City informed on issues impacting both the overall insurance marketplace and the public sector risk management field.

Gallagher's national resources are a major part of the City's core team. In fact, Ilene Abella serves as the Southeast Regional Director of the Public Sector Practice, Tony Abella Jr. serves as the Southeast Regional Director of the Property Practice and Jim Smith serves as a Regional Risk Control Leader. These Regional directors act as a bridge between local clients, our Florida teams, and Gallagher's national resources, including specialized expertise, benchmarking data, and innovative solutions. This ensures clients receive the best of both worlds—local service backed by national capabilities.

This serves to enhance City's market access, improve communications, support and strengthen internal risk management practices, streamline the delivery of service, and improve quality control. Your Gallagher service team has a large account focus and as such maintains relatively small account load to assure that we can provide the best possible service to our largest clients.

Gallagher's philosophy for providing brokerage and risk management services is focused squarely on our addressing out clients' specific needs. We assist the City in managing the City's diverse risk management needs by taking an aggressive approach to reducing risk financing costs and loss dollars through loss prevention. We provide a unique combination of experience and expertise that is unmatched by any of our competitors. Our approach toward client engagement addresses your total cost-of-risk, not just your cost of insurance/self-insurance. Our goal is to anticipate your future exposures to loss and analyze how to best deal with those exposures from a risk management perspective.

At Gallagher, we are committed to delivering exceptional service both locally and across the United States. For your organization, we provide tailored claims management and risk control solutions designed to meet your unique needs.

1. LOCAL SERVICING CAPABILITIES

- **Claims Management:** Our dedicated Claims Advocate, Scott Clark, works closely with your team to ensure efficient claims handling, cost mitigation, and favorable outcomes. Scott provides proactive claims advocacy and personalized support to streamline the process and address any challenges that arise. You also have the support of the Gallagher claims management community which provides Scott Clark and your leadership team with additional support.
- **Risk Control Services:** Our local risk control specialists, Jim Smith, Gary Lopez, and Julio Quiñones partner with you to identify exposures, implement mitigation strategies, and reduce your total cost of risk. This includes on-site assessments, training, and actionable recommendations tailored to your operations.

2. NATIONAL SERVICE CAPABILITIES

- **Claims Management:** Gallagher's team of claims professionals possesses extensive expertise across all lines of coverage and industries. With an average of 20 years of experience, our staff comprises over 180 claims professionals nationwide, dedicated to providing exceptional claims services to our clients. This robust team enables us to carefully match the most suitable advocate to each claim, ensuring the best possible outcome for our clients.
- **National Risk Control:** Gallagher nationalized our risk control and claim advocacy practices nearly ten years ago. This national approach allows us to bring the right claim advocate or risk control professional to each client and situation regardless of where they sit or where they report. We do not need to worry about cost-sharing or other barriers to bringing the right people to the need.

Gallagher Risk Control: Claims Advocacy

Gallagher's National Risk Control team is your go-to resource for both claims prevention and navigating through the life of a claim. Our team comprises experts in claims, risk control, financial analysis, and highly protected risk, ensuring comprehensive coverage for your needs. With a nationwide presence, our team brings industry-specific experience and a deep understanding of current and emerging safety regulations and operational exposures. Leveraging data analytics and extensive industry knowledge, we respond promptly and urgently to deliver the best possible outcomes for you.

It is crucial to take a strategic approach to reducing losses and minimizing your total cost of risk. Equally important is having an effective advocate when a claim occurs. Our suite of risk services is built on a data-driven analysis of your business needs and a steadfast commitment to partnership, ensuring that we provide comprehensive support tailored to your specific requirements.



Claims Services

Gallagher's team of claims professionals possesses extensive expertise across all lines of coverage and industries. With an average of 20 years of experience, our staff comprises over 180 claims professionals nationwide, dedicated to providing exceptional claims services to our clients. This robust team enables us to carefully match the most suitable advocate to each claim, ensuring the best possible outcome for our clients. Here are some of the key services we offer:

Claims Center Reporting

Timely reporting of claims to insurance carriers is crucial for achieving the most favorable outcome. While you may report routine claim occurrences directly to the carrier, we offer alternative methods for cases that necessitate our immediate involvement, ensuring that our claims professionals can promptly engage and provide the necessary assistance.

Claims Reviews

We highly recommend the active participation of our claims team in all carrier claim reviews. Our objective is to drive claims toward a proper and timely resolution, ensuring the most advantageous outcome for our client. Depending on the level of claim activity for the City, we propose conducting these reviews every quarter. During these reviews, we will:

- Collaborate with you and your carrier to establish a schedule for reviews
- Coordinate the type of review, in person or remotely, via Teams, Zoom, WebEx, etc.
- Arrange a suitable location for the review and identify the files to be reviewed in coordination with your team
- Participate in the claim reviews, providing valuable expertise
- Deliver a summary of the claim reviews within the agreed time frames

We have developed several internal systems to track and review claims information. We request loss runs from the carrier every quarter or can pull loss runs directly from the carrier system, and we stratify the losses based on the claim amount and type of claim.

Large Loss Consultation

Our claims consultants assist in evaluating and strategically planning high-exposure and complex claims. Their extensive claims expertise and knowledge enable them to solve problems and achieve optimal results. As soon as these claims are identified, our claims team promptly engages with the adjuster and upper management. We provide ongoing consultation throughout the claims process, ensuring efficient resolution and the best possible outcome.

Catastrophe Claims Centers

Gallagher utilizes our network of U.S. Claims Centers to aid our clients during natural disasters such as hurricanes, wildfires, and other catastrophic events like power outages or active assailant situations. We offer assistance in reporting claims, provide guidance, and offer continuous support throughout the claim resolution process. To ensure our clients receive the support, we extend our hours of operation and assign a dedicated team of claims professionals as the primary point of contact for clients affected by the event.

Loss Runs and Stratification Report

Gallagher's Analytics team specializes in presenting claims statistical information in visually appealing charts and graphs. This data offers a statistical perspective on your loss experience, providing valuable insights to address claim trends for effective risk control planning. By utilizing this information, you can make informed decisions and take proactive measures to mitigate risks.

Local Claims Advocacy

We can provide technical expertise in all aspects of the claims discipline for all lines of coverage brokered by Gallagher. Our job is to ensure you receive the highest service from your carriers and that coverage is interpreted in your best interest. We address your coverage questions as they arise and aggressively advocate on your behalf when necessary. We also:

- Intervene on claims involving coverage issues and reservation of rights letters
- Advise on selection of defense counsel
- Work with claims adjusters to pursue the best defense strategy

Your Claim Advocate



Scott Clark is the dedicated resource for all claims-related matters for the City. He collaborates closely with the Gallagher servicing team and your risk management team to facilitate complex claim settlements in the event of a catastrophic loss, ensuring prompt and equitable resolutions. Scott acts as your professional advocate in cases of substantial losses, directly engaging with the claim adjusters representing the participating carriers to advocate on your behalf.

Pre-Loss Support

Effective pre-loss strategies are a core component of Gallagher's claims management services to the City. Gallagher's team would look to integrate our claims response services with the existing claims or risk management plans you have in place.

- Cyber vendor panel and response firms established pre-loss
- Dedicated claims examiners – our approach is to identify and build relationships with these insurance company representatives before a loss
- Identify & potentially contract with forensic accountants, disaster recovery/mitigation contractors – discuss the City's procurement requirements relating to these contracts
- Discussion of Stafford Act implications on risk financing strategy
- Provide training to various departments and individuals on the claims management plan

Loss Recovery, Negotiation, and Dispute Resolution

Gallagher will coordinate with the City, its adjusters, and insurers to facilitate a prompt response following a loss. At this stage, we will work with your team to engage the pre-loss plan including coordination of contractors, insurers, and claims staff. These services include, but aren't in any way limited to:

- On-site claims presence to inspect property and extent of loss
- Assist in recommendations with the City's staff and remediation experts of ways to preserve property
- Coordinate initial insurer meetings along with coordinating general adjusters

Ultimately, Scott can help the City:

- Reduce open reserves
- Obtain coverage where coverage was denied
- Receive claims closure
- Increase first-party payouts
- Reduce client out-of-pocket expenses
- Decrease third-party payouts

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 - Claims should be analyzed early for cost-effective management - Early Return to Work - PPO coordination and usage - Legal strategy and expense supervision	AUDIT - Claims handling proficiencies - Audits to best practices - Cost targets - Year-over-year results - Grade your claim administrator	FACILITATE - Resolution opportunities - Facilitate carrier responsiveness - Advocate on coverage problems - Coverage counsel referral, when necessary
LESSONS LEARNED - Develop cost containment through strategy and planning - Measure success of third-party administrator and defense counsel	ESCALATE - Facilitate carrier response with high-level executives - Deploy Gallagher executives for appeals to carriers, as necessary	TOOLS - Benchmarking analytics - Stay-at-Work Program

27.5 Million Reasons Gallagher Should Be Your Broker of Choice

Over the past 12 months, we have positively impacted our Public Sector & K-12 Education clients’ claims outcomes by \$27,538,786.

The Gallagher Claims Advocacy service ensures our clients have a partner and advocate when the time comes to file a claim. Using our **CORE360®** approach, we focus on optimizing costs through appropriate loss prevention programs and claims management, **which has collectively benefited our clients by \$165 million above and beyond what carriers delivered this year alone.**

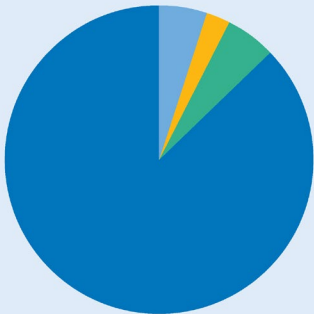
With over 200 claims professionals across the country averaging 20-plus years of experience, we are equipped to deliver superior claims service that increases first-party payouts, decreases third-party payouts and helps you face the future with confidence.

Our key claims advocacy services include initial claims reporting and reviews, large loss consultation, third-party administration (RFP/RFQ), special handling and Workers’ Compensation Reserve review.

SUCCESS STORY

One of our public entity clients experienced a significant loss of \$53 million due to the impact of Hurricanes Laura and Delta. At the time, they had a policy limit of \$40 million in place. While the insurers initially paid the undisputed portion of \$17 million, they disputed the remaining amount. Our claims advocate ultimately helped our client recover an amount exceeding the \$40 million policy limit, bringing the total impact recovered amount to over \$23 million.

Public Sector & K-12 Education impact



- Reduce open reserves
\$1,437,033
- Obtained coverage
\$50,500
- Close claim
\$1,479,431
- Increase first-party payouts
\$24,549,470

Gallagher’s Investment in Technology

Investments in innovative technology and solutions are a key strategic priority of our firm. Our investments aim to digitize the end-to-end customer experience and create a platform to drive operational excellence and innovation for our clients, colleagues and carrier partners. This investment is near or at the top of the industry, with a range of 5% to 7.5% of global revenues on a run rate basis. For the next 12-24 months, our top three technology investment themes are:

	• Customer Experience and supporting the way we work with our clients. This includes: ○ Gallagher Go: our newly launched customer portal that delivers self-service, scaled analytics, industry specific content and easing the renewal process for our clients. This will be the central access point for our clients to go into for all of Gallagher’s solutions and tools. ○ Gallagher Submit: which is a tool that digitizes and streamlines the insurance application / renewal process resulting in operational efficiencies and accurate data capture
	• Data & Analytics through our premier Gallagher Drive platform that combines market condition, claims history and industry benchmark information to give our clients the insights they need. In the past three years, we have continued to add to its capabilities while also investing in property analytics tools that will apply to the City including: ○ Gallagher Drive Client: we collaborate with clients to develop customized claims dashboards by leveraging their own data to help monitor and track risk management program performance to guide us toward creative solutions to work on reducing their total cost of risk ○ Gallagher Forecast: our online software platform for managing property risk, delivering catastrophe risk analytics and insights in real-time and help plan, monitor and respond to catastrophic ○ Archipelago: Gallagher utilizes this AI enabled platform to enrich our client’s Statement of Values (SOV), run a more efficient renewal process, and increase the likelihood of better insurance outcomes
	• Automation of standard business processes through implementation of AI (artificial intelligence) or RPA (Robotic process automation) to drive operational efficiencies and free up resources to focus on higher value tasks for our clients. We have developed an internal tool called Gallagher AI to help enhance business processes, including basic policy checking, quote comparisons, contract checking and claim summarization.

GALLAGHER SUBMIT

We would like to introduce the City of Coral Gables to Gallagher Submit which will be rolled out for the City's 2026 renewal.

Streamlining your digital insurance documents to improve your user experience.

Saving time during the insurance application process frees you up to focus on what matters most to the City and helps you achieve your goals faster. Gallagher Submit enables you to access and manage insurance applications and exposures, share documents for e-signatures, and delegate tasks to colleagues for completion—all in one secure location. Our easy-to-use platform helps you:

SAVE TIME. Eliminate the need to print and scan completed insurance documents into email attachments.	EASILY DEPLOY ELECTRONIC SIGNATURES. No need to email or mail your signed application or other documents.
REDUCE MANUAL DATA ENTRY. Reduce manual entry by using data from years past to jump-start your insurance application process.	AVOID COSTLY FOLLOW-UPS. Reduce multiple follow-ups and ensure accurate quotes from carriers.
STREAMLINE COLLABORATION WITH TEAMS. Share documents ready for completion with colleagues in your organization.	SECURE SENSITIVE DATA. Safely upload files that may support the application process on a platform that exceeds industry standards of security.

▼ 2023 renewal

FORMS - RYAN KELLY TRAINING INC - TRN

Questionnaires

Selective Insurance Janitorial, Carpet Cleaning, Furniture Cleaning, Remediation or Restoration and Window Washing Contractors Questionnaire

1%

Property

Acadia Marine Builders Risk New Construction Application

Submitted and Signed on March 28, 2023

Professional Liability

Travelers 1st Choice+ Accountants Professional Liability Application

4%

EXCESS WORKERS' COMPENSATION APPLICATION

Must be accompanied by an Employee Concentration Supplement

APPLICANT INFORMATION

First Named Insured: Ryan Kelly Training Inc - TRN

Physical Address: 123 Main Street, City: Detroit, State: MI, ZIP Code: 48316

Mailing Address: 1234 Test Street, City: Shelton, State: CT, ZIP Code: 06484

Effective Date: 07/01/2023, Application Type: Renewal, Expiring Policy #:

Name of Additional Named Insured:

Website Address:

Describe operations, processes, and products:

States/Jurisdictions:

THIRD PARTY ADMINISTRATOR INFORMATION

Name of the Third Party Administrator: Trice Management Co.

Address: 123 North Ave., City: Utica, State: MI, ZIP Code: 48316

Contact Name: Ron Swanson, Phone Number: 555-555-5555

Has service company accepted responsibility for providing specific excess claim reporting and follow-up detail to excess carrier? ☒ Yes ☐ No

How long are claims to be handled by the TPA? Life of Contract

General Information: 38/38 VERIFIED

Additional Information: 41/41 VERIFIED

Attachments

Please Verify Each Item Below

Update any information that has changed, or check VERIFIED to confirm the information that was submitted to your agent last time is correct.

Applicant Information

Assign Contacts

VERIFY SECTION

Business/Organization Name (Exact Name Needed): Ryan Kelly Training Inc... VERIFIED

Physical Address: 123 Main Street VERIFIED

Physical Address City: Detroit VERIFIED

Physical Address State: MI VERIFIED

Physical Address Zip Code: 48316 VERIFIED

Business Mailing Address: 1234 Test Street VERIFIED

City:

81 | © 2025 Arthur J. Gallagher & Co.

City of Coral Gables, FL

GALLAGHER INSIGHT – A NEXT GENERATION ENGAGEMENT SOLUTION

Gallagher Insight is a user-friendly web portal that allows secure, real-time collaboration between you and your Gallagher team. It empowers Clients with 24/7 access to their summary insurance information and an array of materials needed to run your risk management program, all at your fingertips on any device. Gallagher Insight is a password protected portal accessible through any browser on your mobile phone, tablet or PC. Gallagher Insight is the online banking of commercial insurance.

Insight is well-organized, making it easy to store and locate specific documents including:

- Binders
- Policies
- Proposals
- Stewardship Reports
- Schedules
- Certificates of Insurance
- Hurricane Notebooks
- Audits

While many clients use Insight simply as a secure web-based document library, others utilize it as a next generation engagement solution.

Insight offers a modern design, robust features and upgraded functionality, including:

- Policy and document sharing with your Gallagher account team
- A private social network between your global team and ours
- Stewardship through goals, events and tasks set up by you and your Gallagher team
- Access to Gallagher's resource library
- Submission and tracking of service requests
- Insight can be accessed from any electronic device using a secure ID and password to login



GALLAGHER DRIVE

Data has become essential to every size, industry, and position of business. Gallagher has been heavily investing in our ability to provide insightful metrics to our clients.

Gallagher Drive can confirm clients' risk management decisions from industry specific benchmarking to claims analysis and market rate trends, providing insightful metrics by using data to analyze losses and asses premiums to allow clients' to be proactive in their risk management strategy -- knowing months in advance what to expect of the market and how best to prepare for renewals.

Data and analytics available in Gallagher Drive can be used with all clients and prospects.



Benchmarking Services

Gallagher compares our clients' insurance programs industry peers to help make informed purchasing decisions.



Placement Analytics

Evaluating our carrier partners and their appetites for particular industries and coverages helps support a successful go-to-market strategy, providing clients with better insurance options.



Claims Analytics

Comparing our clients' claims data and comparing it to those of similar companies allows us to advise clients how to best manage their risk control efforts to reduce risks and overall cost.



Consulting Services and Solutions

Using our data platform, our analytics experts can provide customized solutions support our clients' specific business needs.

Value to City of Coral Gables	Clients can stay on top of market trends	Gallagher Drive enables us to compare our clients' program structure against industry peers and to share informed coverage and limit recommendations.
	Clients can stay current on their total cost of risk (TCOR)	By providing a customized Gallagher Drive Client platform, clients are empowered to view and analyze their claims history (and those of their industry) by highlighting patterns causing losses.

There are three parts to the Gallagher Drive Analytics Platform:

1. GALLAGHER DRIVE MOBILE CALCULATORS

GALLAGHER DRIVE® MOBILE
Gallagher Drive Mobile tools are accessible via any web browser or mobile device. Links can be shared with Clients or Prospects and are found on the Gallagher ajg.com website as lead generation tools.

MOBILE TOOLS USED TO INTRODUCE OUR DATA & ANALYTICS CAPABILITIES



<https://umbrellalimits.tools.ajg.com>
Conduct a quick umbrella limit benchmark in few easy questions.



<https://cyberrisk.tools.ajg.com>
Quantify your cyber exposure in case of cyber breach or ransomware attack.

Gallagher Drive Mobile allows for innovation and speed; providing clients and prospects with quick, concise information on optimal cyber liability coverage limits and umbrella benchmarking. These mobile calculators are accessible off-network via any web browser.

2. GALLAGHER DRIVE PLATFORM

U.S. Book Profile

The U.S. Book Profile is a good starting point to answer common questions regarding our industry specific expertise.

The metrics provide can provide our clients a quick snapshot of key data points on our book of business, which may be useful. This includes top placement markets, issuing carriers, practice groups, SIC codes, product lines, and clients.

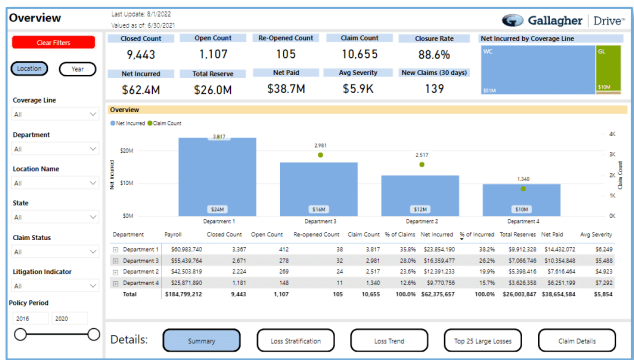


Market Dashboard

The Market Dashboard provides clients with meaningful data regarding insurance market trends to help support recommendations and decisions.

This dashboard includes information regarding rate changes for the U.S. & third-party data sources, the dashboard also shows what percentage of our clients are seeing a rate increase, decrease or no change based off of the selections made.

3. GALLAGHER DRIVE CLIENT



Gallagher Drive Client is our new, client-facing dashboard that allows to clients leverage their own data to drive risk management strategies and decisions.

This solution enables the clients to:

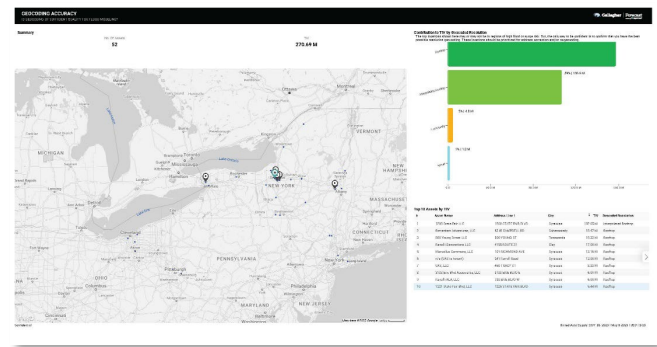
- Identify and take action on troublesome patterns in their claims' history
- Show how TCOR expenses have shifted year-over-year
- Work collaboratively with the NRC (National Risk Control) team to use the claims data and build a training program

GALLAGHER FORECAST

As weather patterns continue to change in frequency in severity, the City needs a tool to stay informed. Gallagher Forecast is a complimentary online platform that transforms your property Statement of Values into actionable insights and catastrophe risk analytics. Forecast reports provide visual representations of data that identify property/locations that are most exposed to catastrophic losses, including wind, earthquake, flood, hail, and storm surge.

Value to City of Coral Gables	Real-Time Alerts	Clients receive real-time alerts for impending catastrophic events. This helps them make more informed decisions about distribution of resources before, during, and after an event.
	Better Understanding Property Exposures	Clients can better understand their property exposures and potential impact of events on their portfolio through benchmark reports, scenario analytics developed based on historical events, and the year over year comparison report.
	Elevated Market Submissions	By providing Gallagher Forecast data, your Gallagher team is able to more successfully negotiate with underwriters to provide broader coverage and better renewal premiums.

CLIENT PROFILES

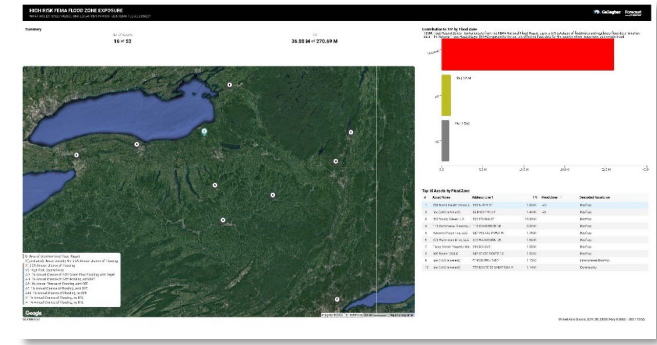


Distribution of Value

This dashboard shows the City's top locations by value and where the concentrations of value are geographically.

Catastrophe Exposure Profile

This dashboard offers insight on how many assets and TIV (total insured values) are in high hazard catastrophe zones.



Flood Zone Exposure

This dashboard shows the locations that are exposed to higher risks of flood.

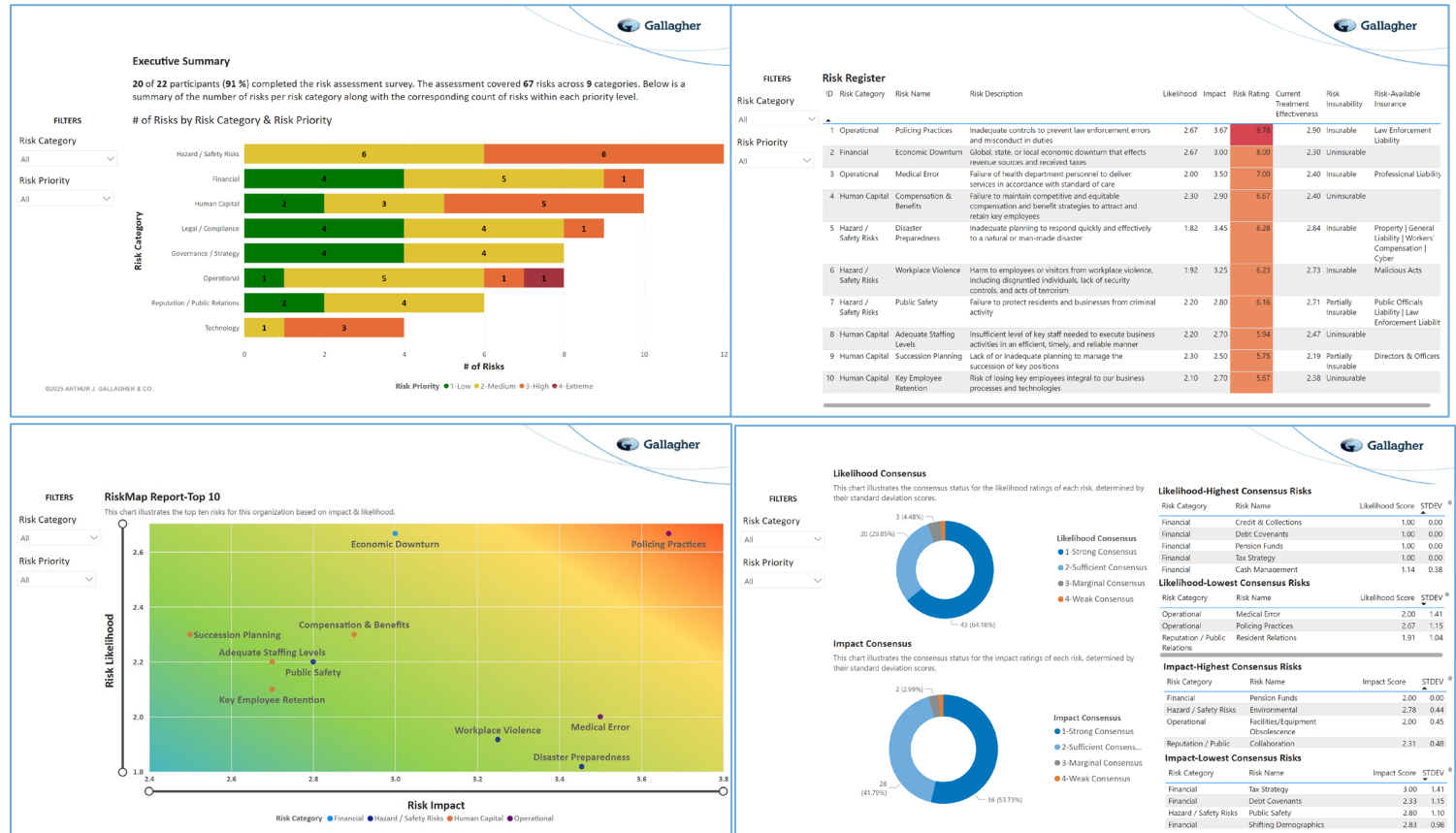
STRATEGIC RISK ASSESSMENT – GALLAGHER RISKMAP

Gallagher has developed a unique Strategic Risk Assessment tool, the Gallagher RiskMap, for organizations prepared to broaden their view and discussion of risk beyond traditional, hazard risk.

The Gallagher RiskMap produces industry specific risk profiles that assess and highlight enterprise-wide hazard, operational, and strategic business risk affecting the mission and objectives of the organization.

How it works:

The Gallagher RiskMap tool uses survey results from key leaders of the organization around risks common to their industry. Using data produced by the survey, a Risk Register is produced to guide leaders through a discussion of the most important uncertainties facing their business.



The assessment has five components:



Benefits:

- Clients tell us it validates and clarifies their understanding of *all* their risks.
- It allows for a broader discussion of risks that may be uninsured or uninsurable and provides data & insight into how key leaders perceive key risks at the City.

Section IV: Past Performance and References

REFERENCES:

a) Using the required Attachment A - Reference Form, provide a minimum of three (3) references, but no more than five (5) from public sector agencies, particularly municipal/local government, for which Proposer has performed same (or similar) scope of services in the last five (5) years. DO NOT include work/services performed for the City of Coral Gables or City employees as reference. (City related experience will be outlined in the request below).



The City of Coral Gables
Procurement Division
2800 S.W. 72ND AVENUE
MIAMI, FLORIDA 33155

CITY OF CORAL GABLES REFERENCE FORM
RFP No. 2025-019 Insurance Brokerage and Risk Management Services

Complete the form as indicated below, to provide the required information as outlined in Section 3 of the solicitation. The City shall contact the companies listed below to verify the work performed on behalf of your company. All fields must be completed.

Reference # 1 must cover the minimum five 5 year period from the issuance date of this solicitation.

1.	Project Name/Location	City of Riviera Beach, 1481 W. 15th Street, Riviera Beach, FL 33404
	Owner Name	
	Contact Person	Stephen Gude, Senior Human Resources Manager
	Contact Telephone No.	561-840-4880
	Email Address:	sgude@rivierabeach.org
	Yearly Budget/Cost	\$3,388,475
	Dates of Contract	From: 1979 To: Present
	Project Description	Property & Casualty broker services.

Additional References must cover similar engagements satisfactorily performed in the last five 5 years.

2.	Project Name/Location	City of Pembroke Pines, 601 City Center Way, Suite 305, Pembroke Pines, FL 33026
	Owner Name	
	Contact Person	Daniel Rotstein, Human Resources & Risk Management Director
	Contact Telephone No.	954-392-2090
	Email Address:	drotstein@ppines.com
	Yearly Budget/Cost	\$5,541,902
	Dates of Contract	From: 1989 To: Present
	Project Description	Property & Casualty broker services.



3. Project Name/Location City of West Palm Beach, 401 Clematis Street, 3rd Floor, West Palm Beach, FL 33401
- Owner Name _____
- Contact Person Tim Scott, Risk Manager
- Contact Telephone No. 561-494-1136
- Email Address: tscott@wpb.org
- Yearly Budget/Cost \$4,656,368
- Dates of Contract From: 2018 To: Present
- Project Description Property & Casualty broker services.
- _____
- _____
4. Project Name/Location Monroe County School District, 241 Trumbo Road, Key West, FL 33040
- Owner Name _____
- Contact Person Christian (Gaby) Henriquez, Risk Manager
- Contact Telephone No. 305-293-1400 ext. 53341
- Email Address: gaby.henriquez@keysschools.com
- Yearly Budget/Cost \$2,095,136
- Dates of Contract From: 1990 To: Present
- Project Description Property & Casualty broker services.
- _____
- _____
5. Project Name/Location Broward Sheriff's Office, 2601 W. Broward Blvd., Ft. Lauderdale, FL 33312
- Owner Name _____
- Contact Person John Greene, Director of Risk Management
- Contact Telephone No. 954-831-8354
- Email Address: john_greene@sheriff.org



The City of Coral Gables
Procurement Division
2800 S.W. 72ND AVENUE
MIAMI, FLORIDA 33155

Yearly Budget/Cost \$3,373,837

Dates of Contract From: 2023 To: Present

Project Description Property & Casualty broker services.

6. Project Name/Location Miami-Dade County BOCC, 111 NW 1st Street, Suite 2340, Miami, FL 33128

Owner Name _____

Contact Person Odilon (Odi) Joseph, Assistant Division Director, Risk Management

Contact Telephone No. 305-375-3062

Email Address: odilon.joseph@miamidade.gov

Yearly Budget/Cost \$19,147,716

Dates of Contract From: 1984 To: Present

Project Description Property & Casualty broker services.

BIDDER INFORMATION:

Company Name: Arthur J. Gallagher Risk Management Services, LLC

Representative: Paul Murphy

Address: 9115 S. Dadeland Blvd., Suite 1112, Miami, FL 33156

Telephone No.: 305-639-3137

Fax No.: _____

Email Address: PaulR_Murphy@ajg.com

b) List all contracts for which the Proposer as performed (past and present) as a PRIME for the City of Coral Gables. The City will review all contracts the Proposer has performed for the City. Any and all Proposer’s performance records (satisfactory and unsatisfactory) will be utilized in the evaluation process regardless of the type of work performed for the city.

The City of Coral Gables has been a client of Gallagher since 1977. Since that time, Gallagher has consistently earned the distinction of winning and being awarded numerous RFPs issued by the City over the years, with the latest being 2019-041 for Risk Management and Insurance Brokerage Services. Gallagher has effectively carried out all necessary broker services and has improved its offerings over the years. Maria Perez, your lead broker at Gallagher, has been involved in your program since 1991.

PUBLIC SECTOR CLIENT CONTACT INFORMATION:

c) Provide a list with contact information of all public sector clients in the last ten (10) years, and include if any, that have discontinued use of Proposer’s services within the last two (2) years and indicate the reasons for the same. Additionally, please provide any documentation related to performance issues of the current or past contracts to include any non-performance reports or notices to cure. The City reserves the right to contact any reference or current customer identified as part of the evaluation process.

Gallagher’s Public Sector and K-12 Team proudly serves over 15,000+ clients globally, including more than 10,000+ clients across the United States. All clients referenced below are managed exclusively by our Gallagher-Florida team and not by other Gallagher offices in other regions of the country.

Due to the extensive size of our client base, we are unable to provide a comprehensive list of all public sector clients from the last ten 10 years. However, we have included a representative sample of Florida public sector clients below, along with their contact information. Additionally, we confirm that no clients managed by our Gallagher-Florida team have discontinued our services within the last two 2 years due to performance issues. Gallagher has not received any non-performance reports or notices to cure related to current or past contracts.

This is a partial list of Florida Public Sector Clients. Additional clients are available upon request.

** Accounts handled by members of the proposed Gallagher Team have been shaded in grey for easy identification.*

Florida Public Sector Accounts	Contact Info	Client Since
Miami-Dade County BOCC *	Odilon (Odi) Joseph Assistant Division Director, Risk Management 111 NW 1st Street, Suite 2340 Miami, FL 33128 305-375-3062 Odilon.Joseph@miamidade.gov	1984
Broward County BOCC *	Amy Lanham, ARM, AINS Director of Risk Management 115 South Andrews Ave, Suite 218 Ft. Lauderdale, FL 33301 954-357-7219 alanham@broward.org	2010
Indian River County BOCC	Cynthia Stanton Risk Manager 1800 27th Street Vero Beach FL 32960 772-567-8000, ext.1287 cstanton@ircgov.com	2002
Nassau County BOCC	Michelle Proctor Risk Manager 96135 Nassau Place, Ste 5 Yulee, FL 32097 mproctor@nassaucountyfl.com	1997

Florida Public Sector Accounts	Contact Info	Client Since
Orange County BOCC	John Petrelli Director, Risk Manager & Professional Standards 109 E. Church St., Ste. 200 Orlando, FL 32801 407-836-9636 John.Petrelli@ocfl.net	1996
Osceola County BOCC	Mounia Derkouch Risk and Safety Manager 1 Courthouse Square Kissimmee, FL 34741 407-742-1430 Mounia.Derkouch@osceola.org	2017
Pasco County BOCC	Alex Davis Risk Manager 7536 State Street New Port Richey, FL 34654 727-847-8028 asdavis@pascocountyfl.net	1995
Pinellas County BOCC	Keith Bentley, Director Risk Management Pinellas County Risk Management 400 South Fort Harrison Avenue Clearwater, FL 33756 727-464-3559 kbentley@pinellas.gov	2009
Polk County BOCC	Mark B. Thomas Director of Risk Management PO Box 391 Bartow, FL 33831 863-534-5265 markthomas@polk-county.net	1997
Putnam County *	Barbara Shepherd Risk Management Coordinator 2509 Crill Ave, Suite 300 Palatka, FL 32177 386-329-1270 barbara.shepherd@putnam-fl.com	1989
Sarasota County BOCC	Joe Murphy Claims Manager 1660 Ringling Blvd. Sarasota, FL 34236 941-861-5966 jmurphy@scgov.net	2020
Seminole County BOCC	Ralph Caravello Risk Manager 1101 E. First St. Sanford, FL 32771 407-665-5259 RCaravello@seminolecountyfl.gov	1976
St. Johns County BOCC	Laura S. Dodd, RMPE Assistant HR Director – Risk Management & Benefits 500 San Sebastian View Saint Augustine, FL 32084 904-827-6889 ldodd@sjcfl.us	2009

Florida Public Sector Accounts	Contact Info	Client Since
City of Atlantic Beach	Cathy Varian HR Director 800 Seminole Rd Atlantic Beach, FL 32233 cberry@coab.us	2013
City of Clearwater	Todd Morrone Risk Manager P. O. Box 4748 Clearwater, FL 33758-5520 727-444-8534 Edward.Morrone@MyClearwater.com	2000
City of Coral Gables *	Raquel Elejabarrieta Director of Human Resources & Risk Management 254 Minorca Avenue, Suite 214 Coral Gables, FL 33134 305-722-8686 relejabarrieta@coralgables.com	1981
City of Fernandina Beach	Marileida Hernandez Junior Accountant 204 Ash Street Fernandina Beach, FL 32034 mhernandez@fbfl.org	2000
City of Hialeah	Franklin Duharte Risk Management Administrator 501 Palm Avenue Hialeah, FL 33010 305-883-8060 fduharte@hialeahfl.gov	2007
City of Lakeland	Joyce Dias Director Risk Management & Purchasing 1140 East Parker Street Lakeland, FL 33801 (863)834-6796 Joyce.Dias@lakelandgov.net	1995
City of Orlando	Ray Scullian Risk Manager PO Box 4990 Orlando, FL 32802 407-246-3343 Raymond.Scullian@cityoforlando.net	2006
City of Pembroke Pines * And Pembroke Pines Charter Schools *	Daniel Rotstein Human Resources & Risk Management Director 601 City Center Way, Suite 305 Pembroke Pines, FL 33026 954-392-2090 drotstein@ppines.com	1989
City of Pompano Beach *	Cindy Lawrence Risk Manager 100 West Atlantic Boulevard Pompano Beach, FL 33060 954-786-4636 Cindy.lawrence@copbfl.com	1997

Florida Public Sector Accounts	Contact Info	Client Since
City of Riviera Beach *	Stephen Gude Senior Human Resources Manager 1481 W. 15th Street Riviera Beach, FL 33404 561-840-4880 sgude@rivierabeach.org	1979
City of West Palm Beach *	Tim Scott Risk Manager 401 Clematis Street, 3rd Floor West Palm Beach, FL 33401 561-494-1136 tscott@wpb.org	2018
Brevard County School District *	Sherriane Rowe Brevard Public Schools Supervisor of Risk & Project Management 2700 Judge Fran Jamieson Way Viera, Florida 32940 321-633-1000, ext 11621 rowe.sherriane@brevardschools.org	2000
Broward County School District *	Aston Henry, Jr. Director, Risk Management 600 SE Third Avenue, 11th Floor Risk Management Fort Lauderdale, FL 33301 754-321-1901 aston.henry@browardschools.com	1985
Clay County School District	Dawn Posey Assistant Superintendent of Business Affairs 900 Walnut Street Green Cove Springs, FL 32043 904-336-6500 dawn.posey@myoneclay.net	1988
Duval County School District *	Robert Stratton Supervisor / Risk Manager 1701 Prudential Drive Jacksonville, FL 32207 (904) 390-2360 StrattonR@duvalschools.org	1981
Escambia County School District *	Kevin Windham Director of Risk Management 75 North Pace Boulevard Pensacola, FL 32505 850-469-6218 kwindham@escambia.k12.fl.us	2002
Lake County School District	Robert Oyer, ARM Director of Risk Management 201 W Burleigh Blvd Tavares, FL 32778 352-253-6663 OyerR@lake.k12.fl.us	2009
Marion County School District	Lori Lively Director of Risk Management 1105 SW 7th Road Ocala, FL 34471 352-671-6910 Lori.lively@marion.k12.fl.us	2005

Florida Public Sector Accounts	Contact Info	Client Since
Miami-Dade County School District	Mike Fox Risk and Benefits Officer 1501 NE 2nd Avenue, Suite 335 Miami, FL 33132 305-995-7155 mfox@dadeschools.net	1977
Monroe County School District *	Christian (Gaby) Henriquez Risk Manager 241 Trumbo Road Key West, FL 33040 305-293-1400 ext. 53341 Gaby.Henriquez@keyschools.com	1994
Orange County School District	Joshua Niesman, CIC, CSRM, CISR Senior Manager, Risk Management 445 West Amelia Street Orlando, FL 32801 407-317-3200 Joshua.Niesman@ocps.net	2019
Pinellas County School District	April Paul Director, Risk Management & Insurance 301 4th St. SW Largo, FL 33770 727-588-6136 paula@pcsb.org	2022
Polk County School District	Linda King Director, Risk Management & Employee Benefits 1905 S. Floral Ave Bartow, FL 33830 863-519-3858 ext 479 Linda.king@polk-fl.net	2014
Sarasota County School District	Lynn Peterson, AIC, CSRM, SHRM-SCP Director of Risk Management and Employee Benefits Human Resources 941-927-9000 ext. 32315 Lynn.Peterson@sarasotacountyschools.net	2017
Seminole County School District	Dr. Melissa Singleton Coordinator of Risk Management & Worker's Comp. 400 East Lake Mary Blvd. Sanford, FL 32773 407-320-0208 melissa_singleton@scps.k12.fl.us	2000
Florida Colleges System Risk Management Consortium (27 State Colleges)	Chauncey Fagler Executive Director & CRO 4500 NW 27th Ave., Ste. B2 Gainesville, FL 32606 352-955-2190 CFagler@fcsrmc.com	1980
Florida State College at Jacksonville	Debbie Monnseratt Executive Director Risk Management 501 West State Street Jacksonville, FL 32202 904-632-5054 debbie.e.monnseratt@fsjc.edu	2010

Florida Public Sector Accounts	Contact Info	Client Since
NE Florida Educational Consortium (13 Districts)	Open at 7/1/25 Director of Risk Management 3841 Reid St. Palatka, FL 32177	1982
Panhandle Area Educational Consortium (10 Districts)	Troy Peoples Administration of Risk Management 753 West Blvd. Chipley, FL 32428 850-328-3397 troy.peoples@paec.org	2013
Charter Schools USA (Multi State including 58 FL Charter Schools)	Lisa Cordero, CWC, CWCL Director Risk Management Charter Schools USA 800 Corporate Drive, Suite 700 Fort Lauderdale, FL 33334 954-202-3500 ext. 13086 lcordero@charterschoolsusa.com	2012
Broward Clerk of Courts *	Nnamdi Jackson, Esq. General Counsel 201 SE 6th Street Ft. Lauderdale, FL 33301 954-831-5849 njackson@browardclerk.org	2010
Broward Sheriff's Office *	John Greene Director of Risk Management Broward County Sheriff's Office 2601 W. Broward Blvd. Fort Lauderdale, FL 33312 954-831-8354 John_Greene@sheriff.org	2023
Canaveral Port Authority	Shannon Feeley Director, Risk Management 445 Challenger Rd Cape Canaveral, FL 32920 321-394-3224 sfeeley@portcanaveral.com	2019
Central Florida Transportation Authority (LYNX)	Orlando Rolon Risk Manager 455 N. Garland Ave. Orlando, FL 32801 407-254-6167 orolon@golynx.com	2000
Charlotte County Airport Authority	Chad Rosenstein, MBA, A.A.E Chief Administrative Officer 2800 A-1 Airport Road Punta Gorda, FL 33982 941-302-3514 ext. 103 crosenstein@flypgd.com	2005
Citizens Property Insurance Corp	Russell S. Kent Sr. Counsel Corporate Legal Counsel Citizens Property Insurance Corporation 2101 Maryland Circle Tallahassee, FL 32303 850-668-0306 russell.kent@citizenfla.com	2016

Florida Public Sector Accounts	Contact Info	Client Since
Central Florida Rail Corridor / State of Florida / Sunrail	Roger P. Masten SunRail Contracts Manager 801 SunRail Dr Sanford, FL 32771 321-257-7161 Roger.Masten@dot.state.fl.us	2011
Florida Department of Education *	Sean Freeman Educational Program Director 325 West Gaines Street Tallahassee, FL 32399-0400 850-245-0997 Sean.Freeman@fldoe.org	2015
Florida Department of Transportation *	Timothy George Program Manager 4050 Espanade Way, Suite 360 Tallahassee, FL 32399 407-264-3131 Timothy.George@dot.state.fl.us	2001
Greater Orlando Airport Authority	Tricia Coleman Vice President of Risk Management 8652 Casa Verde Rd, Orlando, FL 32827 407-825-2818 tricia.cottman@goaa.org	1995
Hillsborough County Airport Authority	Justin Piazza Director, Enterprise Risk Management and Records Compliance P. O. Box 22287 Tampa, FL 33622 813-554-1401 jpiazzar@tampaairport.com	2007
Jacksonville Aviation Authority *	Roger Studenski Risk and Safety Officer 14201 Pecan Park Road Jacksonville, FL 32218 904-741-3163 roger.studenski@flyjacksonville.com	2021
Jacksonville Transportation Authority	Julie Bonsall Risk Manager 100 Lavilla Center Drive Jacksonville, FL 32204 904-630-3124 jbonsall@jtafla.com	2015
Miami-Dade Public Housing *	Odilon (Odi) Joseph Assistant Division Director Risk Management 111 NW 1st Street, Suite 2340 Miami, FL 33128 305-375-3062 Odilon.Joseph@miamidade.gov	2004
Miami-Dade Water & Sewer *	Odilon (Odi) Joseph Assistant Division Director Risk Management 111 NW 1st Street, Suite 2340 Miami, FL 33128 305-375-3062 Odilon.Joseph@miamidade.gov	2012

Florida Public Sector Accounts	Contact Info	Client Since
Palm Beach Housing Authority *	Tad Fuller Chief Financial Officer 3333 Forest Hill Blvd. West Palm Beach, FL 33406 561-684-2160 ext. 151 TFuller@PBCHAFL.org	2019
Port of Miami Crane Management *	Alejandro Natera Corporate Director 2650 Port Blvd. Miami, FL 33132 305-381-6250 ext. 201 anatera@cranemgt.com	2007
Sarasota-Manatee Airport Authority	Don Farr Director Internal Audit, Risk Management & Civil Rights Compliance 6000 Airport Circle Sarasota, FL 34243-2105 941-359-2770 ext. 4233 Donald.Farr@Flysrq.com	2007
Seacoast Utility Authority *	Luke Few, CRM, AAI Vice President 4560 via Royale, Suite 3 Fort Myers, FL 33919 239-984-6559 luke@benfew.com	2008
Solid Waste Authority of Palm Beach County *	Donald White Director of Risk Management 7501 N. Jog Road West Palm Beach, FL 33412 561-640-8906 dwhite@swa.org	2015
South Florida Water Management District *	James Leslie, ARM Risk and Insurance Administrator 3301 Gun Club Road, Bldg. B-1 West Palm Beach, FL 33406 561-682-6489 jaleslie@sfwmd.gov	1995
State of Florida	Jill Soderberg Statewide Insurance Program Coordinator 4050 Esplanade Way Tallahassee, FL 32399 850-488-7996 Jill.Soderberg@dms.fl.gov	2001
Tampa Port Authority	Mike Poole CFO 1101 Channelside Drive Tampa, FL 33602 904-677-6237 mpoole@tampaport.com	2025
Tampa-Hillsborough County Expressway Authority	Amy E. Lettelleir, Esq. General Counsel 1104 E. Twiggs St., S-300 Tampa, FL 33602 813-272-2318 Amy.Lettelleir@tampa-xway.com	2009

CIVIL, CRIMINAL, AND ADMINISTRATIVE INCIDENTS:

d) Please identify each incident within the last five (5) years where (a) a civil, criminal, administrative, other similar proceeding was filed or is pending, if such proceeding arises from or is a dispute concerning the Proposer's rights, remedies or duties under a contract for the same or similar type services to be provided under this RFP (See Schedule D of Attachment B).

As with any business, Arthur J. Gallagher & Co. and its affiliates ("Gallagher") may be involved in multiple regulatory actions, investigations or lawsuits (collectively, "Actions"). Specific details of Actions to which Gallagher is subject are noted in reports to the SEC, which are available in the Investor Relations/SEC Filings section at www.ajg.com, particularly in the "Commitments, Contingencies and Off-Balance Sheet Arrangements" footnote to Gallagher's financial statements set out in Gallagher's most-recent Annual Report on Form 10-K and Quarterly Report on Form 10-Q. You may access these forms at ajg.com, under the tab "Investor Relations." We respect your interest in asking this question but are unable to give any more specific detail than can be found within the public information locations noted in this response.

Section V: Agreement Comments/Exceptions

AGREEMENTS COMMENTS/EXCEPTIONS:

a) Please follow the instructions as outlined in Section 1.6 Agreement Execution. The acceptance of or any exceptions taken to the terms and conditions of the City's Agreement shall be considered a part of a Proposer's submittal and will be considered by the Evaluation Committee.

Gallagher agrees and takes no exceptions.

Section VI: Price Proposal

OVERALL COSTS:

a) Provide pricing in INFOR via the Line Items tab.

Annual flat fee and intermediary commission cap has been provided in INFOR via the Line Items Tab.

Appendix

Your Trusted Insurance Broker and HR & Benefits Consultant

For nearly a century, we've been there for our clients. Providing tailored and comprehensive solutions for their businesses. Developing effective risk management strategies to reduce their total cost of risk and support the wellbeing of their organizations and people.



Insurance | Risk Management | Consulting

Founded in

1927

\$11.3B

Total adjusted brokerage and
risk management revenues
Full year 2024

8%

Organic growth rate, combined total
brokerage and risk management segments
Full year 2024

\$76.1B

Market cap
As of January 30, 2025

56,000

Employees worldwide
As of December 31, 2024

970+

Offices globally

130+

Countries served

HELPING YOU FACE YOUR FUTURE WITH CONFIDENCE

Finding the right solution for your business, no matter what challenges you face.

Casualty/Property

Executive and Financial Risk

Commercial Surety & Bonds

Financial Consulting

Credit & Political Risk

Benefits Consulting

Cyber

Talent Consulting

28+ INDUSTRY PRACTICES



Aerospace



Asia Pacific



Automotive



Construction



Crop



Cyber



Energy



Entertainment



Environmental



Equity and
M&A



Financial
Institutions



Fine Arts,
Jewelry & Specie



Food &
Agriculture



Healthcare



Higher
Education



Hospitality &
Restaurant (GBS)



Law Firms



Life Sciences



Manufacturing



Marine



Nonprofit



Public Sector &
K-12 Education



PEO &
Temporary
Staffing



Private Client
Services



Product Recall



Rail



Real Estate &
Hospitality



Religious



Restaurant



Risk
Management



Senior Living



Technology



Transportation

A HISTORY OF INTEGRITY

Dedicated to doing what's
right for our clients, colleagues
and communities.

Since 1927, Gallagher has led with integrity, ethics and purpose — the building blocks of The Gallagher Way. Founded on the principles of transparency and accountability, we've upheld our commitment to ethical business through decades of growth, change and expansion. For nearly a century, we've proudly built a reputation of trust and integrity with our clients and colleagues.

And we're just getting started.

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer financial, tax, legal or client-specific insurance or risk management advice. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

Gallagher publications may contain links to non-Gallagher websites that are created and controlled by other organizations. We claim no responsibility for the content of any linked website, or any link contained therein. The inclusion of any link does not imply endorsement by Gallagher, as we have no responsibility for information referenced in material owned and controlled by other parties. Gallagher strongly encourages you to review any separate terms of use and privacy policies governing use of these third-party websites and resources.

Insurance brokerage and related services provided by Arthur J. Gallagher Risk Management Services, LLC, License Nos. IL 100292093/CA 0D69293.

Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc. is a licensed insurance agency that does business in California as "Gallagher Benefit Services of California Insurance Services" and in Massachusetts as "Gallagher Benefit Insurance Services." Neither Arthur J. Gallagher & Co., nor its affiliates provide accounting, legal or tax advice.

© 2025 Arthur J. Gallagher & Co. All rights reserved. | CRPUS103512

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