

**COUNCIL LETTER  
CITY OF GALESBURG  
NOVEMBER 21, 2016**

**AGENDA ITEM:** Authorizing the City Manager to enter into a two year contractual agreement with The Horton Group of Orland Park, Illinois to provide Risk Management Consulting and Insurance Brokerage services for the City.

**SUMMARY RECOMMENDATION:** The City Manager, the Human Resources/Risk Manager and the Purchasing Agent all recommend the City Council authorize the City Manager to contract with The Horton Group to provide Risk Management Consulting and Insurance Brokerage Services for a flat annual fee over a two-year period, 1/1/2017 through 12/31/2018.

**BACKGROUND:** For the past two decades, the City of Galesburg has been utilizing two separate insurance agents (Chuck Hay and Miller Dredge), to procure insurance coverages for the City. There are currently four policies in place brokered by these two agents: Cincinnati for property coverage, Traveler's for equipment breakdown coverage, Auto-Owners for flood coverage and McNeil for fire equipment coverage. The two agents have been compensated through commissions paid by the insurance companies that range from 10% to 20% of each policy's cost, or approximately \$30,000 in commissions each year.

On October 31, 2016, the City issued a Request for Qualifications (RFQ) from interested parties to provide Risk Management Consulting and Insurance Brokerage Services. This request called for firms to provide a fixed based fee for providing services in addition to their qualifications. Six firms, including one of our current insurance providers, responded by submitting their qualifications and providing pricing information. Of the six respondents, three firms were interviewed by City staff based on the responses that they had provided. These three firms were: 1) The Horton Group, 2) Molyneaux, and 3) Porter Hay Insurance.

After the completion of interviews, the review team was in agreement that The Horton Group provided the best solutions for the City's needs. The Horton Group provided staff with qualifications and expertise that were superior to the other candidates when considering the needs of municipalities. The fee offered for their services is a flat fee of \$29,350 per year for each of the next two years. A flat fee is preferred by the City as a commission based proposal does not provide incentive for a broker to seek out the best scenario for the City. In addition, the fee from Horton Group includes employee safety training at no additional cost to the City. This value added service will save the City \$3,000 to \$5,000 per year in necessary outside training.

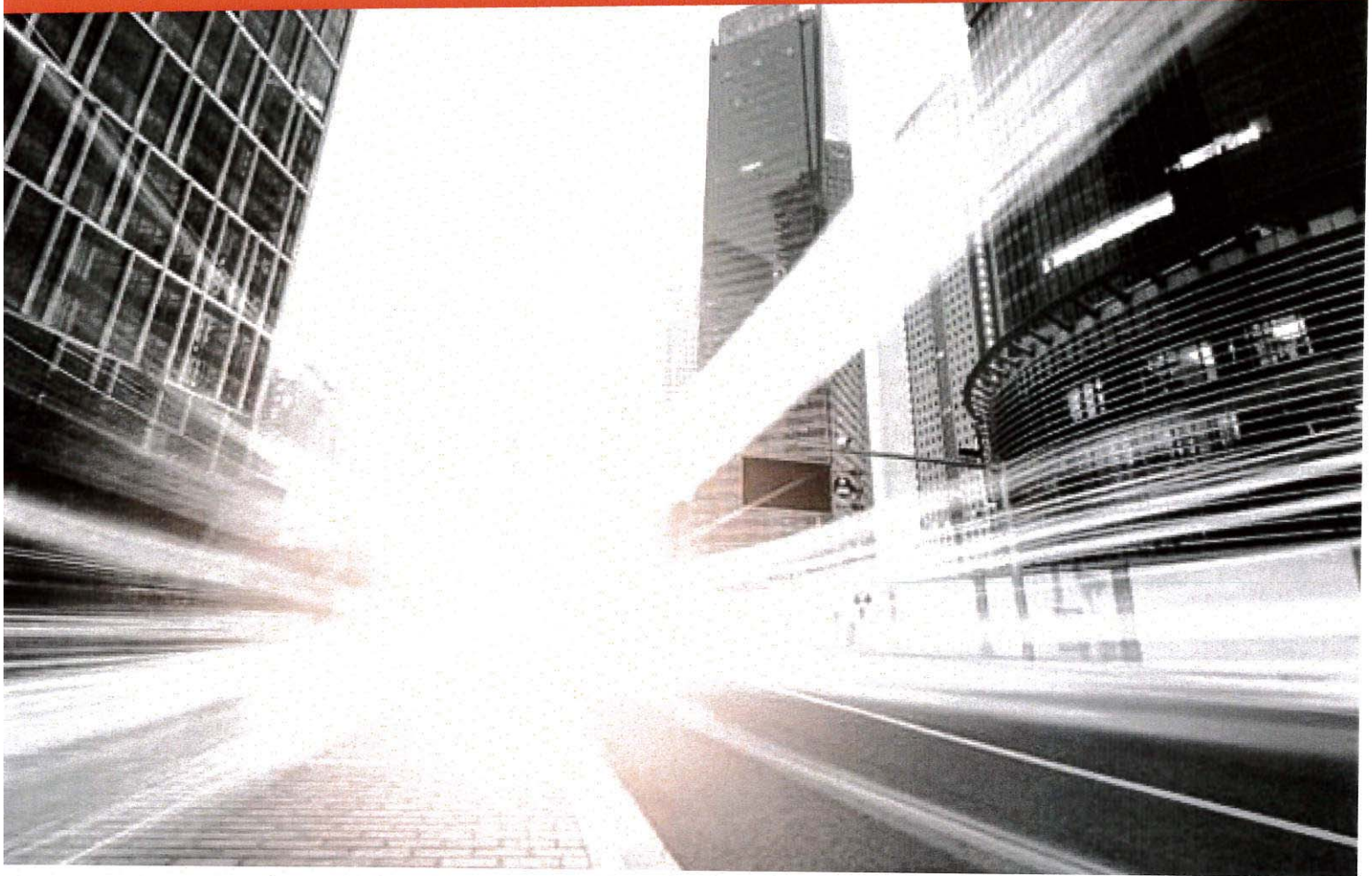
**BUDGET IMPACT:** Funding for this initiative is included in the 2017 proposed Risk Management Budget.

**SUPPORTING DOCUMENTS:**

1. The Horton Group RFQ Response

Request for Qualifications for Insurance Brokerage & Risk Management Consulting Services

# City of Galesburg



Prepared for:



Presented By:

Les Peach / Vice President  
Municipal Practice Group

E-mail: [Les.Peach@thehortongroup.com](mailto:Les.Peach@thehortongroup.com)

Phone: 708.845.3656

Date: 10/31/2016



**October 31, 2016**

Dear Mr. Boynton,

On behalf of The Horton Group, we sincerely appreciate the opportunity to share our philosophy and methodology for managing risk for our clients. In the following proposal, we hope to show insight as to how our organization can positively impact the Risk Management Program for the City of Galesburg therefore leading you to a **higher level of performance**.

The Horton Group's Public Entity Team has reviewed the City's Request for Qualifications (RFQ) for Insurance Broker Brokerage and Risk Management Consulting Services and fully understands the scope of services requested to be in compliance with the RFQ.

The Horton Group is the best qualified firm to service the City of Galesburg. ***How do we know that?*** Because we compete with all the major public entity brokers in Illinois on a daily basis. Our conversations with our clients are more in-depth and probing than anything they have previously experienced. We frequently hear "we have never been asked that question before" or "that was never discussed previously." This is what we define as ***insight***. By looking at risk differently, Horton can show what we know about our municipal customers' risks that they don't know or don't fully appreciate. The insight we provide allows us the ability to fine tune the risk management and safety programs, implement changes where needed and bring the programs to a higher level of performance.

As we have previously demonstrated to the City, our unique approach to marketing Public Entity accounts allows us the ability to obtain pricing that other brokers are unable to secure or negotiate. This is very important to municipalities with limited resources. In addition, we represent companies that many brokers are unable to access. We are 1 of only 19 brokers in the United States that represents the Public Entity Property Insurance Program (PEPIP). This property insurance program is highly competitive with the broadest coverages available to a public entity. If selected, we will want to offer this program to the City of Galesburg as an attractive option.

The Horton Group services over 800 public entities in Illinois, Wisconsin and Indiana. ***Our goal is to lead clients with complex needs and limited resources to a higher level of performance.*** By utilizing a team approach, which involves our in-house Safety Consulting and Claims Advocacy divisions, we will help the City's risk management redefine what's possible and enable the program to reach a higher level of performance.

It's our hope that in the following pages, we can demonstrate to the City of Galesburg that beyond a reasonable doubt, Horton has the Public Sector expertise; ability to bring new ideas to help support your risk management program; and the passion to faithfully execute our service plan on your behalf.

We appreciate your consideration and hope to have the opportunity to partner with you.

Sincerely,

**Les Peach – Vice President**  
**Municipal Practice Group**  
The Horton Group  
10320 Orland Parkway  
Orland Park, IL 60467

## SERVICES REQUESTED

- 1) Assisting the City in identifying its insurable property and liability exposures and recommending professional methods to reduce, assume or transfer risk of loss;
  - **Agreed and Understood**
- 2) As requested, providing risk management guidance to officials and employees of the City;
  - **Agreed and Understood**
- 3) Advising the City with respect to the suitability of the various existing services being provided by its current property and liability coverage providers;
  - **Agreed and Understood**
- 4) Recommending to appropriate City officials any modifications to existing coverage(s) provided by current property and liability coverage providers;
  - **Agreed and Understood**
- 5) Reviewing with appropriate City officials any additional coverage(s) that should be carried but are not covered by the City's current insurance providers, and subject to the City's authorization, assist in the marketing and placing such insurance on behalf of the City;
  - **Agreed and Understood**
- 6) Assisting the City as requested in the preparation of applications, statements of values, and similar documents requested by insurance underwriters, it being understood that this is not inclusive of any appraisal work;
  - **Agreed and Understood**
- 7) As requested, reviewing certificates of insurance, endorsements, and contracts with contractors, vendors, and professionals and reviewing any insurance requirements and/or contracts in conjunction with such requests; and
  - **Agreed and Understood**
- 8) Reviewing loss reports and generally assisting City officials in meeting loss containment objectives.
  - **Agreed and Understood**
- 9) Assisting the City if requested in the preparation of its annual insurance budget;
  - **Agreed and Understood**
- 10) Attending meetings with employees and officials as requested to promote the safety objectives of the City;
  - **Agreed and Understood**
- 11) Assisting where needed or requested and only as appropriate in the settlement of claims, with the understanding that the scope of services does not include the work normally done by a public adjuster;
  - **Agreed and Understood**
- 12) Assist in the development if requested of a City-wide policy, regulation, and/or procedure to protect the health and safety of the employees and public and protect the City from liability; and
  - **Agreed and Understood**
- 13) Any other insurance or risk management service deemed necessary by the City.
  - **Agreed and Understood**



**PROFESSIONAL QUALIFICATIONS**

**1. Name of firm or individual;**

The Horton Group

**2. Address of principal place of business, telephone number, fax number, and contact email address;**



**10320 Orland Parkway  
Orland Park, IL 60467  
Phone: 708.845.3000  
Fax: 708.845.3001**

**Your contact e-mail addresses:**



**Les Peach**  
Vice President  
les.peach@thehortongroup.com

**3. For all individuals who will be providing services to the City: a description of their education, experience, qualifications, number of years with the firm and a description of their experience with projects similar to those described herein;**

A corporate culture is not something that can be created with motivational posters or an interoffice memo. A corporate culture is organic. It is intangible. It starts when a company first opens for business and then grows from the top-down. Since the 1970's, Horton has worked to establish the foundation of an unwavering corporate culture -- a foundation built on trusting relationships with employees, clients and insurance carriers.

An entrepreneurial spirit runs deep throughout our firm, fostering a more stable staff and a workplace that attracts employees who are truly the best in their field.

To support the City of Galesburg, we will assemble the following talented risk advisory solutions team. Please see the following pages.



**Les Peach**

**Municipal Practice Group, Vice President**  
708.845.3656 / Fax: 708.845.4656  
les.peach@thehortongroup.com

Les will be responsible for *Consultation and Negotiation and Service Needs, Analysis and Account Strategy*. Responsibilities include:

- Team Leader
- Establishing Risk Management Strategy
- Insurance Program Management
- Managing Risk Assessment Process
- Prioritizing risk management initiatives
- Carrier negotiations (renewals)
- Market Intelligence
- Perform in-depth coverage analyses
- **Industry Experience: 25+ years**



**Janet Sliwa**

**Client Manager**  
708.845.3657 / Fax: 708.845.4657  
jan.sliwa@thehortongroup.com

Jan will be responsible for *General Services and Policy Review*. Responsibilities include:

- Managing billing and invoices
- Handling endorsements and policy changes
- Maintain Statement of Values document to ensure accuracy
- Providing marketing and renewal support
- Handling daily client service needs
- Preparation of proposals
- **Industry Experience: 23+ years**



**Lisa Tatic**

**Client Specialist – Claims Management**  
708.845.3334 / Fax: 708.845.4334  
lisa.tatic@thehortongroup.com

Lisa will be responsible for *claim management services*. She will help *ensure swift and appropriate resolution of claims*. Her duties include, but are not limited to:

- Claims Advocacy
- Claims filings
- Managing the claim review meetings (quarterly)
- Assembling claims reports and graphs
- Lawsuit communication
- **Industry Experience: 10 years**



**Carter Larry**

**Law Enforcement Risk Analyst**  
708.845.3670 / Fax: 708.845.4670  
carter.larry@thehortongroup.com

Carter will assist the City of Galesburg with *Law Enforcement Consulting Services*. Services include:

- Targeted analysis and evaluation of a police dept. or law agency
- Review current litigation to determine commonalities and asses issue type
- Review and/or rewrite any existing police dept. policies to ensure state compliance and reduce liability with impending litigation
- Training in law enforcement (i.e. use of force, background check, implicit bias, etc.)
- Assessment of Department strengths & weaknesses
- **Industry Experience: 20 years**



**Gary Glader**

**President, Horton Safety Consultants**  
708.845.3662 / Fax: 708.845.4662  
gary.glader@thehortongroup.com

Gary will assist the City of Galesburg in its *safety efforts*. Services include:

- Mock OSHA inspections
- Assist in Accident Review Board
- OSHA 300 & 300A Completion Assistance
- Coordinate safety services with the City of Galesburg's Insurance Carrier to deliver most efficient and effective consulting arrangement
- Conduct employee safety training
- Accident Investigation Training
- **Industry Experience: 37 years**



**Kevin Palmer**

**Corporate Attorney**  
708.845.3378 / Fax: 708.845.4378  
kevin.palmer@thehortongroup.com

Kevin will assist the City of Galesburg with *Risk Transfer*, which includes:

- Analyze and strengthen Galesburg's current risk transfer process:
- Contract / lease / agreement review
- Insurance policy compliance / restrictions
- Industry legal trends
- Legal and regulatory affairs
- **Industry Experience: 12 years**



## Les Peach / Vice President

Les Peach serves as a Vice President of Risk Advisory Solutions at The Horton Group, one of the largest brokers in the Greater Chicago metro area. Les brings with him over 25 years of public entity experience. He is responsible for providing public entity clients with comprehensive, cost-effective and innovative solutions to their most complex, risk-related challenges.

Les joined The Horton Group in October 2014. Prior to this, he served as Vice President at Boyle Flagg Seaman, Inc., where he spearheaded their Public Entity Practice. Over his career, Les has accumulated significant insurance experience in the Public Entity field through his positions at Arthur J. Gallagher, Aon, and PENCO.

Since 1989, Les has exclusively served public entity clients. He has a keen understanding that his clients in the public sector are facing budgetary constraints and, at the same time, increased expectations from the communities they serve. Les brings to clients a depth of knowledge and expertise gained from serving municipal clients in 18 states as well as his experience with first dollar programs, self insurance, pooling, risk retention groups and group purchase. Les believes the issues facing clients are becoming increasingly complex.

“After working with public entities for 25 years, I've seen a lot of change,” says Les. “When the market is struggling, Cities and Villages are the first to be hit hard; budgets and staff are tight. My clients lean on me as a part of their team to help them control costs.”

Les' depth of knowledge in public entity is complemented by Horton's team of experts. He looks forward to building on the standards of Horton's public entity group as a dominant player in the municipal marketplace.

### Fact File

Education	B,S Business Administration Degree – Illinois State University (Normal, Illinois)
Professional Designations & Licensing	Property & Casualty Producer
Professional Background	<b>The Horton Group</b> – Vice President, Risk Advisory Solutions <b>Boyle Flagg Seaman, Inc. (BF&amp;S)</b> – Vice President <b>Arthur J. Gallagher</b> – Vice President <b>Aon</b> – Vice President
Advisory Board Experience	South Suburban Managers Association, <i>Member</i>
Articles / Publications	<a href="#">Are higher insurance limits always better?</a>



## Lisa Tatic / Client Specialist – Claims Management

Lisa Tatic is a Client Specialist in Claims Management for Horton Risk Advisory Solutions. Her primary responsibilities are to provide advocacy and high-level claims consulting for Horton's clients. Lisa consults with clients on how to mitigate their exposure while helping clients navigate the complicated claims process. She conducts claim reviews and acts as a liaison between clients and carriers in order to obtain the best possible outcome on claims.

Lisa joined Horton in July of 2016, bringing 10 years of experience to her Horton clients. In her previous positions, Lisa served as a Worker's Compensation Claims Supervisor at Gallagher Bassett Services and as a Workers Compensation Claims Adjuster at Wausau.

"Working with clients and adjusters to bring high-level claims to the best possible resolution has provided me with skills in negotiation, compromise and standing up for what's right," said Lisa. "Claims must be handled morally and ethically. Claims that are not the responsibility of the insured must be defended aggressively to protect our clients."

For Lisa, the most rewarding aspect of her position at Horton is educating clients and helping them resolve their claims in the most cost-effective way.

"My goal is to help take the burden and workload off our insured and provide them with a positive claims experience," said Lisa. "By bridging the gap between the insured and the claims professional, I can help them both understand how they can help each other."

Lisa believes outstanding customer service starts with listening and being responsive to clients' needs. Noting that all clients have different needs, Lisa says it is her job to determine how she can most effectively impact their claims.

Lisa attended Columbia College in Chicago where she earned a Bachelor of Arts Degree in Marketing. She received her associate degree from College of DuPage in Glen Ellyn, Illinois.

### Fact File

<b>Education</b>	Bachelor of Arts Degree in Marketing Columbia College, Chicago, IL 2000-2002  Associate Degree College of DuPage, Glen Ellyn, IL 1998-2000
<b>Professional Designations &amp; Licensing</b>	Adjuster License: Texas, Minnesota, Michigan, Arkansas and Indiana
<b>Professional Background</b>	<b>The Horton Group</b> – Client Specialist, 2016 - Present <b>Gallagher Basset Services</b> – Claims Supervisor, 2008 – 2016 <b>Wausau</b> – Workers' Compensation Adjuster, 2006-2008



## Carter Larry / Law Enforcement Risk Analyst, Horton Safety Consultants

Carter Larry is a Law Enforcement Risk Analyst and Threat Assessment & Security Consultant for Network Safety Consultants, a Horton subsidiary which provides comprehensive safety consulting services to a growing number of industrial, construction, public entity and service operations. Since 1991, Horton's Safety Consultants team has offered clients a multitude of services designed to control exposure to risk at every level of operation.

Carter joined Horton in 2016, after serving 20 years with the Bolingbrook Police Department. He leads Horton's Safety Service Team for Municipalities, drawing on his highly specialized skills as a former police officer and police spokesman. Carter leads a team of specialists who provide security/threat assessment consulting to a wide range of businesses, organizations, and municipal law enforcement agencies.

"My past positions have given me tremendous experience in assessing risk for various types of organizations, including corporations, hospitals, schools and manufacturers," said Carter. "I have a great deal of experience working effectively and efficiently within a team environment."

Carter believes communication is key in assessing his clients' important safety issues.

"The best communication begins with listening," said Carter. "My goal is to communicate effectively with clients, so I can fully understand and address their safety needs."

Carter attended Judson University in Elgin, Illinois where he earned a Master of Business Administration, a Master of Arts in Organizational Leadership, and a Bachelor of Arts in Criminal Justice Management. Carter holds a Post-Baccalaureate Certificate of Police Executive Administration from Western Illinois University. He is currently working towards a PhD in Organizational Leadership from the Chicago School of Professional Psychology.

### Fact File

<b>Education</b>	<b>Chicago School of Professional Psychology</b> (2016-2018) / Chicago, IL PhD Candidate in Organizational Leadership
	<b>Judson University</b> (2013-2015) / Elgin, IL Master in Business Administration Degree
	<b>Judson University</b> (2010-2012) Master of Arts Degree in Organizational Leadership
	<b>Northwestern University</b> (2009) / Evanston, IL Diploma Award: School for Public Safety, Police Staff and Command
	<b>Western Illinois University</b> , School of Graduate Studies (2003-2005) / Macomb, IL Post-Baccalaureate Certificate of Police Executive Administration
	<b>Judson University</b> (2001-2003) / Elgin, IL Bachelor of Arts Degree in Criminal Justice Management
	<b>College of DuPage</b> , Suburban Law Enforcement Academy (1996) / Glen Ellyn, IL Police Academy Graduate

**Carter Larry (continued)**

<p><b>Professional Background</b></p>	<p><b>Bolingbrook Police Department:</b>  <i>Lieutenant</i>, Office of Professional Standards and Media Relations (2015 – 2016)  <i>Lieutenant</i>, Patrol Supervisor (2008-2015)  <i>Code Enforcement Supervisor</i> (2007-2008)  <i>Sergeant</i> (2002-2008)  <i>School Liaison Officer</i> (1999-2007)  <i>Patrol Officer</i> (1996 - 1999)</p> <p><b>United States Marines</b>, <i>Supervisor</i> (1986-1990)</p>
<p><b>Professional Recognition</b></p>	<p>George P. Graves Distinguished Award, Top Performer, DuPage County Chiefs of Police Association                  Supervisor of the Year, Bolingbrook Police Department, 2015                  Officer of the Year, Veterans of Foreign Wars, 2007                  Exchange Club Officer of the Year, 2006</p>
<p><b>Industry and Community Involvement</b></p>	<p>NAACP, guest speaker for national, state and local chapters</p> <p>Purdue University, seminar leader on students' rights and responsibilities when interacting with law enforcement</p> <p>Bolingbrook's Community Television Talk Show, guest speaker</p> <p>Bolingbrook/Romeoville Character Counts Coalition, certified trainer</p> <p>Helping-Enriching-Advising-Reaching-Teaching Organization (HEART), mentor for at-risk youth</p> <p>Toys for Tots, volunteer</p> <p>Valley View School District, volunteer gym teacher (grades 1 – 6)</p> <p>Bolingbrook High School, assistant coach for girls nationally-ranked varsity basketball team (2002 to 2014)</p>



## Gary Glader / President, Horton Safety Consultants

If you ever find yourself driving behind a car with a license plate that reads “SAFMAN1”, just know that the driver, Gary Glader, understands the business of safety better than almost anyone in the country.

Gary is the President of Network Safety Consultants, a Horton Group subsidiary, which provides comprehensive safety consulting services to a growing number of industrial, construction, public entity and service operations. Since 1991, Network Safety Consultants has given Horton the ability to offer their clients a multitude of services designed to control exposure to risk at every level of operation.

“NSC doesn’t just walk through a client’s facility and point at burnt-out exit signs and frayed wires,” said Gary. “We identify fundamental flaws in existing safety programs and then develop, implement and maintain effective programs.”

Gary’s first and most immediate goal is to make the client’s facility a safer place to work. This has the residual effect of saving clients a great deal of money.

“Our proactive safety programs are ROI intensive,” said Gary. “We lower experience modifier ratings, reduce the prevalence of claims, and help to foster environments where productivity and morale is higher than before. In one case, we helped a large auto parts manufacturer in Illinois reduce their losses from \$900,000 to \$200,000 in a single year!”

Gary is a Certified Safety Professional with nearly 30 years of experience in occupational safety. He is recognized nationally as an industry expert and is involved in numerous professional and trade associations, including the National Demolition Association (NDA). Gary’s involvement with the NDA and OSHA has helped foster a more productive working relationship between the two organizations. As a result, curriculums are being expanded and new courses are being rolled out throughout the country.

### Fact File

<b>Education</b>	B.S. in Occupational Safety / B.S. in Business Administration, Illinois State University
<b>Professional Designations &amp; Licensing</b>	CSP - Certified Safety Professional in Comprehensive Practice Standard First Aid Instructor – American Red Cross OSHA 10-Hour Hazard Awareness for Construction Instruction NUCA Competent Person for Excavation Instructor NUCA Confined Space Entry Instructor
<b>Professional Background</b>	<b>National Demolition Association</b> <b>Construction Safety Council</b> <b>Underground Contractors Association</b> <b>American Subcontractors Association</b> <b>Plumbing Contractors Association of Greater Chicago</b> <b>Joint Plumbers Apprenticeship Training Program</b>
<b>Industry &amp; Community Involvement</b>	First Aid, CPR, OSHA 10-Hour Hazard Awareness for Construction, Competent Person For Excavation Training, Confined Space Entry Training, OSHA Lead In Construction Training, Respiratory Protection Training, Scaffolding and Fall Protection Training



## Kevin Palmer / Corporate Attorney, Privacy Officer, Vice President & Secretary

Kevin is a key resource for both internal and external customers. "The most rewarding part of my job is making sure that our clients receive accurate and timely information about what is required relative to contracts. I enjoy helping our clients make informed business decisions, so I work hard to be a valuable resource."

Kevin Palmer, Corporate Attorney for The Horton Group, addresses all legal matters faced by the agency. His responsibilities include counseling Horton management with respect to compliance with best employment practices, reviewing insurance and indemnification contracts, and drafting merger and acquisition agreements. "We are a rapidly growing company with many divisions," Kevin said. "My ability to keep up with new legislation while balancing the needs of the agency, ensure that we remain competitive and current."

Prior to joining The Horton Group as the Corporate Attorney, Kevin gained experience at the Law offices of Bradley Dworkin as an Associate Attorney, and at Spiegel and Cahill as a Law Clerk. "Both roles helped me make a smooth transition to The Horton Group. From the beginning, I had the confidence and knowledge necessary to solve complicated client issues," Kevin said.

### Fact File

<b>Education</b>	B.S. in Leadership Management, Illinois State University B.S. in Business Administration, Illinois State University Juris Doctor, The John Marshall Law School
<b>Professional Designations &amp; Licensing</b>	Property & Casualty licensing Licensed to Practice Law in Illinois
<b>Professional Background</b>	<b>The Horton Group</b> , Corporate Attorney, 2005 - Present <b>Law Offices of Bradley Dworkin</b> , Associate Attorney, 2005 <b>Spiegel and Cahill</b> , Law Clerk, 2002-2003
<b>Industry &amp; Community Involvement</b>	Illinois State Bar Association Chicago Bar Association



**4. Experience related to providing insurance and risk management services to public entities;**

The Horton Group has many municipal accounts and relationships dating back 41 years. We have developed a Public Entity Practice Group working specifically for this industry. Due to our years of experience and insight gained, we have grown to become industry experts and fully understand the challenges faced, including sustainability of quality risk management and benefit programs, low cost-sharing environment, longevity of employment, collective bargaining agreement challenges, multi-generational needs and shrinking budgets. Our Public Entity Practice Group currently insures over 800 public entities in Illinois, Indiana and Wisconsin within our Employee Benefits and Risk Advisory Solutions Divisions.

Our expertise is working with companies who have complex insurance, employee benefit, and risk needs, and leading them to a higher level of performance. This means that we generally do not focus on institutional buyers, such as those that take comfort in working with large, publicly held brokers. At the same time, we have a resource platform that is beyond the scope of small businesses with simple insurance program needs. Our expertise lies with working with those mid-size municipalities that have increasingly complex challenges (including elements of international, safety, wellness, captives, etc.) who need an agency to provide the right *insight and solutions*.

**In addition, The Horton Group is active in the following Public Sector Organizations:**

- **ILCMA** – Illinois City County Management Association
- **IGFOA** – Illinois Government Finance Officers Association
- **SSMMA** – South Suburban Mayors and Managers Association
- **Will County Governmental League**
- **Southwest Conference of Mayors**
- **IASBO** – Illinois Association of School Business Officials
- **PRIMA**-Public Risk Management Association
- **Metro West Council of Government**

**5. Three references of individuals who have knowledge of your representation of public entities with respect to insurance and risk management services;**

The Horton Group has over 140 public entities in Illinois. The five following references are a sampling of our public entity clients in Illinois. If additional references are needed, those can be provided.

**City of Chicago Heights**

1601 Chicago Road  
Chicago Heights, IL 60411

Contact: T.J. Somer – (708)-756-5315



**Village of Crestwood**

13840 S. Cicero  
Crestwood, IL 60445

Contact: Mayor Lou Presta – (708)704-4063



**Village of Alsip**

4500 W. 123<sup>rd</sup> Street  
Alsip, IL 60803

Contact: Kathy Franson – (708) 385-6902 x. 320



**Village of South Chicago Heights**

3317 Chicago Road  
South Chicago Heights, IL 60411

Contact: Paul Peterson – (708)-755-1880



**Greater Peoria Sanitary District**

2322 S. Darst Street  
Peoria, IL 61607

Contact: Randy Skender – (309)-272-4802





**6. Examples of your successes representing public entities;**

- In 2013, the **City of Waukegan** received a cancellation notice on their umbrella coverage. We offered an alternative with the States Risk Retention Group. The City was unaware of this option and the ultimate cost savings was in excess of \$100,000.
- When the **Village of Crestwood** incurred a pollution loss that made national headlines, the insurance carrier cancelled and most companies declined to offer terms. We recommended a small self-insured program that was in place for 3 years until we were able to show the marketplace that this was a 1 time occurrence. Today, the Village has a traditional insurance program at a much lower cost.
- The **City of Berwyn** has a large retention on both the liability and workers compensation program. A claim on both lines of coverage from the same occurrence could result in retention of \$1,250,000. We implemented a “clash coverage” program that limits the maximum amount for a single occurrence to \$750,000.
- When the workers’ compensation losses at the **Village of Alsip** starting increasing dramatically, we assisted the Village in implementing an *Accident Review Board* that helps to identify why claims are happening and what can be done to prevent them. We also assigned a *Claim Advocate* to work with the insurance carrier to ensure that claims are handled properly and that claims are not over-reserved.
- When **Greater Peoria Sanitary District** received a cancellation notice on its property program, The Horton Group was contacted to help. We were able to offer a property program other brokers could not access (PEPIP) and saved the District over \$125,000.

**7. A fee statement on either an hourly, commission, lump sum or other basis for specific services and a statement on additional costs to be billed (e. g. travel, etc.);**

Our fee for the placement of all insurance policies and the providing of the “Services Requested” outlined in the RFQ will be **\$29,350**. Included are 3 days of on-site loss control services covering any risk management areas of concern to the City of Galesburg.

**8. A copy of any required professional federal and/or state licenses to perform the required activities;**

Please see Appendix I – Required Licensing.

**9. Samples of deliverables for similar services provided to other public entities.**

An excellent example of the type of service we provided to a public entity were the recent Workers’ Compensation and Law quotes for the **City of Galesburg**. Working with your risk manager, we identified the workers’ compensation and law enforcement exposures in the City. We then evaluated the claim history to develop a full understanding so that we could have an in depth discussion with the underwriters on why the City qualifies for preferred rates and premiums. We identified that the City had a preferred choice of attorneys and included that in our negotiations with underwriters.

Discussions with the risk manager helped greatly in determining the amount of risk the City was willing to take on with each line of coverage. In order to obtain the most attractive pricing, we realized that a conversation between the risk manager and the underwriter would be a real benefit. The resulting conversation with 3 senior personnel at the insurance company was very successful as they were impressed with *your risk manager* and the techniques he uses to control claims. *What was the deliverable we provided?* **An excellent product, under budget and half of the cost that other brokers had indicated.**



## 10. Any other information the interested individual or firm deems relevant.

To achieve superior results, we invite you to look at risk and opportunity differently. There are three ways we invite you to redefine higher performance as you look at risk.

**Think Traditional + Innovative** – While building on tradition risk and insurance techniques, leverage innovative approaches to get unexpected results.

- Insurance Renewal + **Risk Improvement Plan**
- Safety: Training, Documentation + **Focus on Employer Culture**
- Aggressively Shop Insurance + **Change the Way you Finance Risk**

**Think Insurable + Uninsurable** – Some of the greatest risks and opportunities are the ones that get the least attention. Perhaps that's because they're uninsurable. By looking at these strategic issues, you can prepare your entity for success in **any** environment.

- **Insurable** – Property, Liability, Workers' Compensation, Umbrella
- **Uninsurable** – Unfunded Mandates, Loss of Sales Tax Revenue Due to Business Closings, Government Budget Restrictions, Loss of Key Personnel, Change in Controlling Political Party

**Think Present + Future** – The more you know about what's ahead your way, the better you'll be able to prepare for it. For example, what strategies can you put in place today with the looming war on talent? How can you design strategies to combat emerging risks like cyber-crime?

- **Present** – Insurance Renewal, Claims, Compliance
- **Uninsurable** – Cyber, Aging Workforce, Deterioration of Public Immunity Laws

### Our Philosophy

*The "Journey line" and Industry Leadership*

We view risk management and all its elements (safety, claims, employee benefits, wellness, etc.) on what we call the "**journey line**." We begin with this because it allows us to plot where a business is at today, and where their opportunity is in the future.

In our view, the gap between where you're at today and where you can be in the future is **opportunity**. In the world of risk management, this opportunity is lower cost, work, and risk.

Once we plot where you are, and rank things like different business units, geographies, etc. against one another, it begins to shape a plan of attack.

It's relatively easy for a business to go from "weak to average" or "average to good." For example, it's easy for a business to develop a written safety program, but it's much more challenging to change a culture across multiple states, businesses and with groups of people.

The tough thing about industry leadership is that once you get there, it requires a combination of the execution of many small things plus creativity and new ideas to stay on the forefront.





Companies who are serious about industry leadership know that once you get close, it's all consuming. Industry leaders are continually seeking new ideas, better ways to achieve superior results and are never satisfied with the status quo.

We'll help you get there and stay there.

**Industry Issues & Breaking Down Broad Topics**

In our quest to help businesses pursue industry leadership, we believe that it's critical to define how risk management can positively impact a company's financial performance, reducing cost, work and risk.

We believe there are at least twelve fundamental topics our clients should be evaluating across a timeframe that includes immediate, near-term and longer-term horizons.

For each of these topics, we have defined what it means to be merely weak or average (compliant), good or strong (proactive) and finally, an industry leader



**Getting "Into the Weeds"**

Superior Results Come from Doing the Little Things. In order to obtain desired results, we believe it's the execution of a series of tasks that drives measurable progress.

A cornerstone of our process is executing a series of "Project Scopes." These scopes define that task and provide a summary of what specific element we're proposing to carry out on your behalf.

**Project Scopes include the following:**

- A Project Description
- The Business Issue or Opportunity
- How the Client Benefits
- Timeline & Assigned Duties of Each Party
- Deliverables

When you partner with Horton, we tie our proposed strategies together in a Service Schedule. This is our roadmap for the year and the tool in which you can hold us accountable to ensure that we're aligned on our mutually agreed upon goals.

**Aggressively Market Insurance Renewal**

**OVERVIEW**  
The process of expiring quotes is about effectively selling your story to an insurance company. Their job is to review what they can about your business and based on that calculate an insurance premium they feel covers the risk they're agreeing to insure.

Our role is to help your story in a way that not only takes how you've performed in the past, but why you'll be a better risk in the future. This goes beyond merely greater numbers and more facilities in order to a program that is unique to you.

Our insurance marketing process includes:

- Clearly articulating your past losses
- Using current information to predict future losses
- Outline a plan of what actions will make you a better risk in years to come
- Narrative of the business that explains what is unique about you
- Leverage Horton's key insurer relationships

**NEXT STEPS**

1. Obtain information outlined below from client
2. Horton to review information and prepare submission
3. Horton to provide list of insurance carriers who'd like to approach for approval

**CLIENT COMMITMENT:**

- Complete copies of Client Forms
- Currently issued Loss Run (24 Years)
- Experience Mod Worksheet

**DELIVERABLES**

- Insurance Proposal
- Service Plan (includes making risk improvement strategies)

**HORTON**

Project Name	Start Date	End Date	Assigned To	Status
Project A	1/15/2024	3/31/2024	John Doe	Complete
Project B	2/1/2024	4/30/2024	Jane Smith	In Progress
Project C	3/15/2024	5/31/2024	Mike Johnson	Not Started
Project D	4/1/2024	6/30/2024	Sarah Lee	On Hold
Project E	5/15/2024	7/31/2024	David Kim	Complete
Project F	6/1/2024	8/31/2024	Emily White	In Progress
Project G	7/15/2024	9/30/2024	Chris Brown	Not Started
Project H	8/1/2024	10/31/2024	Alex Green	On Hold
Project I	9/15/2024	11/30/2024	Mia Black	Complete
Project J	10/1/2024	12/31/2024	Noah Gray	In Progress

## I. CITY OF GALESBURG'S ANTI-DISCRIMINATION POLICY

Each entity submitting under this notice shall include a statement wherein the submitting entity affirms in writing it will not discriminate on the basis of race, color, religion, creed, sex, age, marital status, national origin, or because of actual or perceived sexual orientation, gender identity, or disability in fulfillment of a contract entered into for the services identified herein and that this prohibition on discrimination shall apply to the hiring and treatment of the submitting entity's employees and to all subcontracts it enters into related to fulfillment of the services identified in this RFQ. Failure to comply with the above shall be cause for the City to deem the submittal non-responsive.

### **The Horton Group's Policy regarding Equal Employment Opportunity**

*It is the policy of the Agency to be an equal opportunity employer and to hire, compensate, train and promote individuals solely upon the basis of their qualifications and ability to perform the tasks required of the job. No person is to be discriminated against in employment because of race, religion, color, sex, national origin, age, disability, physical or mental handicap, marital status, military discharge status, veteran status, sexual orientation or any other protected status. It is our policy to conform to all employment standards required by federal, state or local law.*




# Appendix I – Required Licensing

State of Illinois  
Insurance License  
**LESLIE L PEACH**

License No: 324210 NPN: 324210

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	LICENSE EFFECTIVE DATE	LICENSE EXPIRATION DATE
PRODUCER	Life	07/31/2012	08/01/2016	07/31/2018
	Casualty	06/28/1986		
	Health	07/31/2012		
	Fire	06/28/1986		

**LESLIE L PEACH**  
133 AUTUMN RIDGE DR  
MONTGOMERY IL 60538

  
 Anne Melissa Dowling  
Acting Director of Insurance

State of Illinois  
Insurance License  
**LESLIE L PEACH**

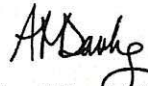
License No: 324210 NPN: 324210

This is to certify that pursuant to requirements of the Illinois Insurance code the above individual is licensed to do business in the state of Illinois with the following authority:

LICENSE TYPE	LINES OF AUTHORITY	LOA EFFECTIVE DATE	LICENSE EFFECTIVE DATE	LICENSE EXPIRATION DATE
PRODUCER	Life	07/31/2012	08/01/2016	07/31/2018
	Casualty	06/28/1986		
	Health	07/31/2012		
	Fire	06/28/1986		

This insurance license shall remain in effect until the expiration date unless suspended, revoked or denied. If required, the licensee must complete continuing education, renew the license and pay all applicable renewal fees as required by Illinois administrative code prior to the expiration date.

For questions regarding a license, contact the  
Illinois Department of Insurance at  
[DOL.licensing@illinois.gov](mailto:DOL.licensing@illinois.gov)

  
 Anne Melissa Dowling  
Acting Director of Insurance

**HORTON GROUP INC THE**  
10320 ORLAND PARK WAY  
ORLAND PARK IL 60467

State of Illinois Insurance License		
License No: 100297276	<b><i>HORTON GROUP INC THE</i></b>	
This is to certify that pursuant to requirements of the Illinois Insurance code the above firm is licensed to do business in the state of Illinois with the following authority:		
<b>LICENSE TYPE</b>	<b>LICENSE EFFECTIVE DATE</b>	<b>LICENSE EXPIRATION DATE</b>
BUSINESS ENTITY PRODUCER	06/01/2016	05/31/2018
<p>For questions regarding a license, contact the Illinois Department of Insurance at <a href="mailto:DOL.licensing@illinois.gov">DOL.licensing@illinois.gov</a></p> <p> Anne Melissa Bowling Acting Director of Insurance</p>		





**HORTON**