



ADDENDUM NO. 3

Issue Date: November 20, 2019

Project Name: Insurance Broker Services

RFP Number: 2020014

RFP Opening Date: December 3, 2019

This addendum is being released to answer questions received to date. Please be advised that the deadline for questions is November 22, 2019.

The information and documents contained in this addendum are hereby incorporated in the invitation to bid. **This addendum must be acknowledged on the Proposer Overview and Submittal Form or the Proposal may be declared non-responsive.**

Attachment:

Gallagher RFP
State Payroll Report

Questions and Answers

1. Please provide a copy of current agreement with Gallagher.
Please see the Addendum 2
2. Please provide a copy of Gallagher response from last RFP round.
Please see attached.
3. Please provide a copy of the current compensation structure.
Please see the Addendum 2.
4. Please provide us with a copy of the most recently submitted Florida Self-Insurer Payroll Report (SI-5).
Please see attached.



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December 9, 2014

Ms. Jennifer Hyde
Indian River County Purchasing Division
1800 27th Street, Building B
Vero Beach, FL 32960

RE: RFQ 2015019 Request for Qualifications for Prequalification of Agent/Brokers, Self-Insurance Funds and Direct Writing Insurers for Property and Casualty Insurance

Dear Ms. Hyde,

Arthur J. Gallagher Risk Management Services, Inc. is excited to have the opportunity to respond to Indian River County Board of County Commissioners' Request for Qualifications for Prequalification of Agent/Brokers, Self-Insurance Funds and Direct Writing Insurers for Property and Casualty Insurance.

The attached RFQ response contains specific and detailed responses to each submittal section in the RFQ document in the order outlined. The intent of our submittal is to provide documentation that we are a highly qualified partner to the County, with the resources and experiences to perform all scope of work requested by the County. We would appreciate the opportunity to keep working together in continuously designing a customized solution for the County for all lines of coverage. In summary, the following areas should be highlighted:

Gallagher's Experience with Florida Public Entities and Indian River County – Gallagher is the current insurance broker for Indian River County BOCC and also for the top six largest Florida Counties in the State of Florida. This experience represents just slightly less than 25% of all County Governments in the State. Your assigned team has intimate knowledge of County operations as well as the operations of Indian River County. We believe with our team's knowledge and experience, we can continue providing the County with the services and competitive insurance program as we have delivered in years' past.

Insurance Market Leader & Commitment to the Public Sector – Gallagher is currently the largest broker for public entities and school districts across the US, providing brokerage and consulting services to over 7,000 public sector clients nationwide and over seventy in the State of Florida. Within Florida we place for Public Entities over \$200 Million in Property premium and \$11 Million in Excess Workers Compensation premium.

Proven Client Performance – Gallagher has provided insurance brokerage services to the County since 1997. Each year your team reviews the County's exposures and negotiates enhancements to the Insurance Program given the market conditions. Our goal each year is to provide the County with the best terms available. As an example, for the 2014 policy term, we negotiated a 16% rate reduction for the Property Program, which resulted in the savings in excess of \$183,000. With this savings, the County elected to purchase additional Property limits to protect the County in the event of a catastrophic Named Windstorm event. These savings were achieved by maintaining existing policy deductibles. In addition, we also negotiated enhanced sub-limits. Some examples include Increasing the Flood Limit to \$25M from \$20M; increased the Errors and Omissions sub-limit to \$10M from \$5M in limits. We will elaborate further on these enhancements throughout our response to the RFQ, but this will provide you with insight that our goal is to provide the best possible program to the County each year.

Specialized Public Entity & Safety and Loss Control Services – Gallagher provides an experienced claim management and loss control team to help reduce the County's self-insured losses. Our Claims Director, Bart Douglas, was very instrumental in the claims of 2004 when the County was hit by two direct hurricanes within a matter of weeks. Your team continues to be involved in the claims handling and claims review throughout the year. In addition, our risk control team has developed comprehensive programs for many of our Florida Counties, and is willing and able to assist the County in its current programs or developing new programs for you. Examples of these successes are highlighted throughout our response.

We appreciate the opportunity to present the unique capabilities of our company to Indian River County. Should the evaluation committee have any questions or need further clarification, please don't hesitate to contact us.

Best Regards,

Your Gallagher Team;

Michael Gillon, ARM
Team Leader
Area President
Michael_Gillon@ajg.com

Rozell Schnur, CPSR, AAI
Account Executive
Senior Account Manager
Rozell_Schnur@ajg.com

Arthur J. Gallagher & Co.

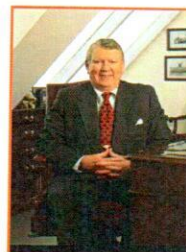
Corporate Background

General Overview of Gallagher

Arthur J. Gallagher & Co. is one of the largest insurance risk management firms in the world. Gallagher was founded in 1927 and is publicly traded on the NYSE under the symbol "AJG." Gallagher has over 85 years experience in the insurance brokerage and risk management industry. We have offices and affiliates in over 150 countries and are responsible for the placement and administration of approximately \$20 billion in written premium.



Family Founded



Publicly Traded



Family Run

Arthur J. Gallagher & Co.	
Home Office	The Gallagher Centre 2 Pierce Place Itasca, IL 60143-3141 (630) 773-3800
Founded	1927
Size	One of the worlds largest insurance brokerage and risk management services firms
Revenues	\$2.52 billion in total revenues
Employees	Over 13,000
Sales and Service Offices	Over 450 offices domestically and internationally
Approximate Number of Clients	Over 7,000 Pubic Entity and Scholastic Clients
Area of Specialization	AJG has more than two-dozen industry and coverage practice groups serving industries ranging from Governments, Schools, Higher Education, Healthcare, Construction, Commercial Real Estate Developers, Restaurants, Religious and Not-for-profit institutions.

Arthur J. Gallagher & Co. is an international broker firm with various operating companies. Gallagher is currently the fourth largest broker in the world. Since 2010 we have made over 142 acquisitions through 2013 including our four largest acquisitions in our history. Gallagher wants to continue to grow it's business and improve the service it provides to it's clients.



Gallagher Named Among World's Most Ethical Companies

The past three years, Arthur J. Gallagher & Co. has been named as one of the World's Most Ethical Companies. Gallagher joins a small group of companies committed to operating at the highest ethical standards, being the only insurance broker given this honor.

Local Office Background**Gallagher Florida**

In the State of Florida, Gallagher opened its first office in the late 1970s. Arthur J. Gallagher & Co. currently employs over 550 employees in Florida, places over \$525 Million in premium and maintains five brokerage offices (Tampa, Orlando, Jacksonville, Boca Raton, and Miami).

Our Orlando office specializes in Public Entity Risk Management Programs. Michael Gillon, Area President, has been with Gallagher for 12 years and is the Branch Director for the Public Sector Division. Michael is responsible for your account and works closely with Rozell Schnur and the County's Risk Management Staff.

Rozell Schnur, Senior Account Manager, has over 30 years of experience and serves the County as your Account Manager. Rozell works closely with Michael delivering all services to the County since 2002. Rozell is also a member of the Gallagher Public Sector Division.

Gallagher's specialized companies can provide a full range of Insurance and Risk Management Services, including, but not limited to, Actuarial Services, Alternative Risk Management Options, Claims Management and/or Advocacy Services, and Loss Control Development and Assistance.

Arthur J. Gallagher & Co - Orlando, Florida	
Local Office	200 South Orange Avenue, Suite 1350 Orlando, FL 32801
County	Orange
Founded	1991
Professional Staff	21
Approximate Number of Clients	281
Area of Specialization	Public Entities and Public School Districts
Premium Volume	Grand Total All Lines Florida Premium: \$526,957,000 Florida Property Premium: \$290,295,860 Florida Casualty Premium: \$42,380,624 Grand Total All Lines Orlando Premium: \$109,962,260 Orlando Property Premium: \$80,719,450 Orlando Casualty Premium: \$9,083,648

Your Designated Project Service Team		
Name	Industry Experience	Description of Role for Indian River County BOCC
Michael Gillon	12	Team Leader
Rozell Schnur	30	Account Executive
Chris Connelly	10	Team Resource
Michele Montgomery	28	Team Resource
Jim Smith	31	Risk Control Advocate
Bart Douglas	40	Lead Claims Consultant

Section I: General Requirements & Instructions

Administration & Staff Qualifications

Indian River County's Gallagher servicing team is displayed on the below organizational chart. We have organized a team of experts to assist in design, negotiation and servicing of the County's program. This hybrid model of local, regional and international support will provide the County with the best mix of hands-on service combined with the best brokerage talent from across the entire Gallagher organization.

Gallagher Team Organization Chart

Team Leads

Team Leader

*Michael Gillon
ARM
Area President
Michael_Gillon@ajg.com
407-563-3550

Program Administration

Account Executive

*Rozell Schnur
CCLA, CPSR, AAI
Rozell_Schnur@ajg.com
407-563-3544

Team Resource

*Chris Connelly
ARM-P
Chris_Connelly@ajg.com
407-563-3513

Team Resource

*Michele Montgomery
CPCU, ARM-P, AINS
Michele_Montgomery@ajg.com
407-563-3517

Claims & Risk Control Consulting

Risk Control Advocate

*Jim Smith, M.S., CSP
Director of Risk Control
Services
Jim_Smith@ajg.com
561-998-6809

Lead Claims Consultant

*Bart Douglas, AIC, Director
Gallagher Claims Advocacy
Bart_Douglas@ajg.com
305-639-3121

Coordinating Claims Adjusting

Third Party Adjusters assigned
to County property claims

* = Six Designated Project Team Members

Specialist Resources

Wholesale E&S Team Lead

Wes Robinson, CIC, CRIS
National Property President
Wes_Robinson@rpsins.com
770-829-3341

Public Sector

Robin Flint
Executive Director
Robin_Flint@ajg.com
916-475-8935

Cyber Risks

Adam Cottini
Area Vice President
Adam_Cottini@ajg.com
212-994-7048

Risk Management Consulting

Dorothy Gjerdrum, Managing
Director Public Sector Practice
Dorothy_Gjerdrum@ajg.com
952-358-7551

Environmental Risks

Anthony Lehn, Director
Gallagher Environmental Risk
Anthony_Lenhnen@ajg.com
312-803-7447

Healthcare Practice

Beth Berger, Managing Director
Beth_Berger@ajg.com
713-935-8802

Property Risk Engineering

Wayne Onyx, Gallagher Risk
Services, HPR Engineering
Wayne_Onyx@ajg.com
847-381-1906

Construction

Brian Cooper, Managing Director
Brian_Cooper@ajg.com
415-288-1620

International Team Lead

Mark Hubbard
Director, U.S. Property, AJG UK
Mark_Hubbard@ajg.com
+44-20-7204-6238

Account Team

On the following pages, you will find an overview of the experience and qualifications of each individual team member.

STAFF RESUME

Submitter (Agent/Broker, Self-Insurance Fund

or Direct Writing Insurer): Arthur J. Gallagher Risk Management Services, Inc.

Designated Member of Project Team

Name of Member:

Michael Gillon

Office Address &

Telephone Number:

200 S. Orange Avenue

Suite 1350

Orlando, FL 32801

407-563-3550

Formal Education

Year Graduated: 2002

Name of College: University of Florida

Degree/Major: B.S. in

Finance and Insurance

Honors: N/A

Licenses Maintained in Florida

2-20 Property & Casualty Agent

Years of Commercial Lines Experience

12

All States

12

Florida

Professional Designations

ARM (Associate in Risk Management)

STAFF RESUME (Continued)

Professional Memberships

- RIMS (The Risk Management Society)
- PRIMA (Public Risk Management Association)
- FERMA (Florida Educational Risk Management Association)
- ACI (Airports Council International)

Employment History

2002 to present: Arthur J. Gallagher & Co.

Current Job Responsibilities

Michael specializes in providing services to governmental entities. Since 2002, Michael has worked closely with governmental entities and has been instrumental in designing and negotiating his clients' insurance coverages as well as assisting with contractual risk management concerns. Michael will be available on a daily basis to respond to the service needs of the County and will take an active role in the design and implementation of your insurance programs. In 2014, Michael was promoted to the Orlando office Branch Manager.

Expected Job Responsibilities for the County's Insurance Program

The Gallagher team is led by Michael Gillon who is the primary coordinator of all Gallagher resources to Indian River County. Michael will have the ultimate responsibility to ensure the County receives exceptional service and expertise from the Gallagher network. He will work hand-in-hand with other team members to ensure effective execution of the entire team.

Other Relevant Data

Michael currently manages public entity client insurance programs including over \$20 Billion of insured property and over \$30 Million in annual insurance premiums. The current accounts managed by your Team Leader include:

- 3 Florida County Governments
- 2 Large Florida City Clients, 1 with a Power Generating Utility
- 3 Florida Airport Authorities
- 2 Florida School District Consortia with 24 Members
- 1 Florida School District
- 1 State Government

STAFF RESUME

Submitter (Agent/Broker, Self-Insurance Fund
or Direct Writing Insurer): Arthur J. Gallagher Risk Management Services, Inc.

Designated Member of Project Team

Name of Member: Rozell Schnur

Office Address & 200 S. Orange Avenue

Telephone Number: Suite 1350

Orlando, FL 32801

407-563-3544

Formal Education

Year Graduated: 1979

Name of College: N/A

Degree/Major: N/A

Honors: N/A

Licenses Maintained in Florida

2-20 Property & Casualty Agent

Years of Commercial Lines Experience

30+

All States

30+

Florida

Professional Designations

CPSR (Certified Professional Service Representative)

AAI (Accredited Advisor in Insurance)

CCLA (Casualty Claim Law Associate)

STAFF RESUME (Continued)

Professional Memberships

- FERMA (Florida Education Risk Management Association)
- PRIMA (Public Risk Management Association)

Employment History

- 2002 to present: Arthur J. Gallagher & Co. - Account Manager working solely with Public Entities
- 1985 to 2002: Crum & Forster Insurance - 12 years as a Commercial Claims Adjuster and nearly 5 years of Commercial Casualty Umbrella Underwriter
- 1980 to 1985: Iowa National Insurance - Technical Assistant and Claims Adjuster

Current Job Responsibilities

Rozell brings over 30 years of insurance experience. Since joining Arthur J. Gallagher in 2002, she has focused on designing and servicing public entities and has experience with a variety of governmental exposures. As Account Executive, Rozell works hand in hand with Michael and the entire team to respond to the County's daily needs. In addition, we:

- Develop cost-effective strategies to address Indian River's risks
- Work with you to establish goals, strategies, marketing and renewal objectives
- Program design and insurance marketing
- Insurance negotiations
- Draft policy language and negotiation of appropriate coverage changes with insurers
- Presentation of proposals prior to insurance renewals
- Provide market analysis and forecasts by line of coverage
- In addition, we provide the Services Required as outlined in the RFQ for Indian River

Expected Job Responsibilities for the County's Insurance Program

Rozell will continue with her current job responsibilities and continue to perform the roles listed in the following sentences for Indian River County as she has done for the County's account for the past 12 years. Rozell's role includes handling daily servicing responsibilities, ensuring all team members are up-to-date on all aspects of the County's program. She will also assist in the marketing phase of the insurance renewal cycle, working closely with the County to help facilitate the gathering of exposure information, and working closely with Michael in the negotiations with the insurance companies.

Other Relevant Data

Rozell has a manageable workload of 11 individual clients to ensure availability to the County. Her current clients include:

- 1 Florida County (Indian River County)
- 3 Florida Cities
- 3 Airports
- 1 School Board

STAFF RESUME

Submitter (Agent/Broker, Self-Insurance Fund
or Direct Writing Insurer): Arthur J. Gallagher Risk Management Services, Inc.

Designated Member of Project Team

Name of Member: Chris Connelly

Office Address & 200 S. Orange Avenue

Telephone Number: Suite 1350

Orlando, FL 32801

Formal Education

Year Graduated: 2005

Name of College: University of Maryland

Degree/Major: Master of Science in
Marketing & Logistics

Honors: College Park Scholars Program,
2013 Power Broker for Public Sector, 2012 Power Broker Finalist

Licenses Maintained in Florida
- 2-20 Property & Casualty Agent

Years of Commercial Lines Experience

<u>10</u>	All States
<u>10</u>	Florida

Professional Designations

- Association in Risk Management (ARM) Designation
- Risk Management for Public Entities (RMPE) Designation
- CPCU 551 – Commercial Property Risk Management & Insurance
- CPCU 552 – Commercial Liability Risk Management & Insurance
- CGL / Builders Risk Monograph, American Bar Association

STAFF RESUME (Continued)

Professional Memberships

- PRIMA (Public Risk Management Association)
- STRIMA (State Risk and Insurance Management Association)
- AGRIP (Association of Governmental Risk Pools)
- FERMA (Florida Education Risk Management Association)

Employment History

- 2007 to present: Arthur J. Gallagher & Co.
- 2005 to 2007: BB&T Regional Broker

Current Job Responsibilities

Chris is a principal within our public sector team and manages highly complex property programs for our clients. He's been instrumental in designing innovative ideas for his clients to ensure the most effective use of available insurance markets. He has been with Gallagher for the past seven years and has been nominated by his clients each of the past two years as a "Power Broker" in the Public Sector category by Risk & Insurance Magazine.

Expected Job Responsibilities for the County's Insurance Program

Chris is the Public Entity Leader for the Public Entity niche. He will assist Michael in the day-to-day responsibilities in providing technical expertise, benchmarking with other public entity programs, and market relationships to ensure that the County has the best insurance program that can be placed in the market. In the event that Michael is unavailable, Chris will be his back-up to assist the County with their requests.

Other Relevant Data

Chris has a manageable workload of 12 Public Entity clients as the brokerage team leader and will have ample time and capacity to service the County. He currently manages client insurance programs including \$29.6 Billion of insured property values and \$26.8 Million in annual insurance premiums. The current accounts managed by Chris include:

- Public School District, Cities, Counties
- State Governments including State Colleges/Universities
- Transit agencies, special districts

STAFF RESUME

Submitter (Agent/Broker, Self-Insurance Fund
or Direct Writing Insurer): Arthur J. Gallagher Risk Management Services, Inc.

Designated Member of Project Team

Name of Member: Michele Montgomery

Office Address & 200 S. Orange Avenue

Telephone Number: Suite 1350

Orlando, FL 32801

Formal Education

Year Graduated: 1985

Name of College: Northern Illinois University

Degree/Major: Bachelors of Science in
Business Management

Honors: Cum Laude

Licenses Maintained in Florida

- 2-20 Property & Casualty Agent
- 1-20 Surplus Lines Agent

Years of Commercial Lines Experience

<u>28</u>	All States
<u>28</u>	Florida

Professional Designations

- Chartered Property Casualty Underwriter (CPCU)
- Association in Risk Management (ARM) Designation
- Risk Management for Public Entities (RMPE) Designation
- Associate in General Insurance (AINS)

SF-10

STAFF RESUME (Continued)

Professional Memberships

- CPCU (Chartered Property Casualty Underwriter)
- PLUS (Professional Liability Underwriting Society)
- FERMA (Florida Educational Risk Management Association)
- Central Florida PRIMA (Public Risk Management Association)
- Central Florida RIMS (Risk Management Society)

Employment History

- 2003 to present: Arthur J. Gallagher & Co.
- 1990 to 2003: Kemper
- 1986 to 1990: Liberty Mutual & Transamerica

Current Job Responsibilities

Michele brings over 25 years of experience of Property and Casualty Insurance including 10 years with Arthur J. Gallagher.

Expected Job Responsibilities for the County's Insurance Program

Michele is the Orlando office support team staff Team Leader. She assists and gives advice to your servicing team when special requests are made by our clients. In the event that Rozell is unavailable, Michele will be able to assist the County with any questions and needs they may present.

Other Relevant Data

Michele has a manageable workload of 4 public entity clients as the brokerage client executive and will have ample time and capacity to service Indian River County. The current accounts managed by Michele include:

- Orange County Board of County Commissioners
- Florida College System Risk Management Consortium (27 Florida State Colleges)
- North East Florida Educational Consortium (12 Florida School Districts)
- Florida State College at Jacksonville

STAFF RESUME

Submitter (Agent/Broker, Self-Insurance Fund
or Direct Writing Insurer): Arthur J. Gallagher Risk Management Services, Inc.

Designated Member of Project Team

Name of Member: Jim Smith

Office Address & 2255 Glades Road

Telephone Number: Suite 200E

Boca Raton, FL 33431

561-998-6809

Formal Education

Year Graduated: 1981

Name of College: Univeristy of Central Missouri

Degree/Major: B.S. in Industrial Safety
and Masters in Science in Industrial

Honors: American Safety of Safety Engineers;
Recognized for "Safety Professional of the Year" in 2004

Licenses Maintained in Florida

CSP (Certified Safety Professional-Comprehensive Practice)

Years of Commercial Lines Experience

<u>31</u>	All States
<u>31</u>	Florida

Professional Designations

CSP (Certified Safety Professional)

STAFF RESUME (Continued)

Professional Memberships

- American Society of Engineers
- Elected Board of Directors
- Board of Certified Safety Professionals

Employment History

- 2000 to present: Arthur J. Gallagher & Co.
- 1982 to 2000: South Florida Management District (Risk/Safety/Claims Management)
- 1986 to 2000: Private Consulting (Expert Witness, Safety Engineering, Human Factors)

Current Job Responsibilities

Jim has 31 years of experience in Risk Control and is a frequent speaker for our clients and national safety associations on topics including Public Entity Loss Trends, Workplace Safety, Vehicle Operations Loss Control, Effective Media Relations and Employment Practices.

Expected Job Responsibilities for the County's Insurance Program

Jim's role is to coordinate loss control activities and training as desired by Indian River County to reduce your cost of risk.

Other Relevant Data

Other similar clients include:

- Florida Governments
- Florida School Districts
- Ecclesiastical Provinces including Catholic Schools

STAFF RESUME

Submitter (Agent/Broker, Self-Insurance Fund
or Direct Writing Insurer): Arthur J. Gallagher Risk Management Services, Inc.

Designated Member of Project Team

Name of Member: Bart Douglas

Office Address & Telephone Number: 8333 NW 53rd Street
Suite 600
Miami, FL 33166
305-639-3121

Formal Education

Year Graduated: 1972 Name of College: Harding College, Searcy Arkansas

Degree/Major: B.S. in Honors: N/A
Social Science

Licenses Maintained in Florida

AIC (Associate in Claims)

Years of Commercial Lines Experience

40 All States
40 Florida

Professional Designations

Candidate for Chartered Property Casualty Underwriter Designation

STAFF RESUME (Continued)

Professional Memberships

N/A

Employment History

- 2002 to present: Arthur J. Gallagher & Co.
- 1998 to 2002: Sunbeam Corporation
- May 1998 to October 1998: Sedgwick, Inc.
- 1984 to 1998: Ryder Transportation Services, Inc.
- 1988 to 1997: Claims Supervisor/Eastern U.S. Claims Officer
- 1984 to 1988: Claims Examiner/Eastern U.S. Officer

Current Job Responsibilities

Bart has been involved in claims and risk management for over 25 years and primarily services public sector clients at Gallagher. Bart has provided advocacy for large first party and third party claims and is available to assist the County should an unfortunate claim arise.

Expected Job Responsibilities for the County's Insurance Program

Bart is available to assist Indian River County in the claims settlement process to ensure prompt, fair claim settlements. In the event of significant losses, Bart will be available to assist the County as your professional advocate, dealing directly with the claims adjusters who represent the various insurance companies participating on the County's program.

Other Relevant Data

Other similar clients include:

- Florida Governments
- Florida School Districts
- Ecclesiastical Provinces including Catholic Schools

Please provide detail regarding your firm's ability to provide the required services as described in Section IV of this RFQ.

Approach to Required Services

The following pages reflect our desire to continue to partner with Indian River County and to commit our experience, expertise and resources to provide the required services as described in "Section IV – Services Required" as outlined in this RFQ. Gallagher has and would continue to provide all requested services including, but not limited to those described. As you can see from our responses, and from working directly with you, we provide these services to the County on a daily basis and will continue to do so.

Within Tab D, we have provided several references of our Public Entities clients for your review as well as providing a client list within the State of Florida. As outlined within this RFQ response, Gallagher is the current broker for the top six largest Florida Counties in the State of Florida and we place over \$200 Million in Property premiums and \$11 Million in Excess Workers Compensation premiums for our Public Entity clients. Your assigned team has the knowledge and experience of working with County/Public Entity operations as evidenced by our client list.

We have worked with Indian River County's as your Broker since 1997 when we originally wrote the Excess Workers Compensation coverage. In 2000, we expanded our role by becoming the County's Broker for Property and Liability coverages. During this time, we have proven superior customer service and creativity in the design of the County's program.

Insurance Marketing

Since initially becoming the Broker for the County, we have continuously approached the insurance companies on the County's behalf to be sure that we were negotiating and providing the County with the best insurance program available. This has been evidenced through the years and we would like to highlight some of the negotiations for you for your easy reference. Please note the below is just a sampling of the terms we have negotiated on the County's behalf over the years.

1. **Hurricanes of 2004:** The County suffered two direct hits from Hurricanes Francis and Jeanne within a three-week time period and these losses occurred just before the October 1st 2004 renewal (The County had an October 1st effective date during this time). The County suffered significant damage from these storms. Prior to the Hurricanes of 2004, the County had never even had a Property loss. Even though the damages from the Hurricanes were significant, there are several success stories associated with this event:
 - We had negotiated Property coverage within the Package Policy that allowed the County to collect \$1,000,000 in claims for these two storms, which in a traditional insurance placement, the loss would not have been covered. The \$1,000,000 paid was in addition to the monies collected from the Property carriers.
 - Even though it was evident that the Package carrier was going to pay two Property losses for the Hurricanes, we were successful in reducing the Package deductible for the Property deductible from \$500,000 to \$100,000 for the County's 10/1/2004 renewal program.
 - Bart Douglas, our Claims Advocate, and your Gallagher Team was involved from the beginning and worked directly with the County and the assigned Claims Adjuster to bring the claim to final conclusion. Monthly meetings at the County were held and your team was there at every meeting. There were concerns of 'what was damaged in which loss' that arose many times and with the help of our Claims Advocate, all was resolved to the satisfaction of the County.

2. We suggested an 18 month policy in 2005, knowing that pending rate increases were imminent from large hurricane losses. This avoided a 6.84% one-time Florida Hurricane Surcharge that occurred in 2006 and saved the County dollars. In addition, we moved the County's effective date from within Hurricane Season to out of the Hurricane Season weather.
3. We negotiated a "Hurricane only" deductible in 2008 in that the 5% deductible applies only to Hurricane losses. Nearly all other public entities in the State have either a Named Windstorm (which includes Tropical Storms) or Wind and Hail (which includes both tropical storms and tornadoes) deductibles. The "Hurricane only" deductible still applies as of today.
4. In 2009, Gallagher negotiated an Alternative Program Design to a Package policy, which saved the County over \$1,000,000 per year on insurance costs.
5. Within the last two years, we manuscripted the Hurricane and Flood deductible in the Property Program to reflect that the values are as listed on the latest schedule on file with the Company, so there are no confusions regarding what the values of the properties are in the event of a Hurricane loss.
6. We also manuscripted language that the Hurricane definition would include all flood, wind, wind gusts, storm surges, tornadoes, cyclones, hail or rain. You probably recall after Hurricane Katrina struck Louisiana, there were disputes as to whether the loss was wind driven or if the loss resulted from flood. Having the manuscript language benefits the County in the event there is a Hurricane with flood damage as a result of the Hurricane.
7. We negotiated a 3% Swing Clause in the Property Program, which would allow the County to add values less than 3% of their Total Insurable Values during the policy term and not be charged for the addition. This allows the County better control of their budget for the changes of values made during the year.
8. Annually, we review the Insurance Program to see what enhancements can be made to the Program. The major enhancements include the following for the Property Program:
 - Negotiated Blanket Coverage for the entire \$200,000,000 Property Program
 - Increased the Flood limit from \$20,000,000 to \$25,000,000
 - Increased the sublimit for Errors & Omissions from \$5,000,000 to \$10,000,000
 - Increased the sublimit for Miscellaneous Property in the Open from \$1,000,000 to \$2,000,000
 - Increased the sublimit for Transit from \$500,000 to \$1,000,000
9. We discussed this in our Cover Letter to the Response to the RFQ and believe it to be important to state it again. Last year, we were successful in negotiating a 16% rate decrease for the County's Property Program. This was a direct savings of over \$180,000. We provided the County with optional quotes to increase the Named Storm coverage as in 2013, \$25,000,000 limits were purchased of Named Storm coverage. With the money saved, the County was able to purchase an additional \$10M of Named Storm coverage and still recognize an approximate savings of their Property program of \$50,000. The negotiated rate decrease was in addition to the enhancements to the program negotiated above.

9. We have discussed a great deal of negotiations of the Property Program, but that's not all. We also negotiate the remainder of the County's Insurance Program. Certainly the Property, the Package and the Excess Workers Compensation coverages make up the majority of the County insurance premiums.
10. Package Program – two years ago, Meadowbrook (Star) withdrew completely from the marketplace. Indian River Co had been with Star since 2009. We marketed the Casualty Program to all viable markets and provided the County with several options to choose a Package with Workers Compensation coverage included within the Package or have a Package with no Workers Compensation within the Package and have a stand-alone Excess Workers Compensation Program. The important aspect of this bullet point, is that we provide options to the County so that they can make an informed decision regarding their Insurance Program.
11. Package Program – this past year, we provided the County with options to include the Emergency Medical Services to be combined within the Package Program instead of having a stand alone program. Similar coverages were negotiated in the Package Program, higher occurrence limits were negotiated, and a premium savings was recognized by the County.
12. Package Program – optional quotes were provided to the County to provide an Excess Workers Compensation buffer layer within the Package policy to provide a buffer for the Excess Workers Compensation deductible. While this option was not selected, it is important to note that options are provided to the County.
13. Excess Workers Compensation – This is a very hard market and continues to be so. Meadowbrook had provided the Excess Workers Compensation coverage until they exited the marketplace two years ago. We marketed the coverage to all viable markets and Arch was the most competitive market two years ago. During the 2014 renewal process and with the hardening of the marketplace, Arch mandated a rate increase. As we discussed during our marketing efforts, we reached out to the remainder of the markets, and we were successful in negotiating with Safety National and we provided the County with cost savings.

Please provide conceptual submittal regarding management of program and recommended innovations.

Management of Program and Recommended Innovations

Your Team is continuously looking for ways of improving the County's Insurance Program, given the market conditions and the desires of the County. During our Pre-Renewal Meetings and our ongoing discussions, we discuss the current market conditions and the expectations for the renewal by line of coverage.

As you can see above, we have implemented a variety of innovations on the County's program. Rest assured the Programs that are in place are excellent Programs but as with each year, we do provide the County with alternatives.

Having said this, for the County's 2015 renewal, our recommended renovations are as follows:

1. As we have previously discussed, Colony is a new market in the State of Florida that is writing Public Entity Package Programs, which includes Workers Compensation coverages. Their Program is similar to the Star program that the County previously had and would include the Liability coverages and the Workers Compensation coverage in one policy. We would recommend reaching out to Colony to provide the County with another option and we will provide a side-by-side comparison of the coverages currently provided in the Lloyds of London Package policy as compared to the Colony Program. This may be a cost saving option to the County. In addition to Colony, we will conduct our typical marketing process by marketing to all viable markets.

2. By providing the County with a Package option through Colony, we should look to have the Emergency Medical Services and the Medical Director coverage on a stand-alone basis as we have done in years' past.
3. Property – Our current Property markets have been great partners to Indian River County BOCC. However, markets are changing in the Property world and an excellent option to the County this year is securing an "AmRisc" option. We are seeing competitive coverages offered by "AmRisc" and this is a viable option to the County this year. "AmRisc" is a group of approximately ten carriers who write a single policy. Each carrier has their own policy number, but as stated, one policy is provided. "AmRisc" may be an excellent option in either writing the County's entire Property Program or writing excess or in quota share with the lead Property markets. In order to secure an "AmRisc" option, we will need access to all the markets shown.
4. Crime Coverage – This coverage has been written by Travelers. Hannover has been very competitive of late and we will market this coverage this year.
5. Excess Workers Compensation – As outlined above, Colony could be a viable option to the County for this coverage.
6. Pollution Coverage – We have recently discussed this coverage with the County and we strongly recommend consideration in purchasing this coverage to protect the County in the event of a pollution event.

Scope of Services Required by Indian River County (RFQ Section IV Pages IV 1-3)
PLACEMENT & INSURANCE MANAGEMENT SERVICES

**Gallagher
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Perform**

1. Design and market a Property/Casualty Insurance program that is acceptable to the County. As appropriate, and/or at the County's request, provide submissions for alternative program structure, such as different deductibles, limits, etc. or, upon request, other lines of insurance.



Your Gallagher service team works with the County's Risk Management team to discuss your goals and expectations regarding your program and develops a renewal marketing plan each year. We discuss with the County potential alternative risk financing techniques, desired deductibles/changes in risk appetite and appropriate limits for each coverage. This strategy includes evaluation of alternative methods to finance the County's risk in order to minimize your Total Cost of Risk.

2. Coordinate with County staff to assure that up-to-date exposure data is incorporated into specifications and issued policies.



Your Gallagher team works directly with the County to gather the needed exposure data so that current underwriting information is provided to the markets and so that insurance coverage is provided to the County as needed. We also discuss any changes in exposures with the County to be sure that any changes are captured in the event additional specifications are needed or if the current policy language needs to be revised. The process does not stop here, as when binders are issued evidencing the insurance coverages, we check these for accuracy to confirm they comply with the coverages bound. We further carefully review the issued policies to be certain the policies are issued in accordance with the terms bound.

3. Issue and deliver valid and timely binders (prior to the effective date of coverage) for insurance policies purchased by the County. Review binders for accuracy. Immediately request corrections of issued binders are not delivered in accordance with the submission(s).



Client Servicing Plan

Your Gallagher team agrees to deliver valid, timely and accurate binders prior to the effective date of coverage. As with your insurance policies, we also check binders for accuracy to confirm the binders reflect the coverages bound as agreed upon. If during our review there are errors made, we immediately request corrections so that the insurance binders reflect the terms bound.

Below please find a sample of our Client Servicing Plan:



Scope of Services Required by Indian River County (RFQ Section IV Pages IV 1-3)
PLACEMENT & INSURANCE MANAGEMENT SERVICES

Gallagher
Confirms to
Perform

4. Assure that insurance policies being purchased will be delivered in accordance with the submission(s) that were negotiated and/or accepted by the County.



Gallagher agrees to continue to deliver policies purchased by the County in accordance with the submission(s) that are negotiated and accepted by the County.

4.1. Assure that the policies issued reflect no lesser policy terms, conditions, coverage amounts and options that were accepted by the County.



Gallagher will assure the County that all policy terms, conditions, coverage amounts and options that were accepted by the County are no lesser than what was agreed upon by the County. All binders and policies are thoroughly checked by Rozell Schnur and your designated servicing team before any delivery to the County to make sure all terms and conditions of the binders and policies are accurate and correct. In the case that something appears different than what is agreed upon, Gallagher will immediately correct any deficiencies before delivery to the County.

4.2. Immediately correct policy deficiencies before delivery to the County.



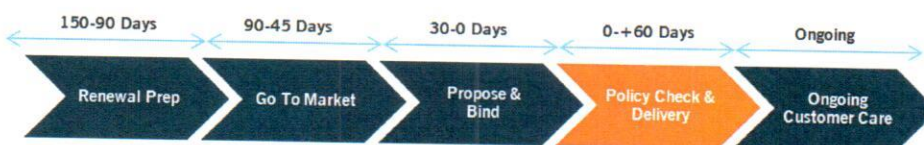
Please see answer above in question 4.1. for Gallagher's response in correcting and delivering policies to the County.

4.3. Promptly deliver the policies to the County within 30 days of policy inception. If policies are not issued within 30 days of inception, follow up with the insurer/wholesaler at least twice per 30 days for receipt of the policy. If any deficiencies from the accepted submission remain, provide a timeline for their resolution to the satisfaction for the County.



In most instances, the carrier will not have their policy issued within 30 days of policy inception. However, we agree to follow up with the carrier at least twice per 30 days to secure receipt of the policies. As the policies are received, we will review each of the policies for accuracy to confirm the policy is consistent with the agreed upon policy terms. If there are any discrepancies found, we will request immediate correction. In addition, we will communicate with the County and outline any discrepancies noted for corrections. Our goal is complete satisfaction for the County and we agree to communicate with the County to the satisfaction of the County.

We recognize that the County has guidelines in place to receive accurate policies, but Arthur J. Gallagher takes this a step further. Please note Gallagher has a strict Professional Standards policy for all of its AJG employees which includes making sure we deliver policies to our clients within 30 days of policy inception. Below is an example of the cycle of the renewal process timeline we follow on a daily basis to better service our clients throughout the year.



	150-90 Days	90-45 Days	30-0 Days	0-+60 Days	Ongoing
	Renewal Prep	Go To Market	Propose & Bind	Policy Check & Delivery	Ongoing Customer Care
Key Steps	<ul style="list-style-type: none"> Renewal Prep takes place 150 to 90 days prior to renewal During this step, the AJG account team gathers information and makes decisions needed in order to go to market 	<ul style="list-style-type: none"> 90 to 45 days prior to renewal, the AJG account team solicits and negotiates quotes with the markets Work with client to review/update certificate holder list 	<ul style="list-style-type: none"> Up to 30 days prior to expiration of policy(ies), proposals are resented to client and coverage is bound Policy is renewed Certificates are issued to updated certificate holder list 	<ul style="list-style-type: none"> Within 60 days of renewal, the policy is checked and delivered to the client 	<ul style="list-style-type: none"> Ongoing support of our clients including handling of requests (i.e. interim certificates, etc.) Continues post renewal
Key Outputs	<ol style="list-style-type: none"> Renewal Marketing Strategy Renewal Exposure Summary Package Loss Runs and Loss Summaries 	<ol style="list-style-type: none"> Carrier Specific Submission Package Update Certificate Holder List 	<ol style="list-style-type: none"> Proposals Client Authorization to Bind Carrier Binding Letter Accuracy of Invoice to Client Renewal Certificates 	<ol style="list-style-type: none"> Policy Letter (Summary Spreadsheet) to Client with Checked Policy Correcting Endorsements Completed Policy Checklist 	<ol style="list-style-type: none"> Endorsements Interim Certificates

Benefits of Consistent Process and Standardized Workflow

Clients

- Provides the most favorable results for our clients
- Ensured a high quality work product
- Drives a consistent process that is understood by our clients

Arthur J. Gallagher Team

- Allows the AJG team to better plan and manage their work
- Positions us to more effectively support each others' work across teams and branches in case someone needs to step in for backup
- Increases time available for client facing activities
- Provides better insight into the status of every renewal
- Highlights where additional attention and/or resources are needed
- Creates a more predictable and effective renewal process

Scope of Services Required by Indian River County (RFQ Section IV Pages IV 1-3) PLACEMENT & INSURANCE MANAGEMENT SERVICES

Gallagher
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5. Promptly and accurately process insurance policy endorsement and other change requests as needed.



Gallagher agrees to promptly and accurately process insurance policy endorsements and other requests as needed. When endorsements are processed and finalized, Rozell Schnur and your designated servicing team will inform the County of any and all endorsements added to the policy(ies) via written confirmation. All endorsements and policies are all kept on file for the County and are sent a copy of everything as well.

6. Be available to attend up to four risk management meetings per year with the County, as they may be scheduled, and be willing to attend additional meetings if needed.



Your designated Gallagher servicing team will gladly attend any risk management meetings requested by the County. We will attend any other meetings the County would like us to attend as well.

7. Monitor and notify the County of major developments regarding the insurance industry or the County's insurers or policies that may affect the County.



Gallagher agrees to monitor and notify the County of any major developments regarding the insurance market industry.

The unique quality of Gallagher in monitoring the current insurance markets is due to our market presence in Florida and the public sector as a whole. We maintain in-depth benchmarking data on each of our Florida public sector insurance programs. This helps us understand the market trends and inform our clients several months prior to renewal of expected rate increases or decreases that we are expecting in the current market environment.

While we do maintain company-wide market update reports, the Florida property market is unique and can dramatically differ from the experiences of the overall insurance market. Our experience in Florida, representing 24 accounts with Florida based property values over \$1 Billion, allows us to continually update Indian River County on market conditions as they occur and as they are projected to occur.

P.R.I.M.E. Industry Outlook

To keep track of current industry market condition, and where we believe the market to be headed, Gallagher analyzes the key forces that drive this insurance market. The factors can be summarized in our "P.R.I.M.E." Outlook below on the left.

Contents	Market Conditions	Notes
Primary Insurance	(+) Positive	<ul style="list-style-type: none"> ✓ 2013 US insured property CAT losses of \$12.8B were far less than prior years; Global insured CAT losses were \$31B. ✓ 2011 and 2012 were among the highest as respects CAT losses. ✓ 2013 Combined ratio estimated to be 95.8% down from 100+ over last several years. ✓ Capacity is at an all time high ✓ Carrier competition has increased
Reinsurance	(+) Positive	<ul style="list-style-type: none"> ✓ Reinsurance renewal treaties were reported to be down 15-20% as of 1/1/14. ✓ These reductions should reduce primary carrier pricing in 2014 and result in favorable pricing to insurance buyers.
Investments	(-) Negative	<ul style="list-style-type: none"> ✓ Interest rates remain persistently low but are showing signs of edging up as the economy improves. ✓ Insurers continue to have to earn profits through underwriting, not investments.
Modeling	(+) Positive	<ul style="list-style-type: none"> ✓ RMS v13 has resulted in improved modeling results for FL CAT exposed property schedules.
Exposure Growth (Demand)	(+/-) Stable	<ul style="list-style-type: none"> ✓ Improvements in the US economy and job growth have resulted in modest exposure growth.

White Papers

Additionally, we provide industry leading "white papers" on critical issues facing our clients. Below



A Discussion of FEMA Government Entities and Eligible Nonprofits
by Nancy Sylvester, CPCU, ARM, P. Managing Director AGC Public Sector

Gallagher
Public Sector

A basic understanding of the Stafford Act is important to begin to appreciate the nuances of FEMA and its response to a federally declared disaster. This document should not be considered an outline of either the Stafford Act or FEMA. The intent of this writing is to provide a summary framework outlining suggested actions prior to any event, immediate steps immediately following the event, and insurance requirements prior to FEMA's close out of the disaster.

Key provisions of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), 42 U.S.C. 5121-5206, as amended, and 44 CFR 206.250, 206.252 and 206.253 serve as the basis for disaster assistance provided by FEMA. FEMA is part of the U.S. Department of Homeland Security (DHS) whose mission includes preparation for and response to all hazards and disasters. The FEMA process involves federal agencies, state, tribal and local officials, the private sector, non-profits and faith-based groups and the general public. This document will deal solely with the Stafford Act and FEMA as they relate to governmental entities and eligible non-profits agencies.

1: "One State One Solution, Securing Our Homeland," U.S. Department of Homeland Security, Strategic Plan Fiscal Year 2009-2013, <http://www.dhs.gov/secretary/2009stratplan/1001.pdf>

Gallagher | PUBLIC SECTOR



Scope of Services Required by Indian River County (RFQ Section IV Pages IV 1-3)
PLACEMENT & INSURANCE MANAGEMENT SERVICES
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8. Respond to coverage or other insurance policy questions as may be presented by the County.



Gallagher has a "same day response" standard to respond to all our clients within the same day they contact us. We will be available to respond to your insurance questions in an efficient and timely manner as presented by the County.

9. At least annually, present to County Staff a written review, with the premium/claims history of the County, for the policies purchased.



Each year, your team conducts a Pre-Renewal meeting with the County to review the current insurance program, loss history, policy terms, conditions and premiums for each line of coverage. We also discuss Market Conditions/Market Trends by line of coverage and discuss Goals and Objectives for the upcoming policy term. We also review the claims history and discuss any large claims that may impact the County's renewal program. In addition, timelines are established for the renewal. This review is from a written report we generate and we agree to continue this process going forward.

10. Coordinate with the County about 120 to 150 days prior to renewals on giving estimates of renewal changes in premium, coverage, policy terms, etc. and in collecting needed renewal rating and background information.



As outlined in our response to question # 9, Gallagher agrees to coordinate with the County 120 to 150 days prior to renewals on giving estimates of renewal changes in premium, coverage, policy terms, etc. and in collecting needed renewal rating and background information.

Please reference back to Scope of Services by Indian River County: Placement & Insurance Management Services Question 3 for further information. The "Market Placement" navy box will show the County of the renewal process from the beginning.

11. Present renewal pricing and policy changes to the County at a minimum of forty-five (45) days before renewal or at a time agreed upon with the County.



Gallagher agrees to present renewal pricing and policy changes to the County at a minimum of 45 days before renewal.

As in the previous question, please reference back to Scope of Services by Indian River County: Placement & Insurance Management Services Question 3 for further information. The "Market Placement" navy box will show the County of the renewal process from the beginning.

12. Obtain proposals from additional insurance markets and provide them to the County with a listing of all companies contacted, detailed spreadsheets of all submissions received and all rejection letters.



Gallagher will continue to provide the County with all resources necessary regarding contacting insurance markets. We will also provide the County with any rejection letters received by insurers, and will produce detailed spreadsheets of all submissions received.

During our Pre-Renewal Meeting, we discuss together with the County the renewal program and our recommendations as to how to provide the best insurance coverages available to the County. We discuss the markets to approach for the specific coverages as well as what we are seeing in the market place and together, we have an action plan for the County's renewal program. Each of the markets we approached our outlined our Marketing Review form that is contained within our detailed Proposal. The Market Review form outlines whether the carrier quoted, declined or what ever their response may have been. If the carrier provides us with a quote, we include the quote within the Proposal. Gallagher will continue to provide the County with all resources necessary regarding contacting insurance markets. We will also provide the County with any rejection letters received by insurers, and will continue to produce detailed spreadsheets of all submissions received

Scope of Services Required by Indian River County (RFQ Section IV Pages IV 1-3) PLACEMENT & INSURANCE MANAGEMENT SERVICES

**Gallagher
Confirms to
Perform**

13. Provide the County with Probable Maximum Loss ("PML") studies.



Gallagher agrees to provide the County with PML studies. Each year we provide Indian River County with PML studies. We have expertise in all our niche practice groups, including public entities, that have written studies on PML and produced white papers for our clients to be able to review. Below is an example of one of PML studies Gallagher has provided Indian River County in the past:

Gallagher Perspectives

A Report on Issues of Interest to Higher Education • October 2013

PML Studies An Overview for Colleges & Universities by Arthur J. Gallagher & Higher Education Practice

The concept of Probable Maximum Loss (PML) is one of the most misunderstood, and often misused, concepts being employed within the risk management, real estate and higher education communities. Initially developed to quantify the risk of damage from fire, PML analysis has evolved to become a general term used to refer to a broad spectrum of different analyses and problems aimed at quantifying risk to properties from one or a number of specific perils. To better understand their uses and limitations, it is helpful to understand the evolution of the term, and the various types of studies that are now being conducted by a variety of firms.

Development of PML Studies

Initially, PML analysis was a tool developed by the highly insured Risk (HPI) property insurance carriers to quantify their insured's loss potential from the risk of fire. Since major property losses are infrequent, it is not possible to calculate risk exposure by analyzing a facility's loss history, or with higher frequency casualty losses, so initial engineering methods were developed to identify loss and return a fire rating result, and the expected loss that could result. Over time, the structural engineering community began using this term to refer to studies of earthquake exposures, then fires began modeling other natural hazards such as hurricanes and conditions. Now the term "PML study" can be applied to any of a number of different types of studies aimed at evaluating the susceptibility of buildings to a wide variety of hazards – almost anything that would threaten a single building or an entire campus and associated risk critical portfolio.

What Does the Term PML Mean?

PML stands for Probable Maximum Loss. But the term itself has no defined meaning. Indeed, every looking at the term the first application, although the term PML was broadly defined as "the worst case single loss scenario that would be expected from the peril of fire," each insurance carrier has its own definition, assumptions,

and limitations as to how this should be calculated, reflecting that carrier's experience for risk. (Importantly, all then required to purchase insurance for business) where their PML exposure exceeded a certain dollar threshold. The HPI carriers, who traditionally have lower pricing, incorporate more conservative assumptions, but all differ on specifics. For example, some carriers are comfortable assuming a fire will be contained by a 1 hour firewall, others are more conservative and only recognized a fire that extends walls. Similarly, some calculations take into account the worst possible threat to the property (ignoring the fire sprinkler system, while others assumed the water supply itself would not be available – perhaps there is a backup supply. Ultimately, one carrier's fire PML could differ greatly from the next.



When non-HPI carriers, lacking engineering staff to conduct these more sophisticated studies, began using this term, they were much less conservative. For example, we've assumed a 20 minute fire duration would allow a fire through the building, rather than relying on higher rated and more reliable fire walls. But these carriers generally charged higher premiums and can assume more risk.

The Term Differs in Evaluations of Natural Hazards
As structural engineers began developing new methods for estimating potential seismic losses, models were developed to determine how specific earthquakes might affect a number of different buildings located in different communities – how the spread of risk would impact the exposure, loss potential for a given real estate portfolio. Adapting the approach used by the insurers to an estate

Analysis Summary

Hurricane

Indian River County BOCC has approximately \$340 Million in values exposed to hurricane related events in the State of Florida. **Figure 1-1** illustrates the probability of ground up losses exceeding various amounts due to one event in a given year, as described by the Occurrence Exceedance Probability (OEP). The 250yr event loss probability is commonly used by the insurance marketplace as a gauge for insurance pricing.

Critical Prob.	Return Period	AIR		RMS	
		Ground Up	Gross Loss	Ground Up	Gross Loss
0.10%	1,000	\$89,656,024	\$73,979,585	\$74,668,235	\$67,888,585
0.20%	500	\$63,536,056	\$48,569,810	\$56,283,682	\$50,446,367
0.40%	250	\$43,947,415	\$30,994,764	\$39,736,071	\$34,980,465
1.00%	100	\$21,661,269	\$12,249,942	\$21,292,388	\$17,791,866
2.00%	50	\$12,105,181	\$5,793,234	\$10,611,741	\$7,992,651
5.00%	20	\$4,575,416	\$2,301,019	\$2,217,961	\$555,325
AAL		\$1,080,779	\$691,825	\$808,794	\$613,338

Figure 1-1

14. Provide final, written renewal submissions to the County on a schedule agreed upon with the County to all for review of renewals at appropriate County meetings.



We are happy to attend any County meetings as we have done in the past. If there are any additional County meetings, we will be happy to accompany the County upon request.

15. Promptly provide rating data, premium/claims history and other information at the request of the County.



Rozell Schnur and you designated Gallagher servicing team will provide all rating data, premium/claims history and any other information requested by the County in a timely manner.

16. Fully disclose insurance policy premiums, commissions or all other remuneration, including that of intermediaries, received for the sale of such policies.



Gallagher has always fully disclosed all costs, premiums, commissions and any other remuneration to the County and will continue to do so. Our Proposal outlines this for each line of coverage. All remuneration/revenues will be agreed upon between the County and Gallagher and any other intermediaries before any business is commenced.

Please reference the Forms for Remuneration, Compensation to Intermediaries, Contingent Commissions, and Miscellaneous Compensation Terms in Tab G-Forms for further proposed cost information.

17. Permit the County to conduct an audit of all remuneration/revenues attributed to the County's account and to fully cooperate with the persons designated by the County to perform such audits.



Gallagher agrees to allow the County to conduct an audit of all remuneration/revenues attributed to the County's account. We also agree to fully cooperate with the designated persons by the County to perform such audits.

Scope of Services Required by Indian River County (RFQ Section IV Pages IV 1-3)
LOSS CONTROL SERVICES

**Gallagher
Confirms to
Perform**

1. Develop, with the County's assistance and involvement, loss control programs and strategies, including educational training, seminars, research and analysis of loss trends, and develop communication materials. Provide, at a minimum, quarterly reporting detailing the loss control activities and results.



We will continue to provide quarterly reports going over the County's loss control activities and results.

Continual Training & Risk Management Updates

Risk Management would receive continual training, support and ideas from our loss control team. We continually provide clients with written publications, online seminars and direct personal support to provide additional value to your current loss prevention initiatives. The County would continue to receive assistance and involvement from your designated Gallagher team. This will also include assistance with loss control programs and strategies, educational training, seminars, research and analysis of loss trends and communication material. We will continue to provide quarterly reports going over the County's loss control activities and results.

Loss Control & Claims Advocacy Services

One of the core value added services Gallagher provides to Indian River County is hands-on loss control services. These programs will be led by Jim Smith, who specializes in servicing our Florida public entity clients. The goal of these efforts is to reduce your total cost of risk through the use of targeted loss control program designed to reduce your loss frequency and in turn the total claims costs.

Jim Smith has met with the County Safety personnel in the past and offered our services at no additional cost to the County. We agree to continue providing all services included your Scope of Services in Section IV: Loss Control Services on pages IV-3 of the Request for Qualifications at no additional cost to the County.

An overview of these services is provided below for the Indian River County's review – a majority of the services provided by our staff are designed specifically for our clients. We would work with the County to determine which programs could provide the County with the most value and focus our resources in those areas.

Property Loss Control

Our goal is to focus both our activities and those of your carriers on the areas that will make the biggest impact on your operations. The engineers/specialists on your team will also play an active role in reducing your insurance costs, working with your account executive to promote your programs and activities to underwriters as we market your program, and negotiating with insurance carriers to obtain the services that you want and value.

We will work with Indian River County staff to tailor our activities and those of your carrier partners to address your specific needs and objectives. The following are examples of services we have provided to other clients:

- With an emphasis on the higher valued and/or critical facilities, we perform on site surveys of the premises. Our focus is on reviewing the physical protection systems to address specific concerns, as well as the procedures for inspecting, maintaining and testing your fire protection equipment.
- At the request of our clients, we are available to participate in meetings with contractors, local authorities and carrier engineering staff during renovation and new construction projects. Our focus is to provide input from a property insurance standpoint regarding the design of fire protection features proposed, while maintaining the interest of our client's objectives and best interests.
- Available for consultation and reference on issues specific to property loss control.

Tailored Loss Control Services

Gallagher is a leader in Public Entity risk management and can offer the County tailored risk control in these areas to benefit your overall total cost of risk. Gallagher would work with Risk Management staff to identify its needs and create tailored risk control services. In addition, our team has formulated specific training modules geared towards educational exposure which we would make available to Indian River County.

Scope of Services Required by Indian River County (RFQ Section IV Pages IV 1-3) LOSS CONTROL SERVICES (CONTINUED)

Our loss control team has worked with Risk Managers to support their efforts in loss prevention. Provided below are a few highlights of this work to describe our team's experience in this area. Gallagher would ensure this past experience is put to work for you.

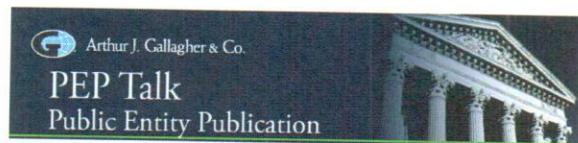
1. Developed investigation tools to investigate claims events
2. Conducted risk assessments of job operations in Physical Plant Operations and creation of safety training matrices and PPE selection use charts
3. Conducted site assessments of athletic field liabilities
4. Conduct slip/fall liability claims using slip meter to measure the coefficient of friction on floor surfaces
5. Conducted training courses on Slip/Trip/Fall Liability Prevention
6. Conducted security risk assessment and site liability risk assessments

Tabletop Disaster Exercise

A tabletop disaster exercise tests the effectiveness of an institution's disaster response and recovery plans. Key personnel participate in the exercise and learn firsthand if their assigned roles and responsibilities will be as effective in reality as they appear on paper. The exercise generates insights that can lead to refinement in policies, procedures, and the organizational structure needed for an effective response to a crisis.

Public Sector Bulletin Examples

Below, and on the following page, we have provided examples of our Public Sector Bulletins created for our Florida County clients and an example of our Webcast Flyer we provide to our clients eight times a year.



"Top 15 Common Workplace Safety Solutions to Prevent Injuries"

To prevent accidents and injuries, it takes proper planning, understanding how to do the job, determine what risks are present with the job task, communication with other workers and having the skill/ability to work with the tools/equipment in the performance of work. Listed below are fifteen (15) common workplace safety solutions that can keep you and co-workers free from accidents and life altering injuries.



1. Employees must be engaged and understand the risk in their work to prevent injuries to themselves, co-workers, and the public. You have control of the work you are performing.
2. Report all unsafe conditions and acts to his/her supervisor immediately so it can be addressed.
3. Report all accidents, incidents and "near misses" immediately to his/her supervisor. Information can be used for prevention purposes so others do not have the same experience.
4. Be certain that job safety instructions are understood completely before starting work.
5. Obey all safety rules and follow work instructions. If any doubt exists about the safety of doing a job, stop and get instructions from the supervisor before continuing work. Avoid cutting corners to get the job done.
6. Take a few minutes to conduct a pre-job safety assessment of the work and the work area before beginning the job. Look for conditions or situations that can lead to injury and take the proper steps to protect against those events. Planning safety in the job often times can eliminate hazards.
7. Refrain from damaging or destroying any warning or safety device, or interfering in any way with another employee's use of them.
8. Keep work areas clean and orderly at all times. Protect the work area to discourage other not participants from gaining unauthorized entry.
9. Wear required protective equipment and properly maintain all assigned protective equipment. Check to ensure it is the proper selection of equipment for the work.
10. Operate only machinery or equipment you have been trained on and authorized to operate by the supervisor. (i.e. power tools, chainaws, aerial lifts, mechanical handling).



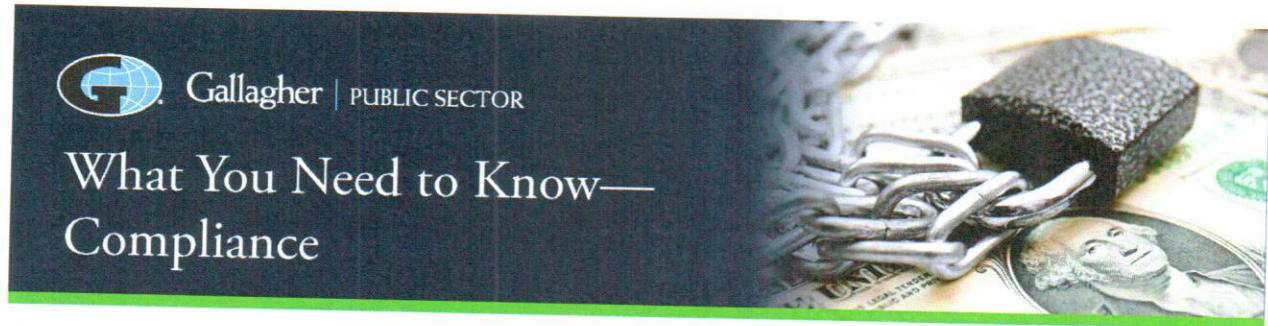
11. Learn to lift and handle materials properly. Seek assistance for heavy or bulky materials.
12. Do not misuse tools or equipment by utilizing them for their intended purpose.
13. Avoid engaging in any horseplay and avoid distracting others.
14. Notify Manager of any subjects you desire for future Safety and Health Training sessions. Attend training with the purpose of learning to methods or processes.
15. Dress safely and wear appropriate footwear for the work area or job.

Arthur J. Gallagher & Co.

Jim Smith
2255 Glades Road, Suite 200E, Boca Raton, FL 33431
561-990-6800
Jim.Smith-FL@aig.com
www.aig.com

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This document is a service.

Webcast Flyer Example



Slip-Trip-Fall Claims—How Do We Address Them?

Wednesday, January 15, 2014

9:00 AM PDT (Los Angeles); 10:00 AM MDT (Denver);
11:00 AM CDT (Chicago); 12:00 PM EDT (New York)
5:00 PM BST (London)

Click Here to Register

This one-hour webcast event is free.

You must register before the day of the webcast to attend.

One of the leading causes of liability claims and work-related injuries in the public sector is slip-trip-fall claims. To address this business risk, it is important we understand what causes these events, determine what the standard of care and best practices should be considered when looking for solutions and risk treatment options.

In slip-trip-fall claims, the human element plays a key factor in the contributory causes, making it difficult to prevent or address in some circumstances. It is important that Risk and Safety managers do not get discouraged and lose their focus on preventing slip-trip-fall claims.

In our presentation we will look at contributory causes, standards of care, accident investigation techniques and methods to prevent or address common slip-trip-fall claims. We will discuss methods of self-monitoring observation and effective reporting to address conditions that may lead to incident.

TOPICS INCLUDE

Describing contributory causes of slips, trips, and falls—same-level claims

- Standards of Practice in Slip-Trip-Fall Claims—Same-Level
- Accident Investigation Tools in Same-Level Slips, Trips, and Falls
- Self-Monitoring Observation and Reporting

WHO SHOULD ATTEND?

- Risk Managers
- Safety Managers
- Claims
- Facilities/Engineering

ABOUT THE PRESENTER

Jim Smith is the Director of Risk Control Services in Florida for Arthur J. Gallagher & Co. He has previous experience as an expert witness in safety engineering and human factors in premises liability in the state of Florida and has testified in this area. He has conducted numerous accident investigations in slip-trip-fall claims, lectured and written on the topic.

Jim has a Bachelor of Science and Master of Science degrees in Industrial Safety, University of Central Missouri; a Certified Safety Professional (CSP) by examination from the Board of Certified Safety Professionals; and a contributory member of the American National Standards A1264.1, Safety Requirements for Workplace, Walking/Working Surfaces and Their Access; Workplace, Floor, Wall and Roof Openings; Stairs and Guardrails Systems and A1264.2. Provision of Slip Resistance on Walking/Working Surfaces.



Arthur J. Gallagher & Co.

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Scope of Services Required by Indian River County (RFQ Section IV Pages IV 1-3) CLAIMS ADVOCACY

Gallagher
Confirms to
Perform

1. Participate in claims review meetings to ensure accuracy of reserves and effective claims management.
2. Coordinate claim information with designated adjusters.
3. Assist with emergency procedures and disaster planning.
4. Assist with claim and coverage disputes.



Gallagher participates in the Claims Management Process with County staff. We attend all claims review meetings as request by the County on both Workers' Compensation and Liability. In addition to your designated Gallagher Service Team, we also have claims consultant, Bart Douglas, available as needed to be your advocate at no additional charge to Indian River County. We agree to provide all services included in your Scope of Services in Section IV: Claims Advocacy on pages IV-3 of the Request for Qualifications (and listed above). Actively participating in claims review meetings with the County, coordinating claim information with designated adjusters, assisting with emergency and disaster planning, and assisting with claim and coverage disputes are all a part of Gallagher's Claims Advocacy Services. Please see below for an overview of Gallagher's Claims Advocacy Services.

You probably recall the summer of 2004 when the County suffered two direct hits from Hurricane Francis and Jeanne within a three-week time period. Your team including your Claims Advocate, Bart Douglas, was instrumental in assisting the County and working with your Claims Adjuster, to bring these claims to final conclusion. Bart continues to be the County's Claims Advocate and attends each of the Claims Meetings with Johns Eastern, the County's Third Party Claims Administrator.

Claims Management Services

Gallagher claims experts are seasoned professionals having served as claims adjusters, supervisors, managers, insurance company claim trainers and claim consultants. Gallagher adheres to a strategy that no one individual can be an expert in all lines and facets of the dynamic claims arena. Therefore, we provide a team of experts that have significant claim expertise in Catastrophe Property Damage, Equipment Breakdown, Business Interruption, Workers Compensation, Medical Management, Litigation Management, Cumulative Trauma Specialization (CTS), General Liability, Automobile Liability and Automobile Property Damage.

Gallagher has committed significant resources to advocate for our clients, in terms of traditional claims adjustment, claim review meetings, and complex interactions with FEMA to ensure prompt, fair claim resolutions. We maintain a staff of highly experienced property claims consultants that would serve as the County's advocate and advisor to facilitate the claims process. These advocates will interface with our brokerage staff to ensure expeditious handling of County's property claims.

Pre-Loss Support

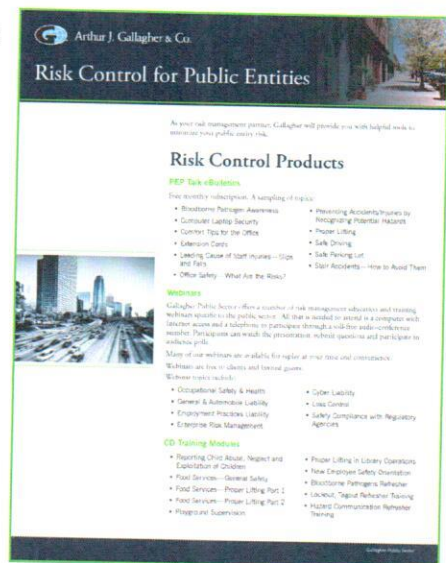
Effective pre-loss strategies are a core of Gallagher's claims management services. Gallagher's team would look to integrate our claims response services with the existing Disaster Response Plans and other claims or risk management plans already in place. The Gallagher team would identify and analyze potential areas to refine current practices, and their inter-relation with your insurers, other local public entities and FEMA Stafford Act requirements. Some areas of concentration include:

- Potential for pre-loss recovery/mitigation contractors for the County. We've been successful in obtaining carrier credits for "demand surge" when effective recovery contracts are in place.
- Identify potential systems and tools to assist members and/or the County with claim documentation and FEMA Project Worksheet requirements
- Discuss potential involvement of FEMA Public Assistance contractor as part of catastrophic disaster recovery efforts

Loss Recovery, Negotiation & Dispute Resolution

Gallagher will coordinate with Risk Management, 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:

- Coordinating general adjuster – agreement with all insurers on coordinating adjuster. Identify not only primary general adjuster, but support team available for major CAT losses
- Participate in claims review meetings
- Dedicated claims examiners – ultimately, a claim examiner from each insurer will work with the general adjuster on claims resolution. Our approach is to identify and build relationships with these insurance company representatives prior to a loss



Scope of Services Required by Indian River County (RFQ Section IV Pages IV 1-3) CLAIMS ADVOCACY (CONTINUED)

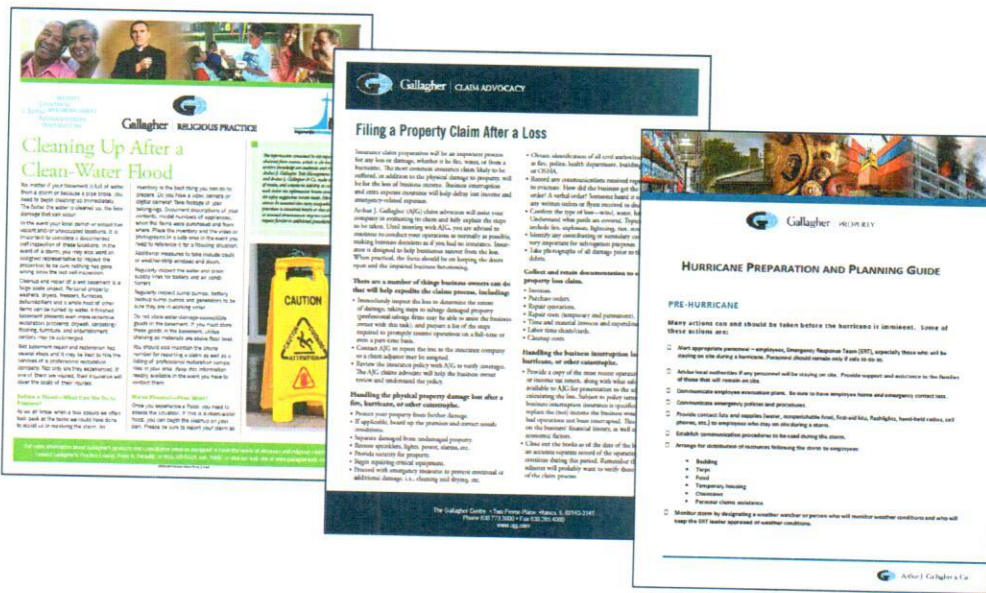
- Identify & potentially contract with forensic accountants, disaster recovery/mitigation contractors – discuss the client's procurement requirements relating to these contracts
- Discussion of Stafford Act implications on the client's risk financing strategy
- Provide assistance with FEMA
- Provide training to various departments and individuals on the claims management plan

A successful claim negotiation is a consensus-building process, which begins at the date of loss. When properly carried out, the process is a combination of decision-making, communication and, most importantly, negotiation. A well-prepared claim presents Indian River County's case strongly, and establishes your perspective at the outset. Realistic goals, the application of past lessons learned, and the commitment to act constructively in controlling the process are the keys to effective claims management.

Training & Claims Resources

Our claims consultants work with our clients to develop tailored claims management and training programs. We offer periodic seminars, online webinars, publications and on-site training available for our clients to enhance the effectiveness of your current claims management practices. A few samples of recent publications are displayed below.

Gallagher does not charge any additional service fees for providing claims advocacy or risk control services. We see this as a critical function of our value added services to Indian River County.



Success in Complex Boiler & Machinery Claim Challenge

Claim for a public entity's industrial expansion project. Carrier reserved rights because of a possible design flaw and contractor removal of property, diminishing effectiveness of forensic examination.

Success

Gallagher developed a strong understanding of the loss, its causes and contributing factors.

Through clear communication with the carrier, the client, and each party's engineers, the Gallagher Claim Consultant succeeded in obtaining a six-figure settlement for our client.

Section III Selection Criteria: Minimum Qualifications

A. The service team members shall be appropriately licensed to conduct business in the State of Florida.

All of your designated Gallagher service team members are licensed to conduct business in the State of Florida with all team members conducting business in Florida and the U.S. for over 10 years. Below are copies of each core designated team members' license.

FLORIDA DEPARTMENT OF INSURANCE

MICHAEL SCOTT GILLON

License Number E068092

IS LICENSED TO TRANSACT THE FOLLOWING CLASSES OF INSURANCE:

General Lines (Prop & Casu)

RESIDENT
LICENSE

This Licensee must have an active appointment with the insurer or employer for which products or services are being marketed. See reverse for additional requirements.
The Florida Department of Insurance is not responsible for the accuracy of the information provided on this license.

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

MARILYN ROZELL SCHNUR

License Number A234931

IS LICENSED TO TRANSACT THE FOLLOWING CLASSES OF INSURANCE:

Customer Representative
General Lines (Prop & Casu)RESIDENT
LICENSE

This Licensee must have an active appointment with the insurer or employer for which products or services are being marketed. See reverse for additional requirements.
The Florida Community College System is Exponent's subcontractor for providing this contract for the fulfillment of its contract with the Florida Department of Financial Services.

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

CHRIS CONNELLY

License Number : P040699

Resident Insurance License
• 0220 - GENERAL LINES (PROP & CAS)
• 0218 - LIFE & HEALTH

Issue Date
11/27/2008
04/19/2008

Please Note: To validate the accuracy of this license you may review the individual or business entity's license record under "License Search" on the Florida Department of Financial Services website at <http://www.MyFloridaCFO.com/DivisionAgents>.

Jeff Evers
Jeff Evers
Chief Financial Officer
State of Florida

RESIDENT
LICENSE

ALEX SINK
Chief Financial Officer
State of Florida

MICHELE E. MONTGOMERY

License Number E109294

IS LICENSED TO TRANSACT THE FOLLOWING CLASSES OF INSURANCE

General Lines (Prop & Casu)	04/22/2004
Life, Health & Var Annuity	07/18/2008
Surplus Lines	07/25/2008

This Licensee must have an active appointment with the insurer or employer for which products or services are being marketed.

B. Submitters shall have experience placing a Property Insurance Program with a minimum TIVs in the State of Florida in excess of \$150,000,000 at any time since May 1, 2010.

In addition to the References we have provided the County, Gallagher Florida and your designated team also places Property Coverages for the following clients to the right with all TIVs greater than \$150,000,000. If you would like for us to provide the County with additional reference forms for any of these clients, please feel free to ask and we'll be happy to provide the County with their contact information.

Gallagher Florida Clients with Total Insured Values Greater than \$1 Billion

	Client Name	Total Insured Values	Years as Client
FLORIDA CLIENTS	State of Florida	\$22,420,000,000	7
	Miami-Dade County Board Of County Commissioners	\$12,620,000,000	29
	The School Board of Miami-Dade County	\$7,934,000,000	36
	Florida Colleges System Risk Management Consortium	\$6,371,000,000	32
	The School Board of Broward County	\$6,072,000,000	35
	Florida Religious Organization	\$5,412,000,000	48
	Florida Department of Transportation	\$4,876,000,000	11
	Broward County Board Of County Commissioners	\$4,740,000,000	5
	Orange County Board Of County Commissioners	\$3,714,000,000	10
	N.E. Florida Educational Consortium	\$3,376,000,000	28
	The School District of Duval County	\$3,023,000,000	34
	The School Board of Polk County	\$2,757,798,305	1
	Hillsborough County Board Of County Commissioners	\$2,371,000,000	12
	Greater Orlando Airport Authority	\$2,354,000,000	12
	Hillsborough County Aviation Authority	\$2,267,196,833	1
	Miami-Dade Water & Sewer	\$2,780,000,000	2
	Palm Beach County Board Of County Commissioners	\$2,350,000,000	32
	City of Lakeland	\$1,900,000,000	19
	The School Board of Brevard County	\$1,896,000,000	14
	Pinellas County Board Of County Commissioners	\$1,800,000,000	5
	City of Orlando	\$1,524,000,000	5
	Panhandle Area Educational Consortium	\$1,203,000,000	2
	The School District of Osceola County	\$1,447,000,000	4
	Orlando-Orange County Expressway Authority	\$1,137,000,000	13
	Pasco County Board of County Commissioners	\$1,050,000,000	20
OUT-OF-STATE CLIENTS	State of Minnesota	\$13,003,000,000	3
	State of Texas	\$9,079,000,000	3
	Tennessee Municipal League Risk Management Program	\$7,722,000,000	7
	Nashville & Davidson County Metro Government	\$7,000,000,000	3
	State of Idaho	\$6,494,000,000	7
	Alabama Municipal Insurance Corp.	\$5,324,000,000	14
	Montana Association of Counties (MACo)	\$1,157,000,000	12
	TOTAL	\$157,173,995,138	

Gallagher Public Sector Presence

Gallagher has the largest public entity brokerage team of all U.S. brokers. With over 300 professionals committed exclusively to this market segment, our clients benefit from shared knowledge within the public sector field, market leverage and past experiences. Our team's dedicated focus on the public sector provides us an intimate understanding of the environment in which you operate, and assist us in developing solutions and services tailored to the County. We have developed formalized public sector training programs that many of our clients have used for training both of their risk management teams and out into their field personnel. Many of these training programs may be accessed via online platforms. In these ways, we look to not only function as a third party intermediary, but also as a provider of valuable resources to the County.

Florida Property and Public Entity Insurance Expertise

Gallagher is Florida's largest and most experienced broker in placing Public Entity property insurance in the State.

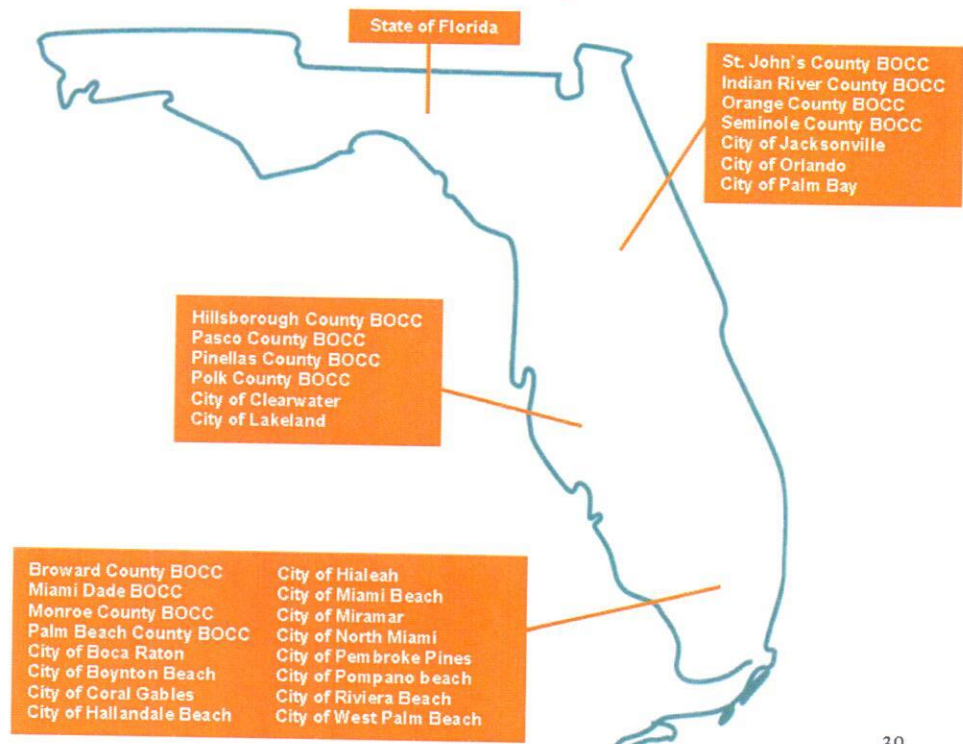
Gallagher Orlando offers to the County a dedicated public entity service team with access to all Florida Public Entity team members. Our expertise is highlighted below:

- 31 Public Entity Clients over \$1 Billion in Property Values and
- Write over \$200 Million in Property Premium
- \$12 Billion in Public Entity Payroll & \$11 Million in Excess Workers Compensation Premium
- Over 830+ year combined experience at work for you!

Gallagher State, County & City Clients

Gallagher has chosen Indian River County's primary servicing team based upon experience with other similar public entities. Below is a snapshot of Gallagher Florida's existing public entity clients.

Gallagher Florida Public State, County & City Clients 2014



C. Submitters shall have experience placing Casualty Coverages for, at minimum, one Florida government at any time since May 1, 2010.

Arthur J. Gallagher Risk Management Services, Inc. currently places Indian River County's property and casualty insurance programs. We have been serving as your insurance broker since 1997 starting with the Workers' Compensation coverage line, then adding on lines as the years went on.

In addition to the property list on the previous page, your designated team provides brokerage services for the following clients below for their Casualty Insurance Program at any time since May 1, 2010. The contact information and lines of coverages handled for each of the below is included in the Reference Forms in Tab D.

Client Name
Indian River County
Pinellas County
Seminole County
Orange County
Pasco County
City of Clearwater
City of Lakeland

Section III Selection Criteria: Designated Project Team

Each Submitter must designate a Project Team consisting of not more than six individuals. Submitters are to designate as members of their Project Teams only individuals who will:

Your designated Gallagher Project Team has no more than six individuals for its core servicing team. Michael Gillon is the Team Leader and will have ultimate responsibility to ensure the County receives exceptional service and expertise from the Gallagher network. In addition, he will take an active role in the design and implementation of your insurance program. Rozell Schnur is the Account Executive and will work closely with Michael and the County to develop cost-effective strategies to address the County's risks and will work with the County on a day to day basis. Chris Connelly and Michele Montgomery are the Team Resources that will serve as back-ups for Michael Gillon and Rozell Schnur if they are not available. Lastly, Jim Smith and Bart Douglas are the Risk Control Advocate and Lead Claims Consultant respectively. The team chart can be found in Tab B-Staff Resumes and General Overview of Gallagher and also includes our team organizational chart along with each core members' resumes, which provides greater details for your viewing.

- A. Have primary responsibility in design, placement, implementation or service of the County's package coverage.**

Michael Gillon is the Team Leader. Please reference Tab B-Staff Resumes for information on each designated team members' roles, responsibilities, and qualifications.

- B. Be directly available to the County and its staff, either by phone or, at the option of the County, in person at the County's offices in Vero Beach, Florida.**

Your designated Gallagher team will be available to the County and its staff to assist in any matters that the County needs our professional assistance with. Our normal office hours are Monday through Friday from 8:30 AM to 4:30 PM, but is in no way limited to this. We are always available 24/7 via phone call or email in case of an emergency with the County, and will be available to attend any meetings the County requests us to.

When designating the specific members of the Project Team, Submitters should include both members whose primary responsibilities would be design and placement of the County's coverage and those other members, whose primary responsibilities would be to administer the program, including the providing of loss prevention and other services.

Please reference Tab B-Staff Resumes for information on each designated team members' roles, responsibilities, and qualifications. Jim Smith is the County's designated Loss Control Specialist and will be available to assist the County with their loss control program design and implementation.

On the following pages, please find our reference Forms. These will demonstrate that Gallagher meets and exceeds the County's minimum requirements for relevant experience.

Completed Reference Forms

REFERENCE FORM

Agent/Broker, Self-Insurance Fund

or Direct Writing Insurer: Arthur J. Gallagher Risk Management Services, Inc.Name of Client: Indian River County BOCCAddress of Client: 1800 27th StreetVero Beach, FL 32960Property Total
Insurable Values:\$342,345,764Person with Client
To Contact:Beth MartinTelephone Number: (772) 567-8000Years of Coverage: From 1997 To present

Insurance Coverage Included:

Package to include General Liability, Auto Liability, Public Officials Misc. Liability, EBL, Law Enforcement Activities, Property and Boiler & Machinery, Cyber Liability, Hull & P&I, Excess Workers Compensation, Crime, Inland Marine which includes auto physical damage, Terrorism – Property & Liability including NCBR.

Members of Designated Project Team who had primary responsibilities with this Client:

Michael GillonPrimary Responsibilities | Team LeadRozell SchnurPrimary Responsibilities | Account Executive

Description of services provided by members of the Designated Project Team:

Michael Gillon, is the primary coordinator of all Gallagher resources to Indian River County. Michael has the ultimate responsibility to ensure the County receives exceptional service and expertise from the Gallagher network. He works hand-in-hand with other team members to ensure effective execution of the entire team. Rozell provides technical expertise, benchmarking with other public entity programs, and market relationships to ensure that the County has the best insurance program that can be placed in the market.

REFERENCE FORM

Agent/Broker, Self-Insurance Fund

or Direct Writing Insurer:

Arthur J. Gallagher Risk Management Services, Inc.

Name of Client:

Pinellas County BOCC

Address of Client:

400 South Ft. Harrison, Third Floor

Clearwater, FL 33756

Property Total

Insurable Values:

\$1,229,195,625

Person with Client

To Contact:

Virginia Holscher

Telephone Number:

(727) 464-3311

Years of Coverage:

From 2009

To present

Insurance Coverage Included:

Property, Public Entity Excess Liability, Excess Workers' Compensation, General Liability, Excess General Liability, Auto Liability, Excess Healthcare Placement (Jail),
 Airport Liability, Aircraft Hull & Liability, Pollution Legal Liability, International Package, Crime (Sheriff & Deputy), Misc. Medical Placement, Marine, AD&D, B&M, NFIP Floods

Members of Designated Project Team who had primary responsibilities with this Client:

Michael Gillon

Primary Responsibilities | Team Leader

Description of services provided by members of the Designated Project Team:

Michael Gillon, is the primary coordinator of all Gallagher resources to Pinellas County. Michael has the ultimate responsibility to ensure the County receives exceptional service and expertise from the Gallagher network. He works hand-in-hand with other team members to ensure effective execution of the entire team.

Michael also provides technical expertise, benchmarking with other public entity programs, and market relationships to ensure that the County has the best insurance program that can be placed in the market.

REFERENCE FORM

Agent/Broker, Self-Insurance Fund

or Direct Writing Insurer:

Arthur J. Gallagher Risk Management Services, Inc.

Name of Client:

Seminole County BOCC

Address of Client:

1101 E. First Street

Sanford, FL 32771

Property Total

Insurable Values:

\$624,083,073

Person with Client

To Contact:

Gregory R Foppiani

Telephone Number:

(407) 665-5950

Years of Coverage:

From 30+

To present

Insurance Coverage Included:

Casualty, Property, B&M, General Liability, Auto Liability, Public Officials Liability/EPL, Workers' Compensation, Excess Workers' Compensation, Crime, NFIP Flood, Environmental, 3rd Party Storage Tank, Cyber.

Members of Designated Project Team who had primary responsibilities with this Client:

Michael Gillon

Primary Responsibilities

Description of services provided by members of the Designated Project Team:

Michael Gillon is the primary coordinator of all Gallagher resources to Seminole County. Michael has the ultimate responsibility to ensure the County receives exceptional service and expertise from the Gallagher network. He works hand-in-hand with other team members to ensure effective execution of the entire team. Michael also provides technical expertise, benchmarking with other public entity programs, and market relationships to ensure that the County has the best insurance program that can be placed in the market.

REFERENCE FORM

Agent/Broker, Self-Insurance Fund

or Direct Writing Insurer:

Arthur J. Gallagher Risk Management Services, Inc.

Name of Client:

Orange County BOCC

Address of Client:

109 E. Church Street, Suite #200

Orlando, FL 32801

Property Total
Insurable Values:

\$3,835,989,635

Person with Client
To Contact:

Susan Martin

Telephone Number:

(407) 836-9636

Years of Coverage:

From 2002

To present

Insurance Coverage Included:

Property, Casualty, B&M, General Liability, Auto Liability, Public Officials Liability/EPL, Crime, Inland Marine,
Workers' Compensation, Environmental, 3rd Party Storage Tank, Bond, Cyber

Members of Designated Project Team who had primary responsibilities with this Client:

Michael Gillon

Primary Responsibilities | Team Lead

Michele Montgomery

Primary Responsibilities | Account Executive

Description of services provided by members of the Designated Project Team:

Michele Montgomery, is the primary coordinator of all Gallagher resources to Orange County. Michele has the ultimate responsibility to ensure the County receives exceptional service and expertise from the Gallagher network. She works hand-in-hand with other team members to ensure effective execution of the entire team. Michele also provides technical expertise, benchmarking with other public entity programs, and market relationships to ensure that the County has the best insurance program that can be placed in the market.

REFERENCE FORM

Agent/Broker, Self-Insurance Fund

or Direct Writing Insurer:

Arthur J. Gallagher Risk Management Services, Inc.

Name of Client:

St. Johns County BOCC

Address of Client:

500 San Sebastian View

St. Augustine, FL 32084

Property Total

Insurable Values:

\$257,640,896

Person with Client

To Contact:

Sarah Taylor

Telephone Number:

(904) 827-6888

Years of Coverage:

From 2009

To present

Insurance Coverage Included:

Property, B&M, NFIP Floods, Inland Marine

Members of Designated Project Team who had primary responsibilities with this Client:

Chris Connelly

Primary Responsibilities | Team Leader

Description of services provided by members of the Designated Project Team:

Chris Connelly, is the primary coordinator of all Gallagher resources to St. Johns County. Chris has the ultimate responsibility to ensure the County receives exceptional service and expertise from the Gallagher network. He works hand-in-hand with other team members to ensure effective execution of the entire team. Chris also provides technical expertise, benchmarking with other public entity programs, and market relationships to ensure that the County has the best insurance program that can be placed in the market.

SF-12

REFERENCE FORM

Agent/Broker, Self-Insurance Fund
or Direct Writing Insurer:

Arthur J. Gallagher Risk Management Services, Inc.

Name of Client:

Pasco County BOCC

Address of Client:

7530 Little Road, Suite 330

New Port Richey, FL 34654

Property Total
Insurable Values:

\$805,591,268

Person with Client
To Contact:

Kevin Fulford

Telephone Number:

(727) 847-8028

Years of Coverage:

From 1995

To present

Insurance Coverage Included:

Property, B&M, General Liability, Auto Liability, Public Officials Liability/EPL, Errors & Omissions, NFIP Floods, Cyber, Workers' Compensation, Umbrella/Excess Liability, Crime, Environmental, 3rd Party Storage Tank, Bond, Inland Marine, AD&D

Members of Designated Project Team who had primary responsibilities with this Client:

Chris Connelly

Primary Responsibilities | Team Leader

Description of services provided by members of the Designated Project Team:

Chris Connelly, is the primary coordinator of all Gallagher resources to Pasco County. Chris has the ultimate responsibility to ensure the County receives exceptional service and expertise from the Gallagher network. He works hand-in-hand with other team members to ensure effective execution of the entire team.

Chris also provides technical expertise, benchmarking with other public entity programs, and market relationships to ensure that the County has the best insurance program that can be placed in the market.

REFERENCE FORM

Agent/Broker, Self-Insurance Fund

or Direct Writing Insurer:

Arthur J. Gallagher Risk Management Services, Inc.

Name of Client:

City of Orlando

Address of Client:

400 South Orange Avenue

Orlando FL 32801

Property Total

Insurable Values:

\$1,056,642,509

Person with Client

To Contact:

Raymond Scullian

Telephone Number:

(407) 246 3343

Years of Coverage:

From 2005

To present

Insurance Coverage Included:

Property policies as follows: 1) all City owned Properties. 2) Amway Center 3) The Performing Arts Center.

Environmental Liability policies, Fine Art, Heliport Liability policy.

Members of Designated Project Team who had primary responsibilities with this Client:

Rozell Schnur

Primary Team Leader

Michael Gillon

Primary Account Manager

Description of services provided by members of the Designated Project Team:

Rozell Schnur and Michael Gillon are the primary coordinators of all Gallagher resources to the City of Orlando. Rozell and Michael have the ultimate responsibility to ensure the City receives exceptional service and expertise from the Gallagher network. They work hand-in-hand with other team members to ensure effective execution of the entire team. Both Rozell and Michael also provide technical expertise, benchmarking with other public entity programs, and market relationships to ensure that the City has the best insurance program that can be placed in the market.

REFERENCE FORM

Agent/Broker, Self-Insurance Fund

or Direct Writing Insurer:

Arthur J. Gallagher Risk Management Services, Inc.

Name of Client:

City of Clearwater

Address of Client:

P.O. Box 4748

Clearwater, FL 33758

Property Total
Insurable Values:

\$554,380,025

Person with Client
To Contact:

Linda Klasing

Telephone Number:

(727) 562-4655

Years of Coverage:

From 2008

To present

Insurance Coverage Included:

Package Policy to include General Liability, Public Officials Misc. Liability, Excess Workers Compensation coverage for USL&H and Jones Act only, EBL, Crime, Law Enforcement Activities and Tria, Property, B&M, Workers' Compensation, Builders Risk, NFIP Floods, 3rd Party Storage Tank, Inland Marine (bridges), Terrorism and Cyber Liability

Members of Designated Project Team who had primary responsibilities with this Client:

Rozell Schnur

Primary Account Manager

Chris Connelly

Primary Team Lead

Description of services provided by members of the Designated Project Team:

Rozell Schnur is the primary coordinator of all Gallagher resources to the City of Clearwater. Rozell has the ultimate responsibility to ensure the City receives exceptional service and expertise from the Gallagher network. She works hand-in-hand with other team members to ensure effective execution of the entire team. Rozell also provide technical expertise, benchmarking with other public entity programs, and market relationships to ensure that the City has the best insurance program that can be placed in the market.

SF-12

REFERENCE FORM

Agent/Broker, Self-Insurance Fund
or Direct Writing Insurer:

Arthur J. Gallagher Risk Management Services, Inc.

Name of Client:

City of Lakeland

Address of Client:

1140 East Parker Street

Lakeland, FL 33801

Property Total
Insurable Values:

\$1,899,009,127

Person with Client
To Contact:

Karen Lukhaub

Telephone Number:

(863) 834-6799

Years of Coverage:

From 1994

To present

Insurance Coverage Included:

Package to include Auto Liability, General Liability, Law Enforcement Coverage, Public Officials Liability, Employment Practices Liability, Excess Liability
Property, Excess Workers Compensation, Airport Liability, Bond, Crime, Inland Marine, General Liability and Inland Marine for railroads.

Members of Designated Project Team who had primary responsibilities with this Client:

Michael Gillon

Primary Team Leader

Rozell Schnur

Primary Account Manager

Description of services provided by members of the Designated Project Team:

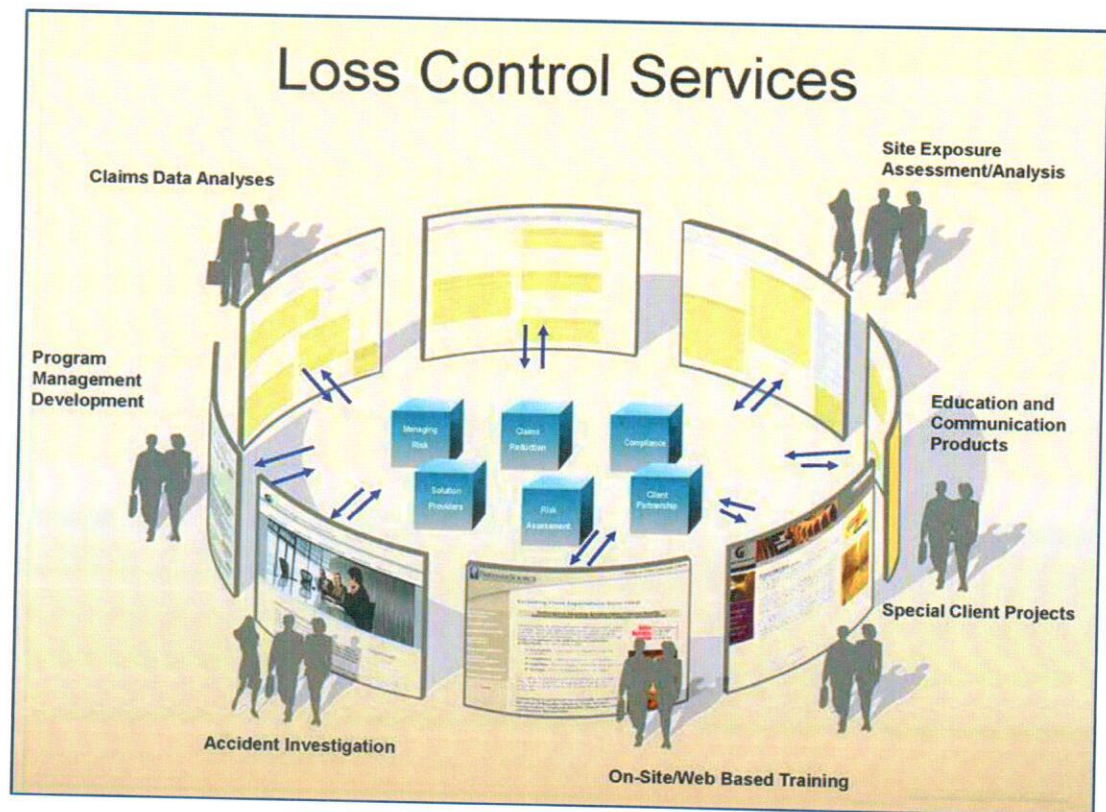
Rozell Schnur and Michael Gillon are the primary coordinators of all Gallagher resources to the City of Lakeland. Rozell and Michael have the ultimate responsibility to ensure the City receives exceptional service and expertise from the Gallagher network. They work hand-in-hand with other team members to ensure effective execution of the entire team. Both Rozell and Michael also provide technical expertise, benchmarking with other public entity programs, and market relationships to ensure that the City has the best insurance program that can be placed in the market.

Please reference Tab C-Services Required by the County. In the Required Scope of Services section, Gallagher has outlined our Loss Control services and also our Claims Advocacy services where the County will find detailed information on Gallagher's Other Resources and Capabilities offered to Indian River County.

Loss Control Services – Advancing Forward

Gallagher proposes to work with the Indian River County Risk Manager in a team effort to create a service plan to supplement their loss control capabilities. Gallagher proposes to offer up to 80 hours of professional loss control services to support the current risk management/safety process. A menu of potential loss control services offerings is listed below:

1. Assistance in analyzing the claims loss data to determine claims trends and leading loss drivers.
2. Working with Indian River County staff, provide recommendations and assistance to advance risk treatments and intervention strategies that focus on the high frequency or major claims loss drivers.
3. Provide information risk control bulletins specifically targeted to Public Entities, (sample attached in RFP).
4. Provide an AJG proprietary Supervisory Safety Skill Development training with learning outcomes that address safety culture enhancement, conducting job risk assessments, planning safety into jobs/projects and providing supervisory tools in working with crew/work teams.
5. Providing customized training in subjects such as excavation, confined space entry and electrical lock out/tag out.



Our loss control team has been effective in solving risk/safety problems for many public sector clients. Partial lists of effective services consist of but not limited to, the following:

1. Developed several safety programs in high risk exposure areas such as confined space, electrical safety lock/out tag out and fall protection. We provided the training in implementation of these procedures. Procedures were developed with clients key stakeholders for support and buy-in.
2. Conducted Supervisory Safety Management Skills training for management and supervisory personnel who have field operation exposures. The training included conducted perception survey to assess feedback on the safety program and perceived risk. Training improved the attendee's skills in recognition of risk and offered techniques to address those risk.
3. Conducted workers' compensation claims analysis for various clients to convey risk management claims concern to generate support and urgency from the management team to assist in addressing.
4. Conducted several client site risk assessments on specific safety concerns or accidents to provide solutions to the address these issues.
5. Our loss control services success has been a result of the credentialing of our loss control team. Each of our loss control consultants are degreed in safety management or engineering and hold the Certified Safety Professional (CSP) designation. Each of the consultants have over 20 years of experience in risk management, safety and insurance.

Gallagher | PUBLICISCTOR

What You Need to Know— Compliance

Slip-Trip-Fall Claims—How Do We Address Them?

Wednesday, January 15, 2014

7:00 AM EDT / 4:00 AM PST (Denver)
7:00 AM CDT / 6:00 AM MT (Chicago)
12:00 PM EDT (New York)
3:00 PM BST (London)

Click Here to Register

See the complete agenda for the [2014 Compliance Calendar](#) at www.gallagherpublicsector.com

TOPICS INCLUDE

- Describing common causes of slips, trips, and falls—some based on claims
- Portion of Practice in Slip-Trip-Fall Claims—Same Level
- Another Investigation Technique—Same Level Slip, Trip, and Falls
- What's Out of Courtroom and Its Impact

WHO SHOULD ATTEND?

- Risk Managers
- Safety Managers
- Claims
- Risk/Insurance Engineering

ABOUT THE PRESENTER

Jim Smith is the Director of Risk Control Services in Portland for Arthur J. Gallagher & Co. He has 20 years experience as an expert witness in safety engineering and human factors in personal liability in the state of Oregon and has testified in this area. He has conducted numerous internal investigations in slip-trip-fall claims, testified and written on the topic.

Jim has been a Visiting and Member of Science Advisory for Industrial University of Connecticut and a Certified Safety Professional (CSP) by recognition from the Board of Certified Safety Professionals and a committee member on the Board of Certified Safety Professionals and a committee member on the National Standards Board NSB-24, Safety Requirements for Workplace Walking/Slip-Resistant Shoes and Their Accessories. He has held and held Chairpersons State and Local Safety and NSB-242: Provision of the Statewide or Local Working Conditions

One of the leading causes of liability claims and work-related injuries in the public sector is slip-trip-fall claims. To address this business risk, we're presenting an in-depth look at claims events, discussing what the standard of care and/or process should be considered when looking for solutions and will discuss options.

In slip-trip-fall claims, the business practices play a factor in the contributor claims, making it difficult to prevent or address the claim. Furthermore, it is important that fall safety managers do not get discouraged and that their focus on preventing their fall claims.

In our presentation we will look at contributor claims, standards of care, worker investigation techniques and methods to prevent or address common slip-trip-fall claims. We will discuss methods of key to remaining productive and effective reporting to address contributors that slip-trip-fall incidents.

Arthur J. Gallagher & Co.

A Member of the Gallagher Group of Companies

STAFF RESUME

Submitter (Agent/Broker, Self-Insurance Fund
or Direct Writing Insurer): Arthur J. Gallagher Risk Management Services, Inc.

Designated Member of Project Team

Name of Member: Jim Smith

Office Address &
Telephone Number:

2255 Glades Road

Suite 200E

Boca Raton, FL 33431

561-998-6809

Formal Education

Year Graduated: 1981

Name of College: Univeristy of Central Missouri

Degree/Major: B.S. in Industrial Safety
and Masters in Science in Industrial

Honors: American Safety of Safety Engineers;
Recognized for "Safety Professional of the Year" in 2004

Licenses Maintained in Florida

CSP (Certified Safety Professional-Comprehensive Practice)

Years of Commercial Lines Experience

31

All States

31

Florida

Professional Designations

CSP (Certified Safety Professional)

SF-10

STAFF RESUME (Continued)

Professional Memberships

- American Society of Engineers
- Elected Board of Directors
- Board of Certified Safety Professionals

Employment History

- 2000 to present: Arthur J. Gallagher & Co.
- 1982 to 2000: South Florida Management District (Risk/Safety/Claims Management)
- 1986 to 2000: Private Consulting (Expert Witness, Safety Engineering, Human Factors)

Current Job Responsibilities

Jim has 31 years of experience in Risk Control and is a frequent speaker for our clients and national safety associations on topics including Public Entity Loss Trends, Workplace Safety, Vehicle Operations Loss Control, Effective Media Relations and Employment Practices.

Expected Job Responsibilities for the County's Insurance Program

Jim's role is to coordinate loss control activities and training as desired by Indian River County to reduce your cost of risk.

Other Relevant Data

Other similar clients include:

- Florida Governments
- Florida School Districts
- Ecclesiastical Provinces including Catholic Schools

Optional Services

The value position of Arthur J. Gallagher & Co. is built on the concept that by specializing in chosen market niches, we can provide measureable value to our clients, and help them **reduce their total cost of risk**. Our clients benefit by obtaining a competitive advantage in the market, and by having access to world-class resources and advice that serve to reduce their total cost of risk. Below are examples of the services we provide to our clients.

Strategic Risk Assessment

In response to the emerging emphasis on holistic risk, Gallagher can help your entity implement an Enterprise Risk Management approach. Our process is to facilitate communication of the major perceived risks throughout the entity, in order to address both insurable as well as traditionally uninsurable risks.

Crisis Management Solutions

Gallagher has a suite of unique crisis management and critical response products:

- Rapid Responders®: online dashboard that provides users with immunity from Federal liability.
- Hazard Tactics: emergency preparedness training
- GuideSafe: occupant alert system

Actuarial Services

Gallagher's P&C Actuarial Services team provides services such as loss projections; cash flow, loss reserve, and retention analyses; and cost and premium allocations.

Specialized Risk Consulting

Gallagher has practice groups dedicated to specialized risks such as:

- Employee Benefits
- Pension and Retirement Services
- Executive Retirement Planning
- Alternative Markets and Analytics

Workplace Safety

- Accident Investigation
- Blood borne Pathogen Refresher
- Hazard Communication Refresher
- New Employee Safety Orientation
- Lockout, Tag-out Refresher Training

Included Services

Training Resources-Included

Gallagher has a proprietary library of safety training videos on CD-ROM, and offers a web-based safety training platform, including policy distribution and compliance tracking.

Wind Modeling-Included

Through our Global Analytics team, we provide clients with loss estimates for catastrophic events specific to their property portfolio. Using industry-recognized loss modeling software, we help clients:

- Access their hurricane loss exposure.
- Make informed decisions on windstorm insurance purchases.

FEMA Expertise-Included

Gallagher has unsurpassed expertise in working with the Federal Emergency Management Agency. We are uniquely equipped to assist public entities with the pre-and post-loss procedures that are critical in securing public assistance in accordance with FEMA's mission.

Contract Review-Included

We review our clients' contracts, vendor agreements, and RFPs, and provide advice as to the risk management related elements. This includes, but is not limited to insurance and indemnification requirements, and hold harmless agreements.

Research and Timely Response-Included

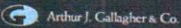
Each of our Public Entity and Scholastic professionals is connected via Gallagher Online. In this way, Gallagher's entire network and institutionalized risk management expertise is available to respond to day-to-day client concerns.

Objective Coverage Review-Included

Gallagher evaluates existing insurance programs in light of state-of-the-market coverages and terms. The objective of these reviews is to verify exposures common to your operations, and determine how coverage applies under your existing programs.

Public Officials / Employment Practices Liability Analysis-Included

Gallagher's proprietary "heat map" process rates and scores the positive and negative aspects of Public Officials Liability Insurance programs. We can also provide a side-by-side comparison with other forms available in the market.



Claim Advocacy Services

Claim Reviews

- Coverage advocacy
- Reserve adequacy/reductions
- Aggressive PCA
- Thorough investigations
- Medical management
- Litigation management
- Fraud awareness and defense
- Identify systemic problems
- Push for resolution and closure

Claim Audits

- Best practices review
- Compliance with special handling requests/instructions
- Comprehensive verification ADR/COR
- Reserve adequacy - recognition of changes impacting reserves
- Detailed file review of adjusting activity
- Confirms file/adjuster supervision and directions
- Goal-oriented litigation management
- Timely resolution/structured settlement considered if appropriate

Coverage Advocacy

- Coverage interpretation and resolution
- Coverage resolution

Complex Claims (Outgoing)

- Analysis and strategy development
- Troubleshooting/intervention
- Damage control
- Goal control
- Timely and appropriate vendor list
- Negotiation/resolution strategy
- Mediation and pretrial preparation and participation

CAT Management

- Vendor resources/immediate responders
- Off-site coordination of team
- Client
 - Adjuster
 - Consultant
 - Forensic accountant
 - Construction manager
- And others, as necessary
- Facilitating advance payments
- Proactive claim management
- Assist with documentation

Claim Needs Analysis

- Interview client
- Determine goals and exposures
- Outline claims requirements
- Develop service plan and timeline
- Ensure accountability

Settlement Handling Instructions

- Client needs analysis
- Negotiation with carrier regarding claim handling instructions
- Implement
- Ensure compliance

Seminars/Workshops

- Insurance training sessions
- WC, GL, Products, EPL, Auto, Fraud, Medical Management, New Legislation

Insurance Investigations

- Rehabilitation vs. Litigation
- Quantity fund availability/limitations
- Proof of claim processing
- Management of claims

Training/FAQ

- Client needs analysis
- TPA alternatives
- Develop RFP and disseminate
- Analysis of responses
- Interview candidates and visit (tour facilities)
- Prepare comparative matrix
- Assist client in decision

Retention/Relay Selection

- Determine list of potential candidates
- Interview candidates
- Request/Review CV
- Obtain carrier approval
- Review selection of attorney/vendor
- Implement to ensure satisfaction

RFP Claims Management Manual

- Comprehensive reference source
- Tailored to client
- Flexible document
- Track Best Practices

Data Analysis

- Benchmarking
- Loss ratios
- X-Mat calculations

IGC Advocacy

- Script losses for reduction
- Identify/reception high-impact variables
- Institutionalize RM Best Practices
- Discussion/negotiation with carrier

Heatmap Provider Selection

- Review medical providers
- Four client facilitators
- Discuss RTW requirements
- Implement needed changes
- Evaluate NCM
- Job descriptions to doctor
- Wide workstation requirements and provide to doctor


RMG Evaluation and Reimbursement

- Identify client needs
- Identify vendors
- Develop matrix
- Contract/compare RMG programs

Examination of tortfeasor information

- Changes in law
- Industry changes
- Reassessors

Subrogation Assistance



Arthur J. Gallagher & Co.

Arthur J. Gallagher
Alison
Phone
Email
www.ajg.com

Claims Advocacy

Claims management and processing are critical components of risk control and we make this a top priority. Our goal as Indian River's claims advocate is to control costs through prompt, fair settlements.

Our claim oversight and assistance for the County are crucial to receiving the maximum value from your coverage through:

1. Claim management for an effective, efficient process
2. Analysis and advocacy in disputes
3. Coordination with you, your insurers and vendors to ensure dedicated, exceptional service
4. Specified threshold settlement discussion where the County and its Agencies may have large deductibles/self-insured retentions
5. On-site claim reviews/audits
6. Training and seminars; and research and advice as needed

Our claims management staff will consult with the County, legal counsel and adjusters on claim issues. In addition, they can facilitate obtaining recoveries from insurance carriers, deploying and managing insurance company adjusters, developing proof of loss statements, validating business income/extra expense losses and assuring a prompt settlement process.

Bart Douglas, our Claims Advocate, has been active with the County for several years now. He first became active with the County during the Hurricanes of 2004 and has continued to be of service to the County by attending and being instrumental in the Claims Review Meetings and is also a resource for the County.

STAFF RESUME

Submitter (Agent/Broker, Self-Insurance Fund
or Direct Writing Insurer): Arthur J. Gallagher Risk Management Services, Inc.

Designated Member of Project Team

Name of Member: Bart Douglas

Office Address & 8333 NW 53rd Street

Telephone Number: Suite 600

Miami, FL 33166

305-639-3121

Formal Education

Year Graduated: 1972

Name of College: Harding College, Searcy Arkansas

Degree/Major: B.S. in
Social Science

Honors: N/A

Licenses Maintained in Florida

AIC (Associate in Claims)

Years of Commercial Lines Experience

<u>40</u>	All States
<u>40</u>	Florida

Professional Designations

Candidate for Chartered Property Casualty Underwriter Designation

STAFF RESUME (Continued)

Professional Memberships

N/A

Employment History

- 2002 to present: Arthur J. Gallagher & Co.
- 1998 to 2002: Sunbeam Corporation
- May 1998 to October 1998: Sedgwick, Inc.
- 1984 to 1998: Ryder Transportation Services, Inc.
- 1988 to 1997: Claims Supervisor/Eastern U.S. Claims Officer
- 1984 to 1988: Claims Examiner/Eastern U.S. Officer

Current Job Responsibilities

Bart has been involved in claims and risk management for over 25 years and primarily services public sector clients at Gallagher. Bart has provided advocacy for large first party and third party claims and is available to assist the County should an unfortunate claim arise.

Expected Job Responsibilities for the County's Insurance Program

Bart is available to assist Indian River County in the claims settlement process to ensure prompt, fair claim settlements. In the event of significant losses, Bart will be available to assist the County as your professional advocate, dealing directly with the claims adjusters who represent the various insurance companies participating on the County's program.

Other Relevant Data

- Other similar clients include:
- Florida Governments
 - Florida School Districts
 - Ecclesiastical Provinces including Catholic Schools

**SWORN STATEMENT UNDER SECTION 105.08, INDIAN RIVER COUNTY CODE,
ON DISCLOSURE OF RELATIONSHIPS**

THIS FORM MUST BE SIGNED IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICER AUTHORIZED TO ADMINISTER OATHS.

1. This sworn statement MUST be submitted with Bid, Proposal or Contract No. 2015019
for Agent/Broker for Property and Casualty Insurance RFQ No. 2015019

2. This sworn statement is submitted by: Arthur J. Gallagher Risk Management
Services, Inc.

(Name of entity submitting Statement)

whose business address is:

Agent/Broker for Property and Casualty Insurance.

3. My name is Michael Gillon
(Please print name of individual signing)

and my relationship to the entity named above is employee; Area President of the Orlando Office.

4. I understand that an "affiliate" as defined in Section 105.08, Indian River County Code, means:

The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of the entity.

5. I understand that the relationship with a County Commissioner or County employee that must be disclosed as follows:

Father, mother, son, daughter, brother, sister, uncle, aunt, first cousin, nephew, niece, husband, wife, father-in-law, mother-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, stepfather, stepmother, stepson, stepdaughter, stepbrother, stepsister, half brother, half sister, grandparent, or grandchild.

6. Based on information and belief, the statement, which I have marked below, is true in relation to the entity submitting this sworn statement. [Please indicate which statement applies.]



Neither the entity submitting this sworn statement, nor any officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, have any relationships as defined in section 105.08, Indian River County Code, with any County Commissioner or County employee.



The entity submitting this sworn statement, or one or more of the officers, directors, executives, partners, shareholders, employees, members, or agents, who are active in management of the entity have the following relationships with a County Commissioner or County employee:

Name of Affiliate
or entityName of County Commissioner
or employee

Relationship

N/A

N/A

N/A

Mindy

(Signature)

12-4-14

(Date)

STATE OF FloridaCOUNTY OF Orange

The foregoing instrument was acknowledged before me this 4th day of December, 2014, by
Michael Dillon, who is personally known to me or who has produced
 _____ as identification.

NOTARY PUBLIC

SIGN:

Shaynae M. Valdez-Lanier

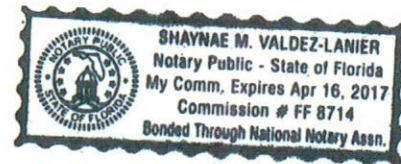
PRINT:

Shaynae M. Valdez-Lanier

Notary Public, State at large

My Commission Expires: April 16, 2017

(Seal)



SECTION V**SUBMITTAL FORMS****PREQUALIFICATION OF AGENT/BROKERS,
SELF-INSURANCE FUNDS AND DIRECT WRITING INSURERS
FOR
PROPERTY AND CASUALTY INSURANCE****THE INDIAN RIVER COUNTY BOARD OF COUNTY COMMISSIONERS****AGENT/BROKER**

Name of Firm:	Arthur J. Gallagher Risk Management Services, Inc.
Address of office from which primary services are to be rendered on Project:	200 S. Orange Avenue Suite 1350 Orlando, FL 32801
Contact:	Michael Gillon & Rozell Schnur
Telephone No.:	407-370-2320
Fax No.:	407-370-3057
E-Mail:	Michael_Gillon@ajg.com & Rozell_Schnur@ajg.com

In the space following, provide a brief description of the firm (national, regional or local; size and structure).

Arthur J. Gallagher & Co. is one of the leading insurance risk management firms in the world. Gallagher was founded in 1927 and is publicly traded on the NYSE under the symbol "AJG." Gallagher has over 87 years experience in the insurance brokerage and risk management industry. We have offices and affiliates in over 140 countries and are responsible for the placement and administration of approximately \$30 billion in written premium.

In the State of Florida, Gallagher opened its first office in the late 1970s. Arthur J. Gallagher & Co. currently employs over 550 employees in Florida, places \$475 Million in premium and maintains five brokerage offices (Tampa, Orlando, Jacksonville, Boca Raton, and Miami).

SF-1

DESIGNATED PROJECT TEAM

Indicate the name, office address, telephone number and fax number of those individuals of your firm who, in accordance with Section III of this RFQ, will be members of the Designated Project Team if your firm is selected as a prequalified agent/broker. Identify the job title for the work that individual will do for the County.

Name/Job Title:

Address:

Michael Gillon
Team Leader

200 S. Orange Avenue, Suite 1350
Orlando, FL 32801
Ph: 407-563-3550
Fax: 407-370-3057
E-mail: Michael_Gillon@ajg.com

Rozell Schnur
Account Executive

200 S. Orange Avenue, Suite 1350
Orlando, FL 32801
Ph: 407-563-3544
Fax: 407-370-3057
E-mail: Rozell_Schnur@ajg.com

Bart Douglas
Claims Advocacy

8333 NW 53rd Street, Suite 600
Miami, FL 33166
Ph: 305-639-3121
Fax: 305-592-4049
E-mail: Bart_Douglas@ajg.com

Jim Smith
Risk Control Advocate

2255 Glades Road, Suite 200E
Boca Raton, FL 33431
Ph: 561-998-6809
Fax: 561-995-6708
E-mail: Jim_Smith@ajg.com

Chris Connelly
Team Resource

200 S. Orange Avenue, Suite 1350
Orlando, FL 32801
Ph: 407-563-3513
Fax: 407-370-3057
E-mail: Chris_Connelly@ajg.com

Name/Job Title:

Address:

Michele Montgomery

Team Resource

200 S. Orange Avenue, Suite 1350

Orlando, FL 32801

Ph: 407-563-3517

Fax: 407-370-3057

E-mail: Michele_Montgomery@ajg.com

PRINCIPAL ACCOUNT EXECUTIVE(S)

Each firm shall assign a specific individual as a Principal Account Executive for design and placement of the County's Program and a specific individual (who can be the same individual) as a Principal Account Executive for the administration of the program after placement. Indicate below the specific individual(s), whom you have identified as a member of your Designated Project Team (on Page SF-2) who will serve as the Principal Account Executive(s):

Michael Gillon

- Design and Placement

Rozell Schnur

- Administration of the Program after Placement

QUALIFICATIONS OF SUBMITTER TO MEET MINIMUM QUALIFICATION REQUIREMENTS**Applicable Only to Agent/Brokers**

Indicate the name and office address of that representative of the firm holding a Florida resident agent license for Property and Casualty coverage:

Qualification Under Florida Law -

Name:

Office Address:

Arthur J. Gallagher Risk Management Services, Inc.

200 S. Orange Avenue, Suite 1350, Orlando, FL 32801

Applicable Only to Direct Writing Insurers and Self-Insurance Funds

Financial Integrity/Stability – Provide your firm's latest Best's Rating and Financial Size Category according to A. M. Best Company. N/A

If your firm is not Best Rated answer or provide the following:

SF-3

- A. For how many years has your firm been a qualified group self- insurance fund in the State of Florida? N/A
- B. What is your firm's surplus according to the last audited financial statement? N/A
- C. Attach to your submittal the last audited financial statement issued by a certified public accountant, dated no earlier than 18 months prior to the due date of the submittals.

Minimum Experience

Provide evidence of your firm's Minimum Experience as defined in the Minimum Qualifications of the Submitter provision in Section III of this RFQ.

- A. All brokers shall be licensed to conduct business in the State of Florida.
Attach the proper license as documentation for all brokers
- B. Demonstrate experience with a Florida property insurance program with a minimum TIV in excess of \$150,000,000 at any time since May 1, 2010.
Indian River County, Pinellas County, Seminole County,
Client Reference: Orange County, St. Johns County, Pasco County, City of Orlando,
City of Clearwater, City of Lakeland
Please complete reference form for this client.
- C. Demonstrate experience placing a casualty insurance program for one Florida government at any time since May 1, 2010.
Indian River County, Pinellas County, Seminole County,
Client Reference: Orange County, Pasco County, City of Clearwater, City of Lakeland
Please complete reference form for this client.

ADDITIONAL QUALIFICATIONS OF SUBMITTER

Reference Form - Make copies of the Reference Form found on Page SF-12 and complete a separate copy for each of the projects which would provide evidence of your firm's Relevant Government Experience or Other Relevant Experience as defined in the Evaluation Criteria provision in Section III of this RFQ.

Staff Qualifications - Make copies of the Staff Resume Form found on Pages SF-10 and SF-11 and complete a separate copy for the Principal Account Executive(s) listed on Page SF-3 of this submittal and each member of the Designated Project Team listed on Page SF-2 of this submittal.

Other Resources and Capabilities - Attach a description of the other resources and capabilities within your firm that would be available to the County, including safety and loss control, claims management, management information and reporting capabilities, and other services. Special emphasis should be placed on safety and loss control.

APPROACH TO REQUIRED SERVICES

Please provide detail regarding your firm's ability to provide the required services as described in Section IV of this RFQ.

Arthur J. Gallagher Risk Management Services, Inc. can fully provide and exceed all services required by the County. An extensive description of the services we offer, including Loss Control emphasis, can be found in our RFQ response answering all of Section IV: Scope of Services' questions in Tab C.

Please provide conceptual submittal regarding management of program and recommended innovations.

Within Tab C, we have included our response to the Approach to Required Services along with our conceptual submittal regarding management of program and recommended innovations. We believe in order to fully understand our conceptual submittal it is good to understand where we have been and the enhancements we have made to your insurance program over the course of years working with you. Please refer to Tab C for our detailed response.

REMUNERATION

Agent/Brokers, Self Insurance Funds and Direct Writing Insurers (collectively referred to as Agent/Brokers in this section of the RFQ) are asked to state the amount and describe how they and any intermediaries expect to be remunerated for placement of the insurance and for their services. Failure to disclose in your submission how remuneration will be charged/received will be considered non-responsive.

The remuneration should be all inclusive of marketing activity and any services to be provided throughout the year with respect to the County's property and casualty insurance program.

If there are any variables or exceptions, explain thoroughly. For example, if any services require a fee instead of a commission, disclose which services, and the fee to be charged.

Full disclosure and transparency is desired for all transactions, including contingency commissions and commissions or other remuneration paid to/earned by intermediaries, including wholesaler remuneration, whether the wholesaler is related to the submitting firm or not. Be specific about arrangements that may involve contingency commissions, overrides based on total book of business, loss ratios, etc.

FEE SUBMITTAL

The following outlines the compensation to be provided to Agent/Broker over the term of this Agreement:

SERVICE	COST: FLAT ANNUAL FEE
Property and Casualty Agent/Broker Insurance Services	\$ 175,000

Costs and expenses associated with travel and expenses incurred by Agent/Broker in the performance of duties performed in the performance of its obligations in this Agreement shall be the sole responsibility of Agent/Broker.

COMPENSATION TO INTERMEDIARIES

Agent/Broker may utilize insurance intermediaries (such as a wholesale insurance broker, managing general agent, managing general underwriter or reinsurance broker) for the placement of the County's insurance. The compensation received by the insurance intermediary for placement is to be no more than the following stated percentage, in addition to above Agent/Broker compensation:

SERVICE	COST: PERCENTAGE OF ANNUAL PREMIUM
Property Insurance Placements: London/Int'l Based Intermediaries	No more than an average of: <u>5</u> %
Property Insurance Placements: U.S. Based Intermediaries	No more than an average of: <u>5</u> %
All Other Insurance Placements	Per full disclosure by Broker and agreement by the County but no more than <u>5</u> %
Ancillary Insurance Placements	Per full disclosure by Broker and agreement by the County but no more than <u>5</u> %

AGREEMENT TO SPECIFIC CONTRACTUAL TERMS

Agent/Broker will also be asked to agree to the following contractual terms with regard to compensation. Agent/Broker is asked to indicate its willingness to agree to such terms and note any exceptions to the stated terms at this time. Note that for the purposes of the excerpts below, Agent/Broker is referred to as "BROKER":

CONTINGENT COMMISSIONS

"Neither BROKER nor any affiliate of BROKER will accept any commissions or consideration, directly or indirectly, from any insurance company, underwriter, or other entity or individual (other than as defined in this Attachment) that is paid or given on account of a certain volume or type of business being placed with any particular carrier, including payments commonly referred to as contingent commissions, if the insurance purchased by the COUNTY with respect to the Scope of Services is considered as part of such volume or type (collectively the "Contingent Commissions"). BROKER shall promptly disclose to the COUNTY all Contingent Commissions. It is the intent of the parties that BROKER never receive, in the aggregate, more than the compensation set forth above from all sources in connection with the performance of the Scope of Services."

CONTINGENT COMMISSIONS (Continued)

We will ☒ /will not ☐ agree to the above language if selected. If your answer is that you "will not" agree, please note reasons for exception to above language in the space provided below:

N/A

DISCLOSURE/TRANSPARENCY

"Any and all sources of compensation, whether direct or indirect, including but not limited to fees, commissions and return premiums, received by BROKER and any affiliated and unaffiliated wholesaler/intermediary as it relates to this Agreement will be fully disclosed to the COUNTY in the proposal of insurance for each line of coverage. In the event an unaffiliated wholesaler/intermediary is unwilling to disclose their compensation, BROKER will note the exception and discuss alternatives with the COUNTY and only continue to utilize said wholesaler/intermediary with the COUNTY's prior knowledge and approval. All compensation arrangements are to be disclosed annually by line coverage in each proposal in the assurance of voluntary disclosure form which will be provided to the COUNTY prior to any placement of insurance."

We will ☒ /will not ☐ agree to the above language if selected. If your answer is that you "will not" agree, please note reasons for exception to above language in the space provided below:

N/A

MISCELLANEOUS COMPENSATION TERMS

"Premiums, as used in this agreement, does not include taxes, loss funds, inspection fees, assessments or other similar fees.

Where applicable, insurance coverage placements which BROKER makes on COUNTY's behalf, may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees, to the Internal Revenue Service (federal), various state(s) departments of revenue, state regulators, boards or associations. In such cases, COUNTY is responsible for the payment of such taxes and/or fees, which will be identified separately by BROKER on invoices covering these placements.

Costs and expenses associated with travel and expenses incurred by BROKER in the performance of duties performed in the performance of its obligations in this Agreement shall be the sole responsibility of BROKER."

MISCELLANEOUS COMPENSATION TERMS (Continued)

SF-8

We will ☒/will not ☐ agree to the above language if selected. If your answer is that you "will not" agree, please note reasons for exception to above language in the space provided below:

N/A

SF-9

DEVIATIONS FROM RFQ PROVISIONS

Indicate whether your submittal will or will not comply with the RFQ with respect to the provision listed below. The absence of any notation will be presumed to indicate full compliance.

Section	RFQ Provisions	Will	Will Not
I	Indemnification	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Public Access	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Public Entity Crimes	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Regulations	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Applicable Law and Venue	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Conflict of Interest	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Awards	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Termination by the County	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Compliance with Laws and Regulations	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Submittal Withdrawal	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Insurance Requirements	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Intellectual Property Rights	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Sub-Contracts	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Indulgence	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Sample Contract	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Conflict with Specimen Contracts	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Contract Variances and Exceptions	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Errors	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Advertising	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Disputes	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Signed Submittal Considered an Offer	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Compliance with Sample Contract	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Sub-Contracts	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Assignment of Contract and/or Payment	<input checked="" type="checkbox"/>	<input type="checkbox"/>
I	Joint Submittal	<input checked="" type="checkbox"/>	<input type="checkbox"/>
IV	Scope of Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SF-6	Remuneration	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SF-7	Agreement to Specific Contract Terms	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SF-16	Warranty	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Exhibit A	Sworn Statement on Disclosure of Relationships	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Exhibit B	Sample Contract	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Comments/Deviations:

If your submittal does not fully comply with the requirements or provisions described in the RFQ, explain fully in the space following (attach additional pages if necessary), the extent of non-compliance and the alternative provision proposed. Please identify your comments by referring to the specific RFQ Provision.

Regarding the Insurance Requirements, please note the following:

- **Indemnification as found on page I-4** – Is it possible to have the indemnification limited to losses, damages, expenses as a result of our negligence, or, any wrongful acts solely in rendering or failing to render professional services?
- **General Liability** – The Additional Insured status will be evidenced by a COI and not a separate endorsement.
- **Auto Liability** – Our limits are “each accident or loss.”
- **Professional Liability Insurance** – Our policy is written on a claims-made basis with a \$5M retention for ‘each wrongful act’. Our corporate position is that coverage will be maintained continuously on one year basis or an Extended Reporting Period endorsement will be purchased.
- **Notice of Cancellation** – as with COI’s issued on the County’s behalf, the “Endeavor to Mail” 30 days written notice to certificate holders has been deleted. We will agree that a cancelled or non-renewed policy will be replaced with no coverage gap and a current COI will be provided to you.

We hope you are agreeable to these minor changes, but if not, we would like to discuss this further with you. Thank you!

INSURANCE MARKET PREFERENCES

Agent/Brokers, Self Insurance Funds or Direct Writing Insurers must identify, in order of preference, those insurance markets they would like to be assigned, for each line of coverage, if prequalified as a result of this RFQ. Although the numbering sequence is limited, additional insurers may be listed.

Please reference our additional pages for more Commercial Property Markets (AMRISC # 1.1 - 1.9; Commercial Property # 10 - 14)

Please reference our additional pages for more Watercraft Hull/Protection and Indemnity Markets (# 6).

#	Insurer Name	Insurer Group or Fleet Name	A.M. Best Number
COMMERCIAL PROPERTY INCLUDING BUSINESS INTERRUPTION (Preferred Primary Markets Should Be Ranked First)			
1.	AMRISC	Please see additional pages for AMRISC	
2.	Lexington Insurance Company	American International Group, Inc	A XV
3.	Lloyd's of London	Lloyd's & Companies	A XV
4.	Landmark American Insurance Company	Alleghany Corporation	A+ XIV
5.	Westchester Surplus Lines Insurance Company	ACE Limited	A++ XV
6.	Ironshore Specialty Insurance Company	Ironshore Inc.	A XIV
7.	Liberty Surplus Insurance Corporation	Liberty Mutual Holding Company Inc.	A XV
8.	Essex Insurance Company	Markel Corporation	A XIV
9.	Arch Specialty Insurance Company	Arch Capital Group Ltd.	A+ IX
INLAND MARINE			
1.	Alterra America Insurance Company	Markel Corporation	A XIV
2.	Allianz Global Risks US Insurance Company	Allianz SE	A XV
3.	Colony Insurance Company	Argo Group International Holdings, Ltd.	A XII
4.	Allied World Assurance Company	Allied World Assurance Company Holdings AG	A XV
5.	Starr Indemnity	Starr International Company, Inc.	A XIV
WATERCRAFT HULL/PROTECTION AND INDEMNITY			
1.	Great American Ins Company of New York	Great American Insurance Group, Inc.	A+ XIII
2.	Travelers	Travelers Companies	A++ XV
3.	Liberty Insurance Corporation	Liberty Mutual Holding Company, Inc.	A XV
4.	XL Specialty Insurance Company	XL Group	A XV
5.	AGCS Marine Insurance Company	Allianz SE	A XV
CRIME			
1.	Travelers Casualty and Surety Company of America	Travelers Companies, Inc.	A++ XV
2.	The Hanover Insurance Company	The Hanover Insurance Group, Inc.	A XIV
3.	Great American Insurance Company	American Financial Group	A+ XIII
4.	Fidelity and Deposit Company of Maryland	Zurich Insurance Group Ltd	A+ XV
5.	National Union Fire Insurance Company of Pittsburgh, Pa.	American International Group, Inc	A XV
CYBER			
1.	AIG Specialty Insurance Company	American International Group, Inc	A XV
2.	Illinois Union Insurance Company	ACE Limited	A++ XV
3.	Lloyd's Syndicate 2623 (Beazley Furlonge Limited)	Beazley plc	A XV

Please reference
our additional
pages for more
Excess General
Liability, Excess
Automobile
Liability, and
Excess Public
Officials Liability
& Employment
Liabilities (# 6 - 7)

#	Insurer Name	Insurer Group or Fleet Name	A.M. Best Number
4.	N/A	N/A	N/A
EXCESS GENERAL LIABILITY			
1.	Lloyd's of London (Brit)	Certain Underwriters at Lloyd's, London	A XV
2.	Colony Insurance Company	Argo Group International Holdings, Ltd.	A XII
3.	The Princeton Excess & Surplus Lines Insurance Company	Munich Reinsurance Company	A+ XV
4.	Argonaut Insurance Company	Argo Group International Holdings, Ltd.	A XII
5.	ACE American Insurance Company	ACE Ltd.	A++ XV
EMT LIABILITY			
1.	Lloyd's of London – Brit Syndicate	Certain Underwriters at Lloyd's, London	A XV
2.	Lloyd's of London Syndicate (Beazley Furlong Ltd.)	Beazley plc	A XV
3.	Allied World Assurance Company (U.S.) Inc.	Allied World Assurance Co. Holdings AG	A XV
4.	Ironshore Specialty Insurance Company	Ironshore Inc.	A XIV
5.	Landmark American Insurance Company	Alleghany Corporation	A+ XIV
EXCESS AUTOMOBILE LIABILITY			
1.	Lloyd's of London – Brit Syndicate	Certain Underwriters at Lloyd's, London	A XV
2.	Colony Insurance Company	Argo Group International Holdings, Ltd.	A XII
3.	The Princeton Excess & Surplus Lines Insurance Company	Munich Reinsurance Company	A+ XV
4.	Argonaut Insurance Company	Argo Group International Holdings, Ltd.	A XII
5.	ACE American Insurance Company	ACE Ltd.	A++ XV
AUTOMOBILE PHYSICAL DAMAGE			
1.	Alterra America Insurance Company	Markel Corporation	A XIV
2.	Allianz Global Corporate & Specialty SE	Allianz SE	A+ XV
3.	Colony Insurance Company	Argo Group International Holdings, Ltd.	A XII
4.	Allied World Assurance Company (U.S.) Inc.	Allied World Assurance Co. Holdings AG	A XV
5.	Starr Indemnity	Starr International Co., Inc.	A XIV
EXCESS PUBLIC OFFICIALS LIABILITY & EMPLOYMENT LIABILITIES			
1.	Lloyd's of London – Brit Syndicate	Certain Underwriters at Lloyd's, London	A XV
2.	Colony Insurance Company	Argo Group International Holdings, Ltd.	A XII
3.	The Princeton Excess & Surplus Lines Insurance Company	Munich Reinsurance Company	A+ XV
4.	Argonaut Insurance Company	Argo Group International Holdings, Ltd.	A XII
5.	ACE American Insurance Company	ACE Ltd.	A++ XV
EXCESS WORKERS' COMPENSATION			
1.	Safety National Casualty Corporation	Tokio Marine Holdings, Inc.	A+ XIII
2.	Colony Insurance Company	Argo Group International Holdings, Ltd.	A XII
3.	Arch Insurance Company	Arch Capital Group Ltd.	A+ XV
4.	New York Marine And General Insurance Company	ProSight Global Holdings Limited	A IX
5.			

Insurance Market Preferences *CONTINUED*

#	Insurer Name	Insurer Group of Fleet Name	A.M. Best Number
COMMERCIAL PROPERTY INCLUDING BUSINESS INTERRUPTION <i>AMRISC CONTINUED</i>			
1.1	Certain Underwriters at Lloyds	Lloyd's of London	A XV
1.2	Indian Harbor Insurance Company	XL Group plc	A XV
1.3	QBE Specialty Insurance Company	QBE Insurance Group Limited	A XIV
1.4	Steadfast Insurance Company	Zurich Insurance Group Ltd	A+ XV
1.5	General Security Indemnity Company of Arizona	SCOR SE	A XV
1.6	United Specialty Insurance Company	State National Companies, Inc.	A VII
1.7	Lexington Insurance Company	American International Group, Inc.	A XV
1.8	Princeton Excess and Surplus Lines Insurance Company	Munich Reinsurance Company	A+ XV
1.9	International Insurance Company of Hannover	HDI V.a.G.	A+ XV

#	Insurer Name	Insurer Group of Fleet Name	A.M. Best Number
COMMERCIAL PROPERTY INCLUDING BUSINESS INTERRUPTION <i>CONTINUED</i>			
10.	AXIS Surplus Insurance Company	AXIS Capital Holdings Limited	A+ XV
11.	Westport Insurance Corporation	Westport Insurance Corporation	A+ XV
12.	Scottsdale Insurance Company	Nationwide Mutual Insurance Company	A+XV
13.	Partner Reinsurance Company Ltd.	PartnerRe Ltd.	A+XV
	CV Starr Program	(# 14-16 below)	
14.	Starr Surplus Lines Insurance Company	Starr International Company	A XV
15.	Chubb Custom Insurance Company	Chubb Corporation	A++ XV
16.	General Security Indemnity Company of Arizona	SCOR SE	A XV

Insurance Market Preferences *CONTINUED*

#	Insurer Name	Insurer Group of Fleet Name	A.M. Best Number
WATERCRAFT HULL/PROTECTION AND INDEMNITY <i>CONTINUED</i>			
6.	Atlantic Specialty	White Mountains Insurance Group	A XI

#	Insurer Name	Insurer Group of Fleet Name	A.M. Best Number
EXCESS GENERAL LIABILITY <i>CONTINUED</i>			
6.	Lexington Insurance Company	American International Group, Inc.	A XV
7.	Genesis Insurance Company	Berkshire Hathaway Inc.	A++ XV

#	Insurer Name	Insurer Group of Fleet Name	A.M. Best Number
EXCESS AUTOMOBILE LIABILITY <i>CONTINUED</i>			
6.	Lexington Insurance Company	American International Group, Inc.	A XV
7.	Genesis Insurance Company	Berkshire Hathaway Inc.	A++ XV

#	Insurer Name	Insurer Group of Fleet Name	A.M. Best Number
EXCESS PUBLIC OFFICIALS LIABILITY & EMPLOYMENT LIABILITIES <i>CONTINUED</i>			
6.	Lexington Insurance Company	American International Group, Inc.	A XV
7.	Genesis Insurance Company	Berkshire Hathaway Inc.	A++ XV

WARRANTY

The undersigned, by the undersigned signature affixed hereon, warrants that:

- A. The undersigned is an authorized representative of the firm, and has submitted the answers and data on behalf of the firm;
- B. This submittal is offered in full compliance with the minimum qualifications of Submitter set forth in Section III of this RFQ;
- C. The firm authorizes the County, its staff and consultants to contact any of the references provided in this submittal and specifically authorizes such references to release either orally or in writing any appropriate data with respect to the firm offering this submittal;
- D. The undersigned had carefully reviewed all of the answers and data provided in this submittal on behalf of the firm, and, after specific inquiry, believes all of the answers and data to be true and correct;
- E. The undersigned acknowledges receipt of the following addenda [indicate addenda numbers or, if applicable, none] #1 (11/24/2014)



Signature of Authorized Representative

Michael Gillon

Name of Authorized Representative

Area President

Title of Authorized Representative

Arthur J. Gallagher Risk Management Services, Inc.

Typed Name of Firm

12-4-2014

Date

Addendum #1

Question 4: Please advise the current Property deductibles including Windstorm and Flood.

Answer 4: The County's current property deductibles are: \$250,000 Per Occurrence except:

Windstorm or Hail: \$250,000 Per Occurrence except 5% of Total Insured Values (as listed on the latest schedule on file with the company) at each location involved in the loss or damage arising out of a Hurricane (including but not limited to all Flood, wind, wind gusts, storm surges, tornados, cyclones hail or rain), subject to a minimum of \$250,000 Per Occurrence.

Flood: \$250,000 Per Occurrence except: Earth Movement: \$100,000 Per Occurrence except 5% of Total Insured Values at each location involved in the loss or damage, subject to a minimum of \$1,000,000 as respects Locations wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100-year flooding as defined by the Federal Emergency Management Agency (FEMA). Coverage is excluded for locations within flood zones which have a prefix of V.

Time Element: 24 Hour Waiting Period, subject to a minimum of \$250,000 Per Occurrence.

Installation: \$10,000 Per Occurrence

Terrorism: \$100,000 Each Occurrence

Question 5: Please advise the current annual broker fee paid to Arthur J. Gallagher.

Answer 5: \$175,000

****This Addendum must be acknowledged by return of this form with your submittal****


All bids must be received in the Purchasing Division office located at 1800 27th Street, Vero Beach, FL 32960 prior to the Date and Time shown above. Late bids will be returned unopened.

Company Name Arthur J. Gallagher Risk Management Services, Inc.

Name: Michael Gillon

(Type / Printed)

Title: Area President

Authorized Signature: 

Date: 12/4/2014

Telephone: 407-370-2320

Fax: 407-370-3057

	Previous Coverage Period				Current Coverage Period				
	Start Date :	10/1/2016	End Date :	9/30/2017	Start Date :	10/1/2017	End Date :	9/30/2018	
Select	Class code	Payroll	Rate%	Premium	Class code	Payroll	Rate%	Premium	Deviation
Edit	5509	\$3,785,254.00	10.28	\$389,124.00	5509	\$3,849,218.00	11.76	\$452,668.00	2.00 %
Edit	7403	\$80,685.00	5.86	\$4,728.00	7403	\$78,639.00	6.72	\$5,285.00	-3.00 %
Edit	7422	\$273,059.00	2.52	\$6,881.00	7422	\$296,527.00	2.90	\$8,599.00	9.00 %
Edit	7520	\$4,373,565.00	4.39	\$192,000.00	7520	\$4,188,897.00	5.04	\$211,120.00	-4.00 %
Edit	7590	\$42,003.00	6.05	\$2,541.00	7590	\$43,233.00	6.93	\$2,996.00	3.00 %
Edit	7704	\$16,129,920.00	5.44	\$877,468.00	7704	\$16,355,620.00	6.22	\$1,017,320.00	1.00 %
Edit	7720	\$18,066,869.00	4.15	\$749,775.00	7720	\$18,527,013.00	4.75	\$880,033.00	3.00 %
Edit	8380	\$749,100.00	3.57	\$26,743.00	8380	\$664,448.00	4.09	\$27,176.00	-11.00 %
Edit	8742	\$22,703.00	0.45	\$102.00	8742	\$16,485.00	0.51	\$84.00	-27.00 %
Edit	8810	\$26,488,019.00	0.23	\$60,922.00	8810	\$27,534,196.00	0.26	\$71,589.00	4.00 %
Edit	8820	\$528,031.00	0.19	\$1,003.00	8820	\$524,301.00	0.22	\$1,153.00	-1.00 %
Edit	8831	\$203,530.00	2.04	\$4,152.00	8831	\$187,958.00	2.33	\$4,379.00	-8.00 %
Edit	9015	\$106,326.00	4.83	\$5,136.00	9015	\$106,224.00	5.53	\$5,874.00	0.00 %
Edit	9060	\$466,615.00	2.22	\$10,359.00	9060	\$446,794.00	2.54	\$11,349.00	-4.00 %

Edit	9102	\$1,860,412.00	4.50	\$83,719.00	9102	\$1,887,819.00	5.16	\$97,411.00	1.00 %
Edit	9410	\$3,040,262.00	2.29	\$69,622.00	9410	\$3,232,796.00	2.63	\$85,023.00	6.00 %
Total		\$76,216,353.00	\$2,484,275.00		Total	\$77,940,168.00	\$2,882,059.00		

WORKER COMP REPORT for STATE
FY 17-18 - 10/01/17 TO 09/30/18

Manual Class:	Worker Comp. Wages						2018 TOTAL PAYROLL	2017 LAST YEAR'S PAYROLL	% CHANGE
	BCC W/C WAGES	CLERK W/C WAGES	SHERIFF W/C WAGES	TAX COLL. W/C WAGES	PROP. APPR. W/C WAGES	SUPV. ELECS. W/C WAGES			
5509	\$3,849,217.74						\$3,849,217.74	3,785,254.29	1.69%
7520	\$4,188,896.86						\$4,188,896.86	4,373,565.22	-4.22%
7590	\$43,233.14						\$43,233.14	42,002.68	2.93%
7704	\$16,355,620.21						\$16,355,620.21	16,129,920.36	1.40%
7720			\$18,527,013.11				\$18,527,013.11	18,066,868.88	2.55%
8380	\$340,454.67		\$323,993.73				\$664,448.40	749,100.41	-11.30%
8742		\$16,485.16					\$16,485.16	22,702.74	-27.39%
8810	\$12,663,872.20	\$3,478,837.90	\$6,578,489.40	\$2,031,947.93	\$2,220,276.85	\$560,771.92	\$27,534,196.20	26,488,019.21	3.95%
8820	\$524,300.71						\$524,300.71	528,031.17	-0.71%
8831	\$187,958.09						\$187,958.09	203,530.41	-7.65%
9015	\$106,224.48						\$106,224.48	106,325.81	-0.10%
9060	\$446,794.30						\$446,794.30	466,614.65	-4.25%
9102	\$1,887,818.85						\$1,887,818.85	1,860,411.65	1.47%
9410	\$2,696,789.32				\$536,006.44		\$3,232,795.76	3,040,262.18	6.33%
7422			\$296,526.72				\$296,526.72	273,058.82	8.59%
7403			\$78,638.80				\$78,638.80	80,685.30	-2.54%
Totals:	\$43,291,180.57	\$3,495,323.06	\$25,804,661.76	\$2,031,947.93	\$2,756,283.29	\$560,771.92	\$77,940,168.53	\$76,216,353.78	2.26%
	=====	=====	=====	=====	=====	=====	=====	=====	=====

WORKER COMP REPORT - FINAL

FY 17-18 - 10/01/17 TO 09/30/18

Premium

Manual Class:	Wages	Rate	Multiplier	Premium	
5509	\$3,849,218	11.76	0.67	303,288	452,668
7403	\$78,639	6.72	0.67	3,541	5,285
7422	\$296,527	2.90	0.67	5,762	8,599
7520	\$4,188,897	5.04	0.67	141,451	211,120
7590	\$43,233	6.93	0.67	2,007	2,996
7704	\$16,355,620	6.22	0.67	681,604	1,017,320
7720	\$18,527,013	4.75	0.67	589,622	880,033
8380	\$664,448	4.09	0.67	18,208	27,176
8742	\$16,485	0.51	0.67	56	84
8810	\$27,534,196	0.26	0.67	47,965	71,589
8820	\$524,301	0.22	0.67	773	1,153
8831	\$187,958	2.33	0.67	2,934	4,379
9015	\$106,224	5.53	0.67	3,936	5,874
9060	\$446,794	2.54	0.67	7,604	11,349
9102	\$1,887,819	5.16	0.67	65,266	97,411
9410	\$3,232,796	2.63	0.67	56,965	85,023
Totals:	\$77,940,168.53	3,3		1,930,980	