

MONROE COUNTY SCHOOL DISTRICT

REQUEST FOR PROPOSAL #2022024

PROPERTY & CASUALTY INSURANCE BROKERAGE SERVICES



PRESENTED BY ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, INC.

GALLAGHER SOUTH FLORIDA

9155 S. DADELAND BLVD, SUITE 1112 | MIAMI, FL 33156

JORI VAN DER VOORT, ARM | AREA SENIOR VICE PRESIDENT

ILENE ABELLA, CPCU, ARM-P, AAI | AREA SENIOR VICE PRESIDENT

KATHY HILL, CIC | CLIENT SERVICE MANAGER SENIOR

PROPOSAL DUE DATE:

NOVEMBER 2, 2022 – 9:00AM



Gallagher

Insurance | Risk Management | Consulting

LETTER OF TRANSMITTAL

On behalf of our Arthur J. Gallagher Risk Management Services, Inc. (“Gallagher”) service team, we thank you for the opportunity to present our response to Monroe County School District RFP #2022024: Property & Casualty Insurance Brokerage Services.

As the current broker for Monroe Schools, we are pleased to have this opportunity to once again demonstrate to the District why we have partnered together for the past 25+ years. We acknowledge and accept all of the Scope of Services requested and understand the risk management issues facing the District. Your Gallagher Team stands ready to continue to provide risk management services and consultation above and beyond the required Scope of Services.

We hope this RFP response will help to not only demonstrate why our firm is best qualified to continue to represent MCSD, but also to show how our partnership continues to further your goals. We have provided our key takeaways and differentiators below.

Gallagher’s Key Differentiators:

We take a “fresh set of eyes” approach – We do not believe in a “one size fits all – cookie cutter” approach. Our risk management products and services are superior and will continue to meet the District’s changing needs while striving to maintain the highest professional excellence.

- ❖ **Each year, by focusing on any changes to MCSD’s objectives, risk tolerance, exposures, losses and the existing state of the market; we work hand in hand with the District to design a program that will maximize your risk transfer options within your predetermined budgetary constraints.**

We know Monroe Schools and the Florida Keys – Gallagher has been dedicated to serving Monroe County School District since 1994. The cornerstone of Gallagher’s long term relationship with the School District has been our commitment to being responsive and providing meaningful advice to the Risk Management Department. Furthermore, Gallagher has more experience placing insurance coverages for Educational and Public Sector clients in Monroe County than any other broker.

- ❖ **There is no other Monroe County School District. Your geographic location makes your exposure to risk unique from that of your peers. From property coverage to workers compensation and liability claims handling, Gallagher understands the complexities of your risk. MCSD should have a broker that can not only benchmark them against their peers, but also understand their uniqueness and challenges.**

We are in the business of education – Gallagher is the #1 broker for public K-12 Districts in Florida and the U.S. We consider ourselves to be in the business of education, specializing in Risk Management. We aim to be an extension of the District’s Risk Management Team.

- ❖ **Our team has knowledge of key issues confronting public school districts along with in-depth benchmarking to evaluate how MCSD’s programs perform compared to its peers – this helps the District identify opportunities to strengthen current practices. We are on the front lines when it comes to public sector risk management – as new legislation or developments like the recent FEMA O&M guidance and Insurance Commissioner Certification arise, our team is immediately able to assist your risk management department.**

We have an unmatched investment in our Florida public sector team – Gallagher spends over \$30M annually in Florida to support our public sector clients, including client teams, claims, loss control and technical capabilities. Our Florida public sector team has 40 dedicated insurance and risk management professionals with 1,000+ years of combined experience. As part of our investment, we have former risk managers on staff, including Scott Clark, Former Asst. Superintendent of Risk & Benefits at Miami-Dade Schools. Through the years, we have created a large selection of tailored risk control services focused entirely on K-12 risk management needs.

- ❖ **We enhance our level of support to Monroe Schools through the level of knowledge and experience of claims advocates and risk control consultants. MCSD can learn from the successes (and challenges) of our experience with other Districts as it looks to implement various claims and risk control activities across the District.**

We invest in our clients.

Included in Gallagher’s value-added services are appraisal services. This is a \$31,500 value to the District.

We provide the hands-on touch of a small broker, backed by the resources of a large international firm – our team is comprised of a tight-knit group of 40 professionals dedicated to the public sector in Florida. We function as a small family within the greater presence of Gallagher’s national and international resources. Each member of your Service Team has a low client load to ensure Monroe Schools receives high-touch service.

- ❖ **This provides Monroe Schools the touch and benefits of a small broker, while still providing the market clout and leverage needed to negotiate favorable results in the global markets. Our hands-on approach ensures that MCSD received attentive customer service to reduce your administrative burden in servicing the insurance programs. Our very low staff turnover further ensures that MCSD’s account team remains consistent over time.**

We enhance our global market reach via a personal touch - We believe in local program design, marketing, placement and advice, not distant insurance marketing “hubs”. Our market presence is supported by a deep investment in building relationships between our clients and their carrier panels. **These partnerships have minimized the impact of property market challenges faced by the broader market, most recently with market changes from 2018-22.** We ensure each year all forms of potential support for our clients’ programs are methodically accessed and discussed with risk managers to determine the most cost effective and stable program.

- ❖ **MCSD will always be put in the best possible light to insurance underwriters as the team negotiating your insurance is the team you deal with day-to-day.**

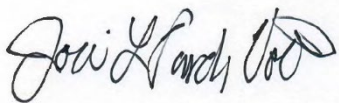
We do things the Gallagher Way – Our entire team is committed to serving the District’s best interests and the best interests of each and every Gallagher client. We think of it as more than just placing insurance; it’s about providing our clients with risk management and consulting services that go above and beyond simply providing contractually agreed upon services.

We appreciate the opportunity to present the unique capabilities of our team to Monroe County School District. Should the evaluation committee have any questions or need further clarification, please don’t hesitate to contact us.

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

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

Respectfully submitted,



Jori L. Van der Voort, ARM
Area Senior Vice President
Jori_Van_der_Voort@ajg.com
(305) 639-3116



Ilene D. Abella, CPCU, ARM-P, AAI
Area Senior Vice President
Ilene_Abella@ajg.com
(305) 639-3106

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

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TAB 1 – INTRODUCTION



In this section, provide a brief description of the agency/company, its services, and its overall qualifications. Information provided in this section should include, but not be limited to: number of years providing similar services, number of employees, and approximate number of clients. For national or multi-office locations, provide information on both a firm-wide as well as the office from which the account will be serviced.

Brief Description of Gallagher:

Arthur J. Gallagher & Co. is 4th largest insurance risk management firm in the world. Gallagher was founded in 1927 and is publicly traded on the NYSE under the symbol "AJG." Gallagher has over 90 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. Gallagher was one of the first brokers to transition from simply brokering insurance to providing true risk management services by identifying exposures, then developing and implementing ways to reduce those risks.

Today, Gallagher companies plan and administer a full array of insurance, risk management, self-insurance, claims management, and employee benefit products and services. Gallagher has 28+ industry practice groups. To support these practice groups, we have developed coverage specialties that include, Surety, Property, General Liability, Employee Benefits, Executive Lines, Workers' Compensation, Cyber Liability, Fine Arts, Aviation, Foreign Liability, Marine, and Owner- and Contractor-Controlled Insurance Programs, among others.

Much of our company's growth and success can be attributed to our innovation of new risk financing strategies and alternatives for our Public Entity clients. In the early 1970's, Gallagher designed the first integrated, multi-line "protected self-insurance" program (a single policy providing both specific and aggregate protection). This division has grown to become **the largest Public Entity broker in the U.S.**, placing over \$1.5B of Public Sector insurance premiums each year with the key Public Sector insurance companies and underwriters.

GLOBAL REACH

1927

Founding year

\$6.9.B+

Total Adjusted Brokerage & Risk Management Revenues (2021)

39,000+

Employees worldwide

850+

Offices in 68 countries

95

Years providing Brokerage Services

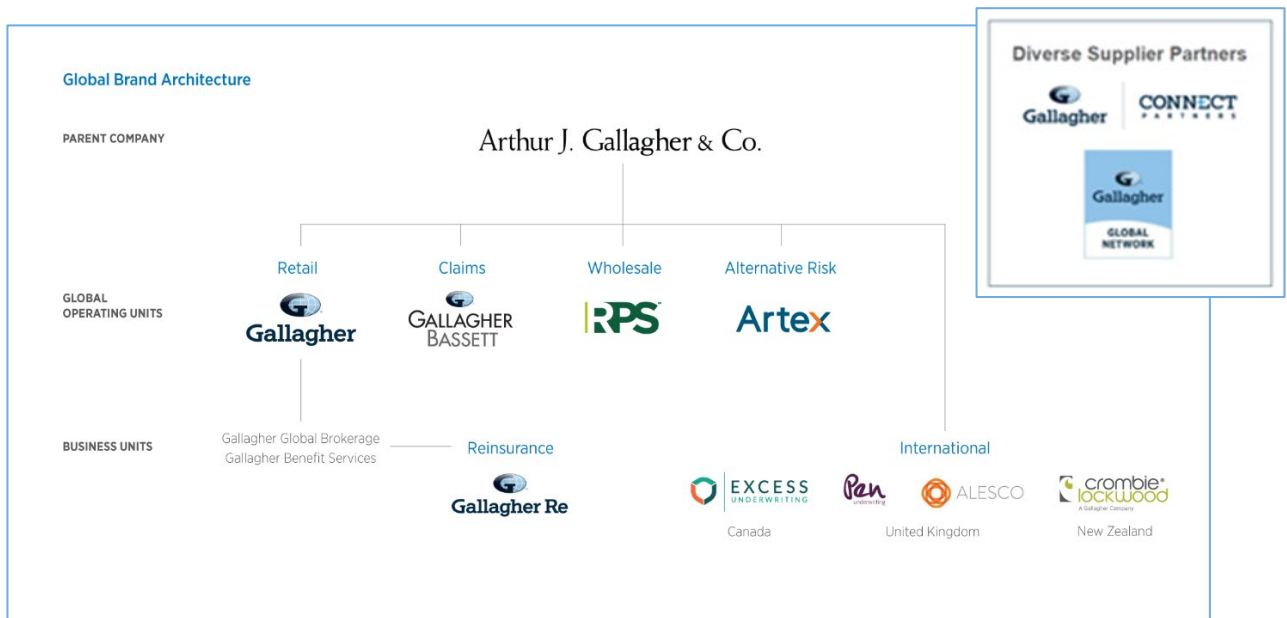
150+

Countries served

1.5M+

Clients Globally

Gallagher Family of Companies:



Gallagher South Florida:

Monroe Schools is serviced out of the Gallagher – South Florida branch. Arthur J. Gallagher - Florida was originally established in Miami in 1977. Gallagher – South Florida remains our largest branch in Florida with 120 employees located in South Florida. Our branch writes approximately \$270 million in premium including \$159 million in premium for our Public Sector Clients. We write over 125 Public Sector Clients out of our South Florida branch. The South Florida Public Sector Team has over 325 years of combined insurance and risk management experience and is one of the largest offices in Gallagher for Public Sector business.

Our Gallagher team offers a host of services that are always custom-fit to help mitigate your risks while minimizing costs. Our solutions include:

- Insurance brokerage
- Risk management consulting
- Risk management & loss control
- Loss control services
- Cyber bullying training & coverage
- Violent Malicious Acts coverage
- Disaster Management services
- Insurance pools
- Alternative risk financing
- Enterprise risk management
- Tools & technology support
- Claim advocacy & management
- Student accident & travel coverage
- Wind Modeling
- FEMA Expertise
- Contract Review
- Actuarial Services

In some respects, the needs and requirements of various public entities might be similar. Yet how they're structured, how they function and their risk exposures may vary significantly. That's why you can't take an off-the-shelf solution and expect it to perform adequately relative to these issues. In fact, due to changes in client exposures, risk appetite, and the market, a risk management program may change from one year to the next. That's why we approach each renewal, for each client with a **"fresh set of eyes"**.

Gallagher offers innovative public sector risk management solutions, services, tools and consulting support. As you know, that's just the foundation. Our team offers everything from insurance brokerage to enterprise risk management.

We pride ourselves on delivering both superior customer service and creative insurance programs to best utilize our clients' limited resources. Budgetary pressure will continue to constrain public revenues for the foreseeable future – Gallagher has the experience, stability and knowledge to ensure Monroe County School District is best utilizing its resources through a combination of insurance, self-insurance, contractual risk transfer, claims management and loss control techniques.

1977

First office opened in Miami, Florida

50+

Years providing Brokerage Services for the Public Sector in Florida

120

South Florida GGB Employees

300

Florida GGB Employees

\$270 M+

South Florida Premium

600+

South Florida Clients

2,000+

Florida Clients

LOCAL PRESENCE

TAB 2 - STAFFING



a. Identify the proposed account executive and any other staff who will provide regular services to the District in providing the insurance broker/agent services described herein. For each person identified, include information indicating the length of time with the agency/company, length of service in insurance or risk management, approximate number of clients served, and any professional/associate designations.



JORI VAN DER VOORT

Role: Account Executive
Years at Gallagher: 29
Insurance Experience: 29
Clients Served: 10
Professional Designations: ARM



ILENE D. ABELLA

Role: Account Executive
Years at Gallagher: 29
Insurance Experience: 31
Clients Served: 11
Professional Designations: CPCU, ARM-P, AAI



KATHY HILL

Role: Account Manager
Years at Gallagher: 21
Insurance Experience: 40
Clients Served: 7
Professional Designations: CIC



TARA MORRONE

Role: Flood Specialist
Years at Gallagher: 16
Insurance Experience: 28
Clients Served: 6
Professional Designations: CISR



AGNES POLOM

Role: Client Service Supervisor
Years at Gallagher: 10
Insurance Experience: 21
Clients Served: 10
Professional Designations: CPCU, AAI



TONY ABELLA, JR.

Role: Resource
Years at Gallagher: 34
Insurance Experience: 34
Clients Served: 9
Professional Designations: CPCU, ARM, ARe, MSIM



JIM SMITH

Role: Loss Control Consultant

Years at Gallagher: 23

Loss Control Experience: 41

Clients Served: N/A

Professional Designations: MS, CSP



GARY LOPEZ

Role: Loss Control Consultant

Years at Gallagher: 13

Loss Control Experience: 40

Clients Served: N/A

Professional Designations: MS, CSP, FASSP, DSSA



SCOTT CLARK

Role: Lead Claims Consultant

Years at Gallagher: 7

Insurance Experience: 43

Clients Served: N/A

Professional Designations: AAI



ZEB HOLT

Role: Executive Resource

Years at Gallagher: 19

Insurance Experience: 19

Clients Served: N/A

Professional Designations: CIC, CLCS, CLP



DOROTHY GJERDRUM

Role: Risk Management Consulting

Years at Gallagher: 24

Insurance Experience: 34

Clients Served: N/A

Professional Designations: ARM-P, CIRM



JOHN FARLEY

Role: Cyber Resource

Years at Gallagher: 4

Insurance Experience: 30

Clients Served: N/A

Professional Designations: CIPP/US, AIC

b. Include a narrative description of each key member of the team’s proposed role, their office location(s) and resumes of all key team members. Assign a team leader with an ARM or CPCU designation. Include a narrative description of the team leaders proposed role, his/her office location and resume. For each key member of the team and for the team leader, provide details regarding property insurance placement experience including innovative solutions provided and indicate current client loads. Any contract awarded shall allow the District to request the removal of the designated staff member and replacement with personnel reasonably acceptable to the District.

Gallagher – South Florida has one of the most highly qualified, best regarded teams in the industry. Most of our public entity professional staff holding a Chartered Property & Casualty Underwriter (CPCU) designation and/or an Associate in Risk Management (ARM) designation. Our team focuses on large Public Entity and Non-Profit insurance programs providing us exposure to the broad array of needs of this unique market segment. Our team simply is the best in the field.

We clearly recognize the disruption that changes in personnel may have on the effective functioning of a program, and as such, we have spent years building a highly motivated, loyal team that has enjoyed the greatest stability in the market. Our two team leaders have each been with Gallagher 29 years.

This type of stability is unparalleled by any of our competitors and is part of the reason many of our clients have chosen Gallagher continuously as their broker for twenty, thirty and some over forty years.

We have seen many of our competitors gravitate towards a business model similar to the original airline model of a “hub and spoke” where key service elements are centralized on a national or regional basis, or outsourced altogether. While this model has certainly served these organizations well in streamlining their costs and improving their profit margins, we believe that the clients get lost in this model.

Thanks to our specialization in large accounts, and our relatively small client loads, we are able to maintain the program marketing function and interaction and negotiations with underwriters in the hands of your local service team. This team possesses the greatest knowledge about the District’s program and can best convey the relative attractiveness of your program to underwriters. The only drawback to this approach is the time commitment that it places on the service team.





**JORI VAN DER VOORT, AAI | AREA SENIOR VICE PRESIDENT
PRINCIPAL, GALLAGHER PUBLIC SECTOR
GALLAGHER SOUTH FLORIDA**

ROLE: TEAM LEADER

The Gallagher account team is led by Jori Van der Voort who will be the primary coordinator of all Gallagher resources and will have the ultimate responsibility for the delivery of services to you. She will respond to questions, address concerns, manage and coordinate all available Gallagher services and resources.

One of Jori’s primary roles is to provide technical expertise, benchmarking with other public entity programs, and market relationships to ensure you have the best insurance program available in the market.

EXPERTISE & INNOVATIVE SOLUTIONS

Jori has over 25 years’ experience providing risk and insurance management to school districts and public entities. Her expertise includes program design, marketing, policy language, consulting, self-insurance and account oversight for large, educational and public sector risks. Jori specializes in structuring and placing layered property programs in catastrophe prone areas and designing insurance programs that optimize the utilization of client’s funds available for risk transfer.

- ❖ Negotiating various Named Windstorm Deductible and windstorm caps resulting in significant savings for numerous clients.
- ❖ Restructuring the client Workers Compensation and Liability program on a regular basis to obtain most favorable terms and pricing over time.
- ❖ Project management and maintaining quality of overall service delivery to our clients

FLORIDA PROPERTY EXPERTISE

Jori places property insurance for over \$2.8 Billion in total insured values for her clients.

CURRENT CLIENTS

Jori has the primary responsibility for the following clients:

- ❖ Clay County School Board
- ❖ Monroe County School District
- ❖ Monroe County Board of County Commissioners (Aviation)
- ❖ Polk County Board of County Commissioners
- ❖ Florida Keys Aqueduct Authority
- ❖ City of Riviera Beach

EDUCATION, LICENSES & DESIGNATIONS

Licensed 2-20 Property & Casualty Agent
Associate in Risk Management Designation (ARM)
Bachelor of Science – University of Alabama



**ILENE ABELLA, CPCU, ARM-P, AAI | AREA SENIOR VICE PRESIDENT
SOUTHEAST REGIONAL DIRECTOR, GALLAGHER PUBLIC SECTOR
GALLAGHER SOUTH FLORIDA**

ROLE: TEAM LEADER

Ilene shares the overall responsibility for your risk management program. She works with Jori and Monroe Schools to establish goals, strategies, marketing, and renewal activities. Together, they coordinate all available Gallagher services and resources to lower the District's Total Cost of Risk.

Ilene and Jori will lead the team in the day-to-day responsibilities by providing technical expertise, benchmarking with other public entity and educational clients, and market relationships ensure Monroe Schools has the best program that can be placed in the market.

Ilene is available on a daily basis to respond to your service needs and participate in renewal, claims and other meetings throughout the year.

EXPERTISE & INNOVATIVE SOLUTIONS

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

She's been instrumental in working with her teams to design innovative programs for her clients, ensuring the most effective use of available markets.

- ❖ Negotiated and placed 1st Supplemental Parametric Insurance Product for a South Florida Public Sector client.
- ❖ Replaced 5% Named Windstorm Deductible with a Flat Deductible saving significant premium dollars over time.
- ❖ Carved out Utilities from Master Program and placed with an Engineered Risk Insurer obtaining additional Named Windstorm limits while saving premium dollars over time for numerous clients.
- ❖ Negotiated multi-year property, casualty and workers compensation programs providing additional stability and insulation from market volatility.

FLORIDA PROPERTY EXPERTISE

Ilene places property insurance for over \$22.9 Billion in total insured values for her clients.

CURRENT CLIENTS

Ilene has primary responsibility for the following clients:

- ❖ Duval County School District
- ❖ Monroe County School District
- ❖ Miami-Dade County Board of County Commissioners
- ❖ City of North Miami Beach
- ❖ City of Pembroke Pines and Pembroke Pines Charter Schools
- ❖ City of Riviera Beach
- ❖ City of West Palm Beach
- ❖ Florida Keys Aqueduct Authority
- ❖ Jacksonville Aviation Authority
- ❖ Port of Miami Crane Management
- ❖ Vizcaya Museum & Gardens Trust

EDUCATION, LICENSES & DESIGNATIONS

Licensed 2-20 Property & Casualty Agent
Chartered Property & Casualty Underwriter (CPCU)
Associate in Risk Management (ARM)
Associate in Risk Management for Public Entities (RMPE)
Accredited Advisor of Insurance (AAI)
Bachelor of Arts – Colgate University
National Incident Management System (NIMS) Certification



**KATHY HILL | CLIENT SERVICE MANAGER SENIOR
GALLAGHER SOUTH FLORIDA**

<p>ROLE: ACCOUNT MANAGER</p>	<p>Kathy's role will be to handle daily servicing responsibilities, ensuring all team members are up- to-date on all aspects of Monroe County School District's program. She will assist in the marketing phase of the insurance renewal cycle, working closely with the District to help facilitate the gathering of exposure information, and work closely with Principal team leader(s) in the negotiations with insurance companies.</p> <p>She will respond to questions, address concerns and help manage and coordinate all available Gallagher services and resources.</p>
<p>EXPERTISE & INNOVATIVE SOLUTIONS</p>	<p>Kathy has over 40 year's brokerage experience. Over 20 years working with Gallagher's public sector clients, providing a wealth of knowledge in public sector insurance and risk management issues. Her primary focus has been managing public entity risk management portfolios and providing optimal client service.</p>
<p>FLORIDA PROPERTY EXPERTISE</p>	<p>Over \$1.6 Billion in total insured values</p>
<p>CURRENT CLIENTS</p>	<p>Kathy's clients include:</p> <ul style="list-style-type: none"> ❖ The School District of Escambia County ❖ Monroe County School District ❖ Glades Day School, Inc. ❖ Florida Keys Aqueduct Authority ❖ Palm Beach County Housing Authority ❖ Solid Waste Authority of Palm Beach County ❖ Monroe County Board of County Commissioners (Aviation)
<p>EDUCATION, LICENSES & DESIGNATIONS</p>	<p>Florida Licensed 2-20 Property & Casualty Agent Certified Insurance Counselor (CIC) Seminole State College</p>



**TARA MORRONE, CISR | CLIENT SERVICE MANAGER
GALLAGHER SOUTH FLORIDA**

ROLE: FLOOD SPECIALIST

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

EXPERTISE & INNOVATIVE SOLUTIONS

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

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

- ❖ Poinciana Elementary was non-renewed for flood in 2012 as it was determined to be within the Monroe County Endangered Species area. Tara successfully obtained 5 years' worth of refunds on the policy.
- ❖ Another School District had numerous properties rated as Flood Zone X based on the addresses after a new FEMA map was released. Tara determined that the buildings actually had 2 flood zones running through it. By re-rating to the correct Flood Zone, she was able to save the District in excess of \$150,000 annually for 74 affected building.

CURRENT CLIENTS

Tara currently manages the Flood Renewals for:

- ❖ Monroe County School District
- ❖ Miami-Dade County Board of County Commissioners
- ❖ Broward County Board of County Commissioners
- ❖ City of Sunrise

EDUCATION, LICENSES & DESIGNATIONS

Licensed 2-20 Property & Casualty Agent
2018 CISR Designation
Wagner College – B.S. – 1987



**AGNES POLOM CPCU, AAI | CLIENT SERVICE SUPERVISOR
GALLAGHER SOUTH FLORIDA**

**ROLE: CLIENT SERVICE
MANAGER**

Agnes' role will be to assist team leaders and support account managers with the administration of insurance programs while providing top level service for several large clients. She will address any concerns and help manage all available Gallagher services and resources for the South Florida branch. Agnes available to help the team with any reports, presentations or special projects as needed.

**EXPERTISE & INNOVATIVE
SOLUTIONS**

Agnes brings over 16 years of insurance experience. Her primary focus is on managing and designing Public Entity Risk Management Portfolios. She works with Gallagher's public entity clients and provides a wealth of knowledge in public sector insurance and risk management division.

**FLORIDA PROPERTY
EXPERTISE**

Agnes places over \$5.6 Billion in total insured values for her clients.

CURRENT CLIENTS

Agnes currently manages:

- ❖ Brevard County School Board
- ❖ Duval County Public Schools
- ❖ Seacoast Utility Authority
- ❖ South FL Water Management District

**EDUCATION, LICENSES &
DESIGNATIONS**

Licensed 2-20 Property & Casualty Agent
Chartered Property & Casualty Underwriter (CPCU)
Accredited Advisor in Insurance (AAI)
Bachelors of Science in International Trade & Marketing



**TONY ABELLA, JR. CPCU, ARM, ARE, MSIM | AREA SENIOR VICE PRESIDENT
SOUTHEAST REGIONAL DIRECTOR GALLAGHER PROPERTY PRACTICE
GALLAGHER SOUTH FLORIDA**

ROLE: EXECUTIVE RESOURCE

Tony will be a resource to Monroe County School District. He is available to support Ilene and Jori in achieving their goals and objectives. One of Tony's roles will be to provide technical expertise, benchmarking with other public sector programs, and market relationships to ensure District has the best insurance program available in the market. As the Southeast Regional Director of the Property practice he assists in providing market analysis and forecasts as well as industry trends affecting your program.

EXPERTISE & INNOVATIVE SOLUTIONS

Tony has been with Gallagher since 1989 and leads the South Florida Public Sector Division and is the Southeast Regional Director of Gallagher's Global Property Practice. His expertise includes program design, marketing, consulting, and alternative risk financing. Tony specializes in the design, marketing and negotiation of CAT-exposed property programs.

He's been instrumental in working with his teams to design innovative programs for his clients, ensuring the most effective use of available markets.

- ❖ Designing and placing the 1st parametric product for a South Florida public entity.
- ❖ Replacing 5% Named Windstorm Deductible with a Flat Deductible saving significant premium dollars over time.
- ❖ Carving out Utilities from Master Program and placing with an Engineered Risk Insurer obtaining additional Named Windstorm limits while saving premium dollars over time.
- ❖ Developing relationships and coordinating contracts for a non-insurance cyber program to respond to cyber incidents for self-insured clients.

FLORIDA PROPERTY EXPERTISE

Places over \$29.6 Billion in total insured values for Educational and Public Sector Clients

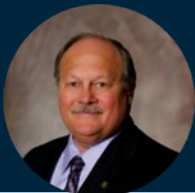
CURRENT CLIENTS

Tony has primary responsibility for the following clients:

- ❖ Duval County Public Schools
- ❖ Miami-Dade County Board of County Commissioners
- ❖ Broward County Board of County Commissioners
- ❖ Florida Department of Education
- ❖ Florida Department of Transportation
- ❖ City of West Palm Beach
- ❖ Alabama Municipal Insurance Corporation
- ❖ Municipal Workers' Compensation Fund of Alabama
- ❖ Ecclesiastical Province of Miami (including 160 catholic schools)
- ❖ Ryder Systems

EDUCATION, LICENSES & DESIGNATIONS

Licensed 2-20 Property & Casualty Agent
 Licensed 1-20 Florida Surplus Lines Agent
 Chartered Property & Casualty Underwriter (CPCU)
 Associate in Risk Management (ARM)
 Associate in Reinsurance (ARe)
 Bachelor of Business Administration – Florida International University
 Master of Science in Insurance Management – Boston University
 National Incident Management System (NIMS) Certification



**JAMES SMITH, M.S., CSP | REGIONAL LEADER, LOSS CONTROL
NATIONAL RISK CONTROL PRACTIC
GALLAGHER SOUTH FLORIDA**

**ROLE: MANAGING
DIRECTOR, LOSS CONTROL**

Jim will be responsible for providing risk control advice as needed to the District. Jim has been in the industry for over 30 years. Prior to joining Gallagher, Jim worked for the South Florida Water Management District as the Safety and Claims Manager for 18 years. Jim's responsibilities include:

- ❖ Providing risk control consultative services and managing in-house loss control team/activities
- ❖ Developing/conducting gap analysis for baseline assessment of current safety management system
- ❖ Developing a corporate strategic plan to improve pre-loss performance to reduce claims.
- ❖ Developing metric systems to improve safety performance
- ❖ Working with management team to implement and improve safety management system to manage risk

**EXPERTISE & INNOVATIVE
SOLUTIONS**

Jim has over 30 years of experience in Risk Management, safety and claims consulting. A frequent speaker for our clients and national safety/insurance associations on topics including workers compensation cost reduction, loss trends, safety management, vehicle operations, and loss control and risk management.

CURRENT CLIENTS

Jim provides Loss Control Services to following Gallagher Clients:

- ❖ Florida Public Entities
- ❖ Florida School Districts including Monroe County School District, Miami-Dade County School District, Broward County School District, Brevard County School District, Lake County School District, Sarasota County School District
- ❖ Northeast Florida Educational Consortium (13 FL School Districts)
- ❖ Ecclesiastical Provinces including Catholic Schools
- ❖ Florida Higher Education Institutes

**EDUCATION, LICENSES &
DESIGNATIONS**

Certified Safety Professional—Comprehensive Practice
Bachelor of Science – Industrial Safety, Central Missouri State
Masters of Science – Industrial Safety, Central Missouri State
American Society of Safety Engineers – Safety Professional of the Year – 2004
Member of the American National Standards in Risk Management, Prevention by Design
Member of the American National Standards in Fixed Ladders, Ramps-Stairs and Walking Surfaces
Sr VP & Board of Directors, American Society of Safety Engineers
Advisory Council , Embry-Riddle University – Bachelor/Master Degrees in Safety
Advisory Council , East Carolina Univ., Master Degree in Safety
Program Chair, Advance Safety Program. Florida Workers Compensation Education Conference
Past Expert Witness in Premise Liability and Human Factors



**GARY LOPEZ, MS,CSP,FASSP | SENIOR RISK CONTROL CONSULTANT
NATIONAL RISK CONTROL PRACTICE
GALLAGHER SOUTH FLORIDA**

**ROLE: LOSS CONTROL
CONSULTANT**

Gary has a long record of working with management teams in providing practical solutions to risk management problems. Gary works with Public Entities, K-12, Manufacturing, Life Science, and Construction Clients

Gary also is a frequent speaker at professional association and industry group meetings on subjects such as practical implementation of EHS management systems, meaningful use of metrics, prevention through design, implementation of standards and managing risk.

**EXPERTISE AND
INNOVATIVE SOLUTIONS**

Gary has 40 years of experience managing safety and risk management for manufacturing operations in both an international and domestic capacity. His experience includes managing EHS departments on the corporate, division and plant level in the chemicals, pharmaceuticals, medical devices and construction industries. In these roles, Gary has been involved in creating auditing teams and processes, conducting hazard studies of existing and new plant designs, involvement in due diligence acquisition teams, managing large fleet safety programs, designing and implementing management systems processes, and sitting on the business team of independent business units.

CURRENT CLIENTS

Gary provides risk control services to the following clients:

- ❖ Monroe County School District
- ❖ Broward County School District
- ❖ Lake County School District
- ❖ Marion County School District
- ❖ Broward County BOCC
- ❖ Pinellas County, Sarasota County
- ❖ Seminole County
- ❖ City of Coral Gables
- ❖ Port Canaveral

**EDUCATION, LICENSES &
DESIGNATIONS**

M.S., Industrial Safety - West Virginia University
B.S., Business, Pre-Law - West Liberty University
CSP, Certified Safety Professional

Recognitions and Awards:

Fellow of the American Society of Safety Professionals

Recipient of National Safety Council Distinguished Service to Safety Award

Recipient of ASSP Bresnahan Medal and Recipient of ASSP Culbertson Awards

Affiliations:

Member, National Safety Council – Chair Chemical Section Executive Committee 1988

Chemical Manufacturers Association – Chair of Responsible Care Community Awareness & Emergency Response Committee Chemical Manufacturers Association – Chairman of Safety Programs Responsible Care Comm.

American Society of Safety Professionals – Society Officer, VP of Professional Affairs

Past Chairman of ASSE ANSI Z16 Metrics Committee. Member of several other ANSI

Standards



**SCOTT CLARK, AAI | AREA SENIOR VICE PRESIDENT
CLAIMS ADVOCATE
GALLAGHER SOUTH FLORIDA**

ROLE: CLAIMS ADVOCATE

Scott is available to assist in the claims settlement process to insure prompt, fair claim settlements. In the event of significant losses, Scott will assist Monroe County School District as our professional advocate, dealing directly with the claims adjusters to maximize possible insurance recoveries to help manage the District's total cost of risk.

Scott is responsible for advocating for Gallagher clients when a loss occurs in order to maximize possible insurance recoveries. Claims Advocacy is a crucial element in Gallagher's Core 360 Platform to help clients manage their total cost of risk.

EXPERTISE & INNOVATIVE SOLUTIONS

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

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

CURRENT CLIENTS

Scott provides Claims Advocacy Services to the following clients:

- ❖ Monroe County School District
- ❖ Miami-Dade County Public Schools
- ❖ Duval County Public Schools
- ❖ Clay County Public Schools
- ❖ Northeast Florida Educational Consortium (13 School Districts)
- ❖ Charter Schools USA (including 58 FL Charter Schools)
- ❖ University of Central Florida
- ❖ Broward County Board of County Commissioners
- ❖ City of Riviera Beach
- ❖ The State of Florida Ecclesiastical Province of Miami including Catholic Schools

EDUCATION, LICENSES & DESIGNATIONS

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



**ZEB HOLT, CIC, CLCS, CLP | REGIONAL EXECUTIVE VICE PRESIDENT
GALLAGHER SOUTH FLORIDA**

**ROLE: EXECUTIVE
RESOURCE**

Zeb's role is to ensure the professional support and excellent service delivery from Gallagher's entire team. He is the senior management contact within Gallagher and is available to address any matters related to Monroe County School District.

His key responsibilities include:

- ❖ Producer and Account Manager recruitment
- ❖ Production of national and multinational insurance programs
- ❖ Ensuring the Monroe Schools team has the resources needed in order to be successful

**EXPERTISE AND
INNOVATIVE SOLUTIONS**

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

CURRENT CLIENTS

Zeb provides managerial oversight to all clients and their respective service teams to ensure that all client goals and objectives are being met

**EDUCATION, LICENSES &
DESIGNATIONS**

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



**DOROTHY M. GJERDRUM, ARM-P | SENIOR MANAGING DIRECTOR
GALLAGHER PUBLIC SECTOR | ENTERPRISE RISK MANAGEMENT
GALLAGHER CORPORATE**

**ROLE: EXECUTIVE
RESOURCE**

As Senior Managing Director of Gallagher Public Sector, Dorothy leads 300 Gallagher insurance brokers and specialists dedicated to public sector clients across the United States, focusing on issues of risk management, exposure identification, pool operations and enterprise risk management.

**EXPERIENCE & INNOVATIVE
SOLUTIONS**

Prior to joining Gallagher, Dorothy was risk manager of three self-insured pools for the New Mexico Association of Counties (NMAC). She has nearly 30 years' experience in public sector risk management and insurance.

During her tenure at NMAC, Dorothy developed loss-sensitive contribution and allocation formulas. She partnered with her insurance broker to provide new coverage programs for members, including injunctive relief, land use and special events and the Pool's first coverage document in order to clarify coverage exclusions and conditions of insurance. In response to rising losses, she developed individualized training sessions to address sexual harassment and management issues. She led a team that brought claims in house and developed a legal advice hotline, which saved the pools hundreds of thousands of dollars in the first year alone. As a founding board member of County Reinsurance, Limited, a captive excess insurance company formed to provide reinsurance to county association pools nationwide, Dorothy served as BoardMember and Treasurer

EXISTING CLIENTS

Dorothy provides consulting and risk management services to select Gallagher public sector and higher education clients.

**EDUCATION, LICENSES &
DESIGNATIONS**

Bachelor of Arts, College of St. Catherine, St. Paul, MN
Associate in Risk Management (ARM)
Associate in Risk Management for Public Entities (ARM-P)
International Certificate in Risk Management (CIRM)
ISO 31000 Standard on the Practice of Risk Management – US Technical Advisory Group
ISO 31004, the Implementation Guide to ISO 31000
PRIMA – Public Risk Management Association
RIMS – Risk and Insurance Management Society

c. **Note: All team members shall be current employees of the responding firm, not of a wholesaler or other company. At least one member of the service team shall have experience with the property insurance placement for a Florida based account with TIVs in excess of \$100,000,000.**

All team members are current employees of Arthur J. Gallagher Risk Management Services Inc., not a wholesaler or other company. In addition, all team members with responsibilities for insurance brokerage have experience with property insurance placements for Florida based accounts with TIVs in excess of \$100,000,000.

FLORIDA BASED ACCOUNTS	FLORIDA TIVS	SERVICE TEAM MEMBERS WITH PRIMARY RESPONSIBILITY FOR PLACEMENT
Miami-Dade County BOCC	\$15,255,455,725	Ilene Abella & Tony Abella Jr.
Broward County BOCC	\$7,710,509,351	Tony Abella Jr.
Florida Department of Transportation	\$7,237,079,134	Tony Abella Jr.
Ecclesiastical Province of Miami (Including 160 Catholic Schools)	\$3,695,001,777	Tony Abella Jr.
Duval County School District	\$3,212,117,819	Ilene Abella, Tony Abella Jr. & Agnes Polom
Brevard County School District	\$2,012,442,145	Agnes Polom
Miami-Dade Water & Sewer	\$1,921,031,805	Ilene Abella & Tony Abella Jr.
Clay County School Board	\$1,149,854,137	Jori Van der Voort
Polk County BOCC	\$957,200,775	Jori Van der Voort
School District of Escambia Schools	\$844,249,014	Kathy Hill
Miami-Dade Public Housing	\$603,055,793	Ilene Abella & Tony Abella Jr.
City of West Palm Beach	\$653,087,256	Ilene Abella & Tony Abella Jr.
Ryder Systems (Global \$6,538,060,347)	\$432,735,305	Tony Abella Jr.
Monroe County School District	\$413,086,787	Jori Van der Voort, Ilene Abella & Kathy Hill
Seacoast Utility Authority	\$325,884,735	Agnes Polom
Florida Keys Aqueduct Authority	\$156,012,354	Jori Van der Voort, Ilene Abella & Kathy Hill
City of Riviera Beach	\$150,496,518	Jori Van der Voort & Ilene Abella
South Florida Water Management District	\$140,314,894	Agnes Polom
Palm Beach County Housing Authority	\$106,650,711	Kathy Hill
Port of Miami Crane Management	\$103,562,947	Ilene Abella

Your Gallagher Team places over \$47 Billion in Florida Property Values.

We use this experience, leverage and client benchmarking to ensure Monroe Schools receives the best terms and pricing available in the market.

Claims Advocacy

Gallagher invests heavily in our claims advocacy team as it is a critical component of our value-added services to the District. These services include both pre- and post- loss support to mitigate and respond to claims impacting Monroe County School District. With an average of 20 years of experience, our staff consists of more than 150 claims professionals across the country delivering superior claims services to our clients. We have two claims advocates working out of our South Florida office, Scott Clark and Andrea Tomasek.

Scott Clark is the District's primary claims advocate and is available to assist in the claims settlement process to insure prompt, fair claim settlements on both property and casualty losses. During his tenure, he helped to successfully direct the settlement of countless K-12 property and casualty claims. His 37+ years' experience as the Assistant Superintendent/Risk and Benefits officer with Miami-Dade Schools has provided him with invaluable knowledge and expertise and provides a unique perspective to share with the District. In addition, Miami-Dade Schools experienced large losses involving FEMA recovery during Hurricane's Andrew (1992) and Wilma (2005) which allows him to bring insight on the complex process the District would face should a major storm hit the Florida Keys.

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 the District'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.

OUR PRIMARY SERVICES

INITIAL CLAIM REPORTING	LARGE LOSS CONSULTATION
<ul style="list-style-type: none">Reporting claims promptly to insurance carriers is essential in obtaining the most desirable result. For claims that require our involvement, we provide alternative methods so our claims professionals can quickly engage.	<ul style="list-style-type: none">Our claims team immediately engages the adjuster and, if required, upper management.We continue to consult on the claim until it is resolved as efficiently as possible with the best possible outcome.
ADVOCACY	CLAIMS REVIEW
<ul style="list-style-type: none">Our job is to ensure you receive the highest level of service from your carriers and that coverage is interpreted in your best interest. We address your coverage questions as they arise and aggressively advocate on your behalf when necessary.We also:<ul style="list-style-type: none">Intervene on claims involving coverage issues and reservation of rights lettersAdvise on selection of defense counselWork with claims adjusters to pursue the best defense strategy	<ul style="list-style-type: none">We recommend that our claims team participate in all carrier claim reviews.We will:<ul style="list-style-type: none">Agree on a schedule for the reviews with you and your carrierCoordinate the type of review, in person or on phone, secure a location for the review, and identify files to be reviewedParticipate in the claim reviews to provide value-added expertiseDeliver a summary of claim reviews time frames

Our claims advocacy support extends well beyond property insurance and into nearly any risk the District could face. Over the past several years, unfortunately some of the most tragic events have not been hurricanes, but man-made disasters. We will provide the Monroe Schools support in all areas, including active shooter scenarios, ransomware/cyber breaches, and other major events that could impact the District.

Below are a few examples of how we've supported our public sector clients in these areas:

RECENT CLAIM ADVOCACY SUCCESSES:

MANAGING MULTIPLE MAJOR RANSOMWARE ATTACKS

- Assisted clients in coordination of various aspects of cyber response, including counsel engagement, assignment of forensic IT consultants, ransomware negotiators, breach notification services, and public relations support

MARJORIE STONEMAN DOUGLAS TRAGEDY

- MSD – Valentine's Day, 2018 will go down as the day that changed many school districts forever. This event continues to evoke feelings nationwide. Through risk transfer and consulting, Gallagher worked with the entire district in managing this tragedy. This included the facilitation of claims for both liability and workers' compensation. Mitigation going forward has included securing coverage for Guardians, ERM consulting, and legislative support.

EXCESS WORKERS' COMPENSATION

- Coverage Dispute Intervention – our team has negotiated with carriers and counsel to address historical claimants with a delay in request for excess payment. We have settled many of these to our clients' favor where the carrier has taken the position that they should be capped on what they owe.
- Coverage Determination – our client had a serious claim that is the indirect result of a covered claim. We were involved in negotiations with the carrier to be sure that all procedures are followed for this claim to be considered compensable.

EXCESS LIABILITY

- Gallagher negotiated two large claims for a client that settled into the excess coverage. These claims were of questionable negligence but also included poor publicity. We worked closely with counsel, risk management, and the carrier to come to an agreeable solution.
- Sexual Abuse and Molestation (SAM) – We worked with a public entity client to secure this coverage as part of the excess liability program when the market was not as problematic. Claims for this exposure have become a primary topic for school districts. Gallagher worked to ensure that the claims are handled per the terms of the policy and secured outside experts to provide input.

THIRD PARTY ADMINISTRATION

- Facilitated the transition of a client's Workers' Compensation program from a TPA to self-administration. The excess markets need to be sure that the claims within the retention are being handled properly prior to the carrier getting involved. We worked closely with Risk management, the Workers' Compensation Department, carrier, and the software vendors to be sure that procedures were in place and approved. Since taking over claims, the frequency and cost of claims have decreased dramatically.
- Gallagher has worked with the third-party administration teams to continually improve the data fields in their reporting systems. This has allowed for improvement in the data so that trends can be determined and acted upon.

TAB 3 – QUALIFICATIONS AND RELEVANT EXPERIENCE



a. Briefly describe the agency/company's qualifications and relevant experience in providing insurance programs as described in this RFP and for organizations similar in size and risks to that of the District. Based upon your review of information about the District programs and services and its existing insurance coverage, provide any comments or suggestions for the District's consideration for the specific insurance quotations to be negotiated subsequent to this RFP.

Gallagher's Qualifications and Experience Nationally

Gallagher is the leading Public Sector brokerage firm across the country. No other brokerage firm serves as many Public Sector clients across the nation as Gallagher. Our national, state and local experience, resources, and insurance market relationships make us uniquely qualified to continue to service at the Monroe County School District's broker.

We pride ourselves on using our yearly "fresh set of eyes" approach through our Core 360 service model (details provide later in this section). This gives our clients confidence that they are receiving the most cost effective, comprehensive and innovative risk management solutions. It is important to recognize that budgetary pressure will continue to constrain public revenues for the foreseeable future. Our experience, stability and knowledge ensures the District is best utilizing its' resources through a combination of insurance, self-insurance, contractual risk transfer, claims management and loss control techniques.

13,500+ PUBLIC SECTOR CLIENTS	MORE THAN 4,500 SCHOOLS	40% OF THE LARGEST SCHOOL DISTRICTS	120+ PUBLIC SECTOR & K-12 EDUCATION LPOOLS	\$1.5B ANNUAL PUBLIC SECTOR PREMIUM	43 BRANCHES	500+ DEDICATED EXPERTS
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Gallagher's Qualification and Experience in Florida

Gallagher's Florida public sector team makes up one of the largest offices in Gallagher US operations for public sector business. One important, and sometimes lost, point is our relationship with public sector insurers in the US and with the international market in London. Gallagher is the #1 broker with the majority of public sector insurers in the country. Our public sector footprint makes this possible. We meet regularly with the markets to bring the best of the best to you. There is no other broker or agent in Florida with the breadth of business across the US marketplace specific to public entities in particular.

200+ FLORIDA PUBLIC SECTOR CLIENTS	35 FLORIDA SCHOOL DISTRICTS	53% OF THE FLORIDA'S SCHOOL DISTRICTS	27 FLORIDA PUBLIC STATE COLLEGES	230+ CHARTER, PRIVATE & RELIGIOUS SCHOOLS	\$200M ANNUAL PUBLIC SECTOR PREMIUM	40+ DEDICATED EXPERTS
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This past experience positions us to deeply understand many of the challenges and opportunities within Monroe County School District's Risk Management Program. Your Gallagher account team is well versed in Florida's Workers Compensation law, Florida Sovereign immunity, School Board Legal Liability, Employment Practice Liability, Complex Property Design & Placement, Cyber Liability, Active Shooter Coverages, Crime and how they each impact the District.

Gallagher's Qualifications and Experience in Monroe County

There is no other "Monroe County School District" – you are different from your peers and should be represented as such in the insurance markets. A broker for Monroe County School District must understand the complexities (property, workers compensations, and liability risks) of a Monroe County entity. Gallagher has more experience in Monroe County than any other broker as evidenced by our client list.

The Gallagher Florida offices currently represent numerous client in Monroe County that include but are not limited to the following:

- Monroe County School District
- Florida Keys Aqueduct Authority
- Florida Keys Community College
- Monroe County Board of County Commissioners (Aviation)
- Monroe County Education Foundation
- Monroe County Housing Corporation

Why Gallagher's Educational and Public Sector Experience Matters to Monroe Schools?

LOCAL REPRESENTATION – Your servicing office is based out of Miami, Florida. Members of the team are in the Florida Keys on a regular basis and understand the complexities of the Florida Keys from a “boots on the ground” perspective. We are able to be at your offices in a very short period of time if emergencies occur.

CLIENT KNOWLEDGE - Underwriters want to understand your account – it is impossible for a broking hub representative to have the same in-depth knowledge of your account as your primary servicing team.

LOCAL INVESTMENT – where many national brokers have moved away from Florida into regional “hubs” in Atlanta, New York, Dallas, Chicago, **Gallagher has invested heavily in people, technology and resources in Florida**

UNMATCHED LOCAL KNOWLEDGE OF YOUR RISKS / REGULATORY LANDSCAPE

- FEMA Stafford Act
 - Division of Emergency Management Approach toward Waivers
 - In-depth understanding of FL sovereign immunity & limitations
 - Florida school bus statute
 - Cyber risk landscape of similar School Districts
 - Property claims recovery & settlement for \$100M+ disasters
- **MARKET KNOWLEDGE & LEVERAGE** – property and liability insurance carriers are unique to public sector. We are a top broker for Florida public sector underwriters across every class of business. We know every market conducting business in the state for every line of coverage & deep connections with each.
 - **PROVEN IMPACT ON COST OF RISK** – we have cultivated substantial reductions in cost of risk for Monroe Schools and other Educational and Public Entity clients in Florida.
 - **FORMER FLORIDA RISK MANAGERS ON STAFF** – we've broadened our scope of services for clients by engaging experts in all areas of risk management, including former public sector risk managers. Our team is able to support the District with any risk issue it faces.

VALUE ADDED SERVICES - Underwriters look to support decisions with information – we believe strongly that better information leads to better comfort by underwriters, and ultimately more favorable terms for our clients. Historically, Gallagher has provide the District with appraisal services. This is a \$30,000+ saving to the District vs having to purchase the service on your own. This has been instrumental in obtaining favorable terms for your program.

TRANSPARENCY – You deserve a broker who is transparent. Gallagher has a policy of complete disclosure, our proposals provide full disclosure of any and all compensation received by Gallagher. Many brokers do not provide these disclosures. These disclosures serve to ensure that your interests are mutually aligned with our own, and that there are no questions regarding undisclosed commission.

ETHICS ARE OUR TOP PRIORITY - For the past 11 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. We are the only insurance broker given this honor. The District can be assured that we are committed to serving the District's best interests.

Our “Fresh Set of Eyes” Service Approach

Gallagher offers innovative public sector risk management solutions, services, tools and consulting support. Our team offers everything from insurance brokerage to enterprise risk management. In addition to our vast qualifications and experience, our **CORE360®** service model confirms our commitment to providing you with a “fresh set of eyes” approach to your risk management program.

You deserve a partner that will continually deliver a consistent approach that effectively manages and addresses the six cost drivers of your risk management program to drive down your total cost of risk. Deploying our comprehensive **CORE360®** approach to your organization, Gallagher helps you understand all risks and associated costs that your organization currently faces, provide actionable advice, and deliver world-class service and support to help develop a program that minimizes your total cost of risk.

- **Insurance Premiums** – A strategic approach to marketing your account for local placements
- **Program Structure** – Actionable advice to drive informed decisions
- **Coverage Gaps** – It’s easy to place coverage; it’s very difficult to place great coverage
- **Uninsurable & Uninsured Losses** – Coping with the ever-changing complexion of risk
- **Loss Prevention and Claims** – Minimizing losses and mitigating claims
- **Contractual Liability** – Hidden risk transfers and unknown assumption of liability



Property



OVERVIEW

Each year, we work closely with the District's Risk Management Team and Administration to determine what the optimal program structure is, striking a balance between six critical program components:

1. Availability of coverage
2. Deductibles the District feels comfortable assuming
3. Potential recoveries from FEMA
4. Limits the District believes adequate
5. District's financial position
6. Premium levels.

During the soft market, we look to buy higher limits of insurance, obtain premium savings, and improve overall terms and conditions. During the hard market, we look at different ways to design the program to obtain the most competitive program. Over the years, through the market highs and lows, we have been there with the District, working together to obtain the most comprehensive, reasonable property program given the market conditions at any given point in time.

Each year we hear stories of entities that are promised terms and conditions by Brokers that simply cannot be achieved. Our presence in the Florida property market, not only allows us to have the insight to provide our clients with the information needed to design their insurance program to balance the above components, but we have the market leverage to obtain the best terms and conditions at the lowest cost to the District.

PAST ACCOMPLISHMENTS & CONSIDERATIONS

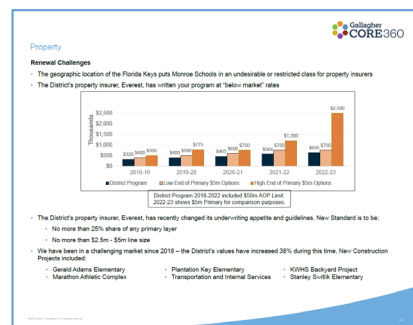
Throughout the years, we have restructured the program to meet the District's needs given each market cycle changing:

- Property Limits
- Named Windstorm and Flood Sublimits
- Deductibles
- Carrier Participation utilizing a Single Carrier, Layered Program, or Quota Shared Program

Even during challenging years, the MCSD program has been written at "below market" rates.

Explored covering Property through a Pool, but District ruled out due to:

- Reinsurance restrictions with property in Monroe County
- Shared limits



FUTURE CONSIDERATIONS

- Continue to design programs that will maximize District's risk transfer options within your budgetary constraints.
- Continue to leverage our market relationships to ensure that the District has the most comprehensive and cost effective program options available in the marketplace.
- Continue to provide options for Named Windstorm and Flood limits for District consideration
- Continue to evaluate cost/savings to District for various deductible levels
- Continue to work with the District to consolidate the District's insurance requirements through COPS, FEMA Obtain & Maintain obligations, Funding, etc.
- Consider purchase of Obtain & Maintain Insurance: This coverage addresses the District's FEMA Obtain & Maintain commitments from prior FEMA payments for physical damage loss on locations that may have damage that fall under the District's deductible or in excess of the purchased limits.
- Consider purchase of a Parametric Product which could cover the gap in FEMA Reimbursements and FEMA Exclusions as the result of a hurricane/covered event including, but not limited to: Damage and loss that falls within traditional insurance deductibles, infrastructure, expenses including overtime for storm preparation and clean up and budget protection.

Appraisal Services

HISTORICAL BENEFITS



As a leader in Florida property insurance, Gallagher knows the importance of having detailed and accurate data available on all of your buildings and contents. As the property insurance marketplace becomes more sophisticated and “model-driven” it is paramount that we provide the most detailed and updated information available on building structures to underwriters in order to assure the best terms, pricing and capacity available. Underwriters rely on modeling reports as a protection tool for possible losses and price their business. These reports prove strong, reliable underwriting data to attract wind capacity and manage their premiums. This ensures getting the best pricing, terms and conditions.

When we were awarded the brokerage contract in 2014 and 2019, we had appraisals of all buildings conducted at our own expense - a **\$60,000+ value to the Monroe County School District.**



CURRENT CLIMATE

Valuation has become the most challenging issue for property underwriters in these times of rising prices.

In recent years, insurers have found that many properties were undervalued at the time of a loss. Furthermore, construction costs have drastically increased over the last two years due to inflation, labor and material shortages, and supply chain issues.

Below you will find the historical increases in construction costs for the Southeastern US for each of the three most widely recognized valuation sources: FM Global, Marshal Swift, and RS Means.

US Construction Cost Indices 2016 to 2022							
Index	2016	2017	2018	2019	2020	2021	2022
FM Global (SE)	1.60%	1.20%	5.20%	0.60%	1.40%	5.00%	22.00%
Marshal Swift (SE)	0.50%	3.20%	4.60%	0%	0.70%	11.70%	19.90%
RS Means	0.80%	4%	5.50%	2.20%	2.10%	9.20%	20.70%
SE Avg.	0.97%	2.80%	5.10%	0.93%	1.40%	8.63%	20.87%

FUTURE CONSIDERATIONS

As part of our commitment to the District, we propose once again, contracting with and independent appraisal firm to provide updated insurance appraisals for all buildings, staggered over the course of the upcoming contract.

This is a value of over \$30,000 to the District.

Casualty Package

OVERVIEW



The District covers its General Liability, Auto Liability, Sexual Abuse, Sexual Harassment, School Leaders Errors & Omissions, Employment Practices Liability, Workers Compensation and Crime coverage through a Protected Self-Insurance Program. Advantages of this type of program include:

- Cash Flow Advantages – Only Excess premiums are upfront – The District retains money for claims until actual payments are made
- Greater Control over Claims Handling
- Safety Culture encouraged
- District benefits directly from Loss Control and Claims Mitigation
- Greater ability to lower Total Cost of Risk
- Less Susceptible to Insurance Cycle Costs since the Premium accounts for a smaller percentage of the Total Cost of Risk

Casualty Package		
Third Party Liability	Workers Compensation	Crime
Casualty (Claims Made) General Liability Auto Liability Sexual Abuse \$850,000 Limit Per Occurrence School Board Legal/EPLI Sexual Harassment \$850,000 Limit Per Occurrence	Monoline Excess Workers' Compensation Statutory Limit Employers Liability \$1,000,000 Limit \$25,000 Per Occurrence Excess of SIR	Excess Crime \$500,000 XS \$500,000 Limit Per Occurrence Monoline Policy
		Crime \$400,000 Limit Per Occurrence
*SIR \$150,000 Per Occurrence	*SIR \$425,000 Per Occurrence	*SIR \$100,000 Per Occurrence

PAST ACCOMPLISHMENTS & CONSIDERATIONS

Some of the improvements made over the years include:

- Added Crime Coverage to Package Policy at no additional premium when the incumbent crime carrier non-renewed due to a large loss
- Added Sexual Abuse to the Package Policy at no additional premium
- Added School Board Legal Liability to the Package Policy at no additional premium
- Removed the \$200,000 Corridor Retention in the Package Policy at no additional premium
- Added a Workers Compensation Buffer Layer to the Package to minimize increase from Excess Workers Compensation marketplace
- Added Crisis Management Coverage to the Package
- Added Non-Monetary Damages – Defense Costs Only to Package Policy at no additional premium

Explored covering Casualty through a Pool, but District ruled out due to:

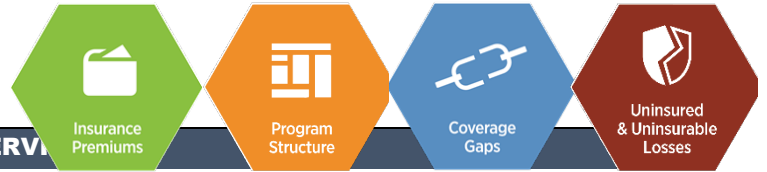
- District's Third Party Liability is a Claims Made Form. Pools are written on an Occurrence Form.
- Moving to an Occurrence Form would create a significant gap in coverage that would need to be bridged by tail or nose coverage which can be quite costly.
- Some coverages may have aggregate limits that can be depleted by other members.

FUTURE CONSIDERATIONS

- Continue to design programs that will maximize District's risk transfer options within your budgetary constraints.
- Continue to leverage our market relationships to ensure that the District has the most comprehensive and cost effective program options available in the marketplace.
- Continue to provide options limits for District consideration
- Continue to evaluate cost/savings to District for various retention levels
- Continue to find coverage enhancements to expand coverage
- Re-evaluate feasibility of coverage through a Pool

Ancillary Lines of Coverage

OVERVIEW



The District's Ancillary Lines of Coverage include Boiler & Machinery/Equipment Breakdown, Student Accident, NFIP Flood Policies, Builder's Risk, Cyber Liability, and Active Shooter/Workplace Violence.

We have deep expertise across an array of specialized coverages and will continue to offer actionable advice and solutions for existing and emerging risks.

PAST ACCOMPLISHMENTS & CONSIDERATIONS

Builders Risk: Gallagher has placed 7 Builder's Risk Policies on behalf of the District over the past 6 years covering over \$141.3 million in values. Advantages to the District include:

- Overall Premium Savings
- No Overhead and Profit Added
- Ability to assume higher Named Windstorm Deductible and possibly lower Named Windstorm/Flood Sublimits
- FEMA eligibility

NFIP Flood Policies: Gallagher will never simply process a renewal. We thoroughly review current property schedules and latest maps to ensure proper limits, flood zones, etc. and keep you updated of any FEMA/NFIP changes. In 2012, it was determined that Poinciana Elementary School was in the Monroe County Endangered Species area. The policy was non-renewed and we successfully obtained 5 years of refunds.

Cyber Liability: Coverage was added in 2020. Worked with District Risk Management, Administration, and IT to effectively market the District's network security, controls and training in order to obtain the most competitive renewal.

Active Shooter/Workplace Violence: With the rise of attacks at schools and businesses across the country, Gallagher recommended this coverage to respond to such incidents. Coverage was added in 2020. The insurance covers liability and extra expenses tied to violent attacks and/or threats. Business expenses include much needed resources such as public relations, crisis consultant, employee counseling and additional/temporary security measures.

FUTURE CONSIDERATIONS

In addition to continuing our ongoing efforts with the above; we continue to recommend consideration of the following coverage:

Tenant Users Liability Insurance Program (TULIP): This is a simple solution for clients who look to transfer risk for damage caused by third party users of the District's facilities. This ensures that users of MCSD's sites are fully insured so that the District does not expose its protected self-insurance program. Users of the facilities purchase the coverage online affording coverage to the facility user and naming the District as an additional insured.

Special Event Liability: For high exposure, or large scale events, many of our clients also procure Special Events coverage which is relatively inexpensive, but can transfer risks away from the self-insured fund, such as events involving liquor liability.

Disaster Management Services: With the increased number of manmade and natural disasters many schools, public and private entities, have found they were not adequately prepared.

Environmental Liability (beyond the Storage Tank Liability currently purchased): Risk assessment and insurance options for managing risks associated with polluted sites, storage tanks, and transit-related environmental exposures. Note, the District already purchases coverage for its Storage Tank Liability.

Cyber Liability Risk Assessment

OVERVIEW



Our team has developed a “Cyber Risk Management Due Diligence” platform to help our clients identify and prioritize key cyber risk concerns from a risk management perspective. The process is designed to bring together functional areas within an organization, each who share a certain responsibility of managing cyber risk, and assess cyber risk preparedness. We believe that a simple framework utilizing our thought-provoking checklist will encourage organizational communication, establish clear direction, and highlight key priorities.

Specifically, the Cyber Risk Management Due Diligence tool can result in improved:

- Communication and collaboration between internal and external stakeholders
- System-wide visibility to real world cyber threats and an improved sense of responsibility within the organization
- Evaluation of vendors and threats posed to your organization by vendors
- Prioritization of breach response steps
- Implementation of appropriate channels of escalation to be used during a breach
- Documentation of breach response / incident response plans and what steps should be taken during a breach

Upon completion of the Cyber Risk Management Due Diligence, you will have compiled a high-level understanding of your cyber risk insurance posture. The end result will include documentation of cyber best practices, an assessment of your cyber risk readiness and implementation of important controls and protocols.

Our Cyber Risk Management Due Diligence tool may be accessed through Gallagher’s eRiskHub. In addition, eRiskHub provides the following risk management features:

- A collection of risk management tools to help Monroe County Schools with tasks such as researching known breach events, calculating potential cost of a breach event and downloading free sample policies that the District can use as templates
- A collection of best practices for creating an effective security and privacy training program for your employees
- A learning center containing an extensive collection of white papers, articles, webinars, videos and blog posts on a variety of topics
- Contact information for many third-party vendors that can assist with improving your overall cyber risk

Gallagher | eRiskHub®

Your portal for cyber risk management.

Welcome to the Gallagher | eRiskHub. The philosophy of Gallagher's Cyber Liability Practice is to focus on cyber risk management advisory and insurance solutions. Gallagher | eRiskHub is designed to provide an interactive experience complete with risk management tools and resources to navigate the ever-changing landscape of cyber risk.

Explore the links below to learn more about how Gallagher | eRiskHub can minimize your cyber risk liability.

- Leadership team
- Cyber risk management due diligence
- Gallagher exclusives
- Breach Coach' free consultation
- Risk manager tools
- Written Information Security Program (WISP)
- Vendor contract review coach
- Data breach planning and response



OVERVIEW

Platform which supports Gallagher's Core 360 initiative to include Claims Advocacy and Loss Control. This platform provides value-added services to the District. As discussed in 2 D, this hands-on claims advocacy is led by Scott Clark out of our South Florida branch. In addition to traditional Claims Services, as the former Miami-Dade Schools Risk and Benefits Officer, Scott is a tremendous resource providing risk management advice and counsel to Monroe Schools.

PAST ACCOMPLISHMENTS

- Creating strategic content for the District's issued Request For Proposal (RFP) for Third Party Claim Administration (TPA) services for Workers' Compensation and Liability claims
- Notification solutions for video live streaming of varsity football games
- Risk Management solutions regarding District drug testing of student athletes
- Resources to assist the District in creating a districtwide light/alternate duty programs for injured employees to continue to work within their physician's restrictions, including providing a sample Workers' Compensation Manual from Florida's largest School District which was created by Scott when he served as the Assistant Superintendent/Risk and Benefits Office for 31 years
- Information on available Risk Management organizations including Florida Educational Risk Management Association (FERMA), Public Risk and Insurance Management Association (PRIMA) and Risk and Insurance Management Society (RIMS) to expose Monroe Schools' Risk Management Department personnel to global risk management solutions, best practices and resources
- Risk Management and claims assistance in areas such as employee contributions to healthcare benefits while an employee is receiving temporary total disability (TTD) benefits in lieu of their normal district paycheck and required credits to the Florida Retirement System (FRS)
- Resources and assistance in hurricane preparedness planning, including input and documents to create a Monroe County School District Disaster Preparedness and Recovery Manual and Hurricane checklist
- Strategic consultation during the COVID pandemic including resources such as the K-12 Education Building Closure checklist for coronavirus pandemic and building reopening task force in keeping with Centers for Disease Control (CDC) guidelines
- Ongoing on-site and virtual claim reviews with Monroe Schools' Risk Management staff and TPA representatives
- Risk Management advice on District issues which give rise to potential liability situations, including ramifications of student arrests on campuses made by City of Key West Police focusing on the application of State of Florida limited sovereign immunity as provided by Section 768.28, Florida Statutes and if/when those provisions would apply or not when presented with claims brought in Federal Court.

FUTURE CONSIDERATIONS

Periodic Claim Reviews: Re-establish a schedule for claim review meetings with Risk Management staff, TPA representatives, Defense Attorneys (when appropriate), and Gallagher. Emphasis to be on claim strategy, including investigations, reserving practices and methodology, excess reporting, and claim closure.

Deep Dive on Your Claim Data: We can run a suite of claim connect reports from loss runs received from the District and review claims trends to determine opportunities for reduction in claim severity and frequency as well as Risk Management input on stemming losses. This may determinate opportunities for greater loss prevention and Risk Management intervention.

Other Risk Management Advice and Policy Development: Scott will continue to work with Ilene and Jori to provide advice wherever needed.



OVERVIEW

Gallagher' has included risk control resources to assist MCSD with identifying claim trends and identifying areas to improve current loss prevention measures. Those resources include on-site consulting work, in addition to training modules, online loss prevention resources, periodic safety flyers/materials, and webinars on critical safety issues. Gallagher has initially included up to 100 hours of on-site consultation included in our base fee. One of our strengths is K-12 educational risk prevention due to the volume of work we've previously done for other Florida school districts.

PAST ACCOMPLISHMENTS

Gary Lopez works with Monroe Schools to improve the District's culture of safety and provide training geared towards reducing claims frequency and severity. Gary has completed the following on-site training courses for the MCSD Maintenance Department:

- | | | |
|-------------------------|---------------------------------|----------------------------|
| ❖ Blood borne Pathogens | ❖ Electrical/LOTO | ❖ Respirator |
| ❖ Chainsaw Safety | ❖ Hazard Communication | ❖ Safe Lifting/Back Safety |
| ❖ Confined Space Entry | ❖ Hearing Conservation | ❖ Fall Protection |
| ❖ Defensive Driving | ❖ Personal Protective Equipment | ❖ Slips/Trips/Falls |

FUTURE

Gary Lopez and Jeff Barrow have discussed formalizing the District's Safety Program during the upcoming year.

On Site Risk Assessment	Consists of reviewing operations, identifying potential risk/hazards and recommending corrective actions. <ul style="list-style-type: none"> Conducting a gap analysis to compare existing programs to your internal standards/best practices Reviewing operations to assist in managing risks. Using claims loss trending to determine areas to consider for on-site risk assessments. Accompanying and assisting insurance carriers when needed. Providing technical support for the risk management team in areas of safety/risk concerns. 	<p style="text-align: center;"><u>MCSD Benefit</u></p> <ul style="list-style-type: none"> Provides an overview of what is in place vs. what is "thought" to be in place Provides a third-party objective view of risks Focuses insurance services on the goals and objectives of the District Provides technical expertise where needed
Risk/Safety Educational Training	Develop/conduct safety educational training for managers, supervisors and employees. <ul style="list-style-type: none"> Conducting risk/safety training onsite or through "live" webinar series. Conducting Gallagher proprietary Supervisor Safety Management Skills Training. (Maintenance Department) Working with the risk management team to determine where specific training may be required. Providing safety training on various operational exposures and high-risk operations. Providing access to Gallagher's Online Safety Training Platform. 	<p style="text-align: center;"><u>MCSD Benefit</u></p> <ul style="list-style-type: none"> Provides specific face to face training per request and webinar training where more practical Provides a specialized training aimed at supervisor safety responsibilities Provides technical training in specific hazard or risk areas Provides on line training for subjects that logistically are difficult to provide face to face
Program Consultation	Program evaluation, assessment and recommendations to various operational risk. <ul style="list-style-type: none"> Providing safety program and procedure development. Reviewing existing safety and health procedures and provide recommendations Reviewing the "Fleet Safety Program" and comparing the program to industry standards of practice. Developing a safety-training matrix or reviewing existing training matrix for various job positions. 	<p style="text-align: center;"><u>MCSD Benefit</u></p> <ul style="list-style-type: none"> Provides a draft "strawman" procedure to initiate approval process Provides review of existing procedures to ensure best practices are included Provides latest fleet safety suggestions based on ANSI requirements Developing safety training matrices to identify and track critical training topics
Special Projects	Client requested services for emerging risk or concerns (examples): <ul style="list-style-type: none"> Participate in accident investigation with the risk management team on serious accident events. Work with risk management team on emerging risk. 	<p style="text-align: center;"><u>MCSD Benefit</u></p> <ul style="list-style-type: none"> Provides outside impartial view of serious accident investigations Provides an outside resource to visit emerging risks



GALLAGHER STEP SAFETY TRAINING & EDUCATION PLATFORM

Gallagher STEP (Safety, Training and Education Platform) is our proprietary Learning Management System (LMS) that supports your safety program, provides real-time access to your loss control plans and keeps employees up to date with the latest safety standards.

Register for up to 10 modules every year from a library of over 100 training and safety shorts. In addition, monthly bulletins are available covering topics such as General and Environmental Safety, Human Resources, and Health & Wellness.

- Gallagher provides an extensive online safety information portal with:
- Automatic email function notifies employees of training assignments
 - Online resource tools, model workplace policies, procedures and forms available, plus HR self-assessment tools
 - Interactive discussions with on-screen or written exams

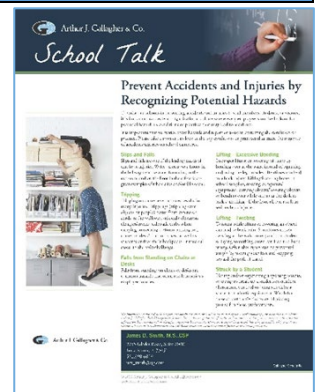


SUBSCRIPTION SERVICES – NEWSLETTERS/BULLETINS, K-12 WEBINARS

Gallagher's subscription center and web-based platform provides the tools needed to effectively manage and train your staff, communicate important information related to safety and health, and enhance your overall risk management program.

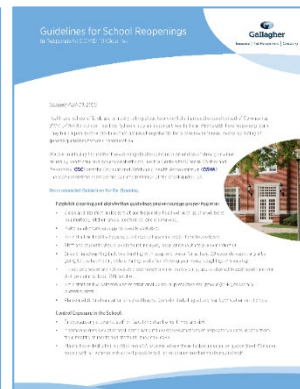
Online Solutions: additional risk control resources, which can be available through our subscription center.

- Industry Segment Bulletins
- Industry Segment Webinars
- Emerging Risk Webinars
- Weather Bulletins
- K-12 Webinars



COMMUNICATION: WHITEPAPERS

The global spread of COVID-19 sent shockwaves through the insurance industry, presenting new challenges as companies try to monitor and respond to this unforeseen risk. At Gallagher, our leaders have responded quickly and efficiently to the global pandemic. Our proactive approach ensures both our employees and clients are well-equipped to handle the ongoing situation at hand. Our Gallagher teams have worked tirelessly to stay abreast of the ongoing COVID-19 situation. We listened to our clients' questions and sought the answers you needed.



OVERVIEW

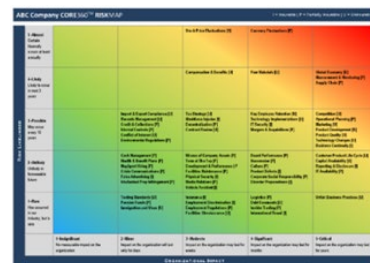
Since 2003, Gallagher Public Sector has been leading the development and practice of Enterprise Risk Management (ERM) in the public sector. Our consulting team contributes to international & national standards on risk management and uses that knowledge to provide best-practice ERM consulting services. Services include ERM implementation plans, training programs, and a customizable risk-data management platform. We partner with clients to deliver results that go beyond their expectations because we're knowledgeable, flexible and we *love* what we do.

Some examples of our customized approach include:

- In-Depth Program Review – a comparison of your Risk Management or ERM program against industry best practice and the international standard on risk management, with recommendations on appropriate outcomes, governance and sustainability
- Trainings and Workshops – customized to your needs, these can help you focus on one area of significant risk, develop risk management skills, or provide ERM training on site
- Multi-Year ERM Implementation or Consulting Advice – full-blown ERM implementation typically takes several years; we can guide you through the entire project or provide tactical consulting at key junctures
- ERM consulting services are customized to your needs so that you never pay for more than you need.

GALLAGHER RISKMAP

Gallagher has developed a unique Strategic Risk Assessment tool, the **Gallagher RISKMAP**, for organizations prepared to broaden their view and discussion of risk beyond traditional, hazard risk. The process produces industry specific risk profiles that assess and highlight enterprise-wide hazard, operational, and strategic business risk affecting the mission and objectives of the organization.



How it works: The RISKMAP tool uses survey results from key leaders of the organization around risks common to the industry. Using data produced by the survey, a CORE360 RISKMAP and Risk Register is produced to guide leaders through a discussion of the most important uncertainties facing their business.

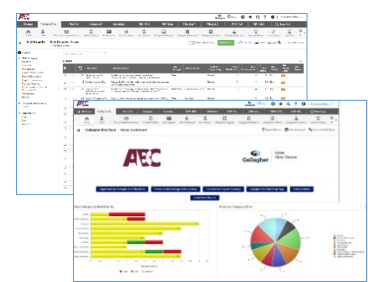
The assessment has five components:



ERM RISK TRACK

Gallagher ERM Risk Track™ assists with the ongoing management, monitoring, and reporting of risk related data and is highly customizable. You can track things like risk ownership, the status of the implementation of compensating controls, or trends in your risk ratings over time. It can also be used to facilitate clear and accurate reporting to the board, your senior leadership group, or departments and risk owners regarding the status of their risk portfolio.

We recognize that heat maps are not the only way to report and categorize risks. Gallagher ERM Risk Track gives our clients the flexibility to leverage dynamic reporting formats, data visualizations and metrics that resonate with their organization.



b. Include a listing of clients for whom you have implemented similar programs and provide details of such programs, including TIVs, location, premiums, brokers' compensation, wind limits, and other details as are relevant.

As previously discussed, our Florida Gallagher Public Sector Team provides risk management services to over 200 Public Sector Clients. We have provided detailed information for a sampling of programs for your review. Following the Program Overviews, you will find a more extensive list of our Florida Educational and Public Sector clients. Should you wish to receive additional information regarding any other clients, please let us know.

MIAMI-DADE COUNTY SCHOOL DISTRICT	
TIVs	\$11,716,074,179
Location	Miami-Dade County, Florida
Premium	Excess of \$22 Million
Broker Compensation	Capped Commission
Named Wind Limits	\$200 Million
Description of Services Provided (including types of insurance coverages placed):	<p>A) Full risk management consultation services including but not limited to placing insurance, loss control consulting, claim advocacy including work with the Division of Emergency Management</p> <p>B) Property Program - place layered / quota-share program with \$200 Million in Named Windstorm limit</p> <p>C) Other Lines of Coverage - place Casualty Package/Excess Third Party Liability Excess Workers' Compensation, Cyber Liability, Police Professional Liability, Public Official Bonds, Excess Crime, Catastrophic Student Accident, Superintendent's Auto Insurance, along with other property coverages to include Boiler & Machinery, Terrorism, Portfolio/Blanket Builders' Risk and NFIP Flood coverage.</p>

MIAMI-DADE COUNTY	
TIVs	\$15,255,344,725
Location	Miami-Dade County, Florida
Premium	Excess of \$24 Million
Broker Compensation	Fee
Named Wind Limits	\$150 Million (County-Wide Program)
Description of Services Provided (including types of insurance coverages placed):	<p>A) Full risk management consultation services including but not limited to placing insurance, contract insurance requirement reviews, claims consultation including work with the Division of Emergency Management</p> <p>B) Property Program - place layered / quota-share program with \$150Mil in Named Windstorm limit for the County-Wide Property Program</p> <p>C) Other Lines of Coverage - place Aircraft Hull & Liability, Airport Liability, Crime, Executive Auto along with other property coverages to include Boiler & Machinery, Terrorism, Fine Arts, Builders' Risk and NFIP Flood coverage.</p>

FLORIDA KEYS AQUEDUCT AUTHORITY

TIVs	\$156,012,354
Location	Monroe County, Florida
Premium	Excess of \$1 Million
Broker Compensation	Commission
Named Wind Limits	\$50 Million
Description of Services Provided (including types of insurance coverages placed):	A) Full risk management consultation services including but not limited to placing insurance, contract insurance requirement reviews, and claims advocacy B) Property Program - place layered / quota-share program with \$50Mil in Named Windstorm limit C) Other Lines of Coverage - place Pollution Legal Liability, Fiduciary and Crime along with other property coverages to include Glass and NFIP Flood coverage.

DUVAL COUNTY SCHOOL DISTRICT

TIVs	\$3,212,117,819
Location	Duval County, Florida
Premium	Excess of \$3 Million
Broker Compensation	Fee
Named Wind Limits	\$150 Million
Description of Services Provided (including types of insurance coverages placed):	A) Full risk management consultation services including but not limited to placing insurance, contract insurance requirement reviews, and claims consultation B) Property Program - place layered / quota-share program with \$150Mil in Named Windstorm limit C) Other Lines of Coverage - place Crime, Student Accident along with other property coverages to include Boiler & Machinery, Terrorism, and NFIP Flood coverage.

CLAY COUNTY DISTRICT SCHOOLS

TIVs	\$1,084,414,060
Location	Clay County, Florida
Premium	Excess of \$1 Million
Broker Compensation	Fee
Named Wind Limits	\$20 Million
Description of Services Provided (including types of insurance coverages placed):	A) Full risk management consultation services including but not limited to placing insurance, contract insurance requirement reviews, loss control and claims advocacy B) Property Program - layered / quota-share program with \$20Mil in Named Windstorm limit C) Other Lines of Coverage – Liability, Workers Compensation, Boiler and Machinery, Storage Tank Liability, Cyber Liability and Active Assailant Liability

WHY GALLAGHER?

There is simply
no substitute
for experience.

#1 School District Broker
In the State of Florida

Our team partners with over half of
the Public School Districts in
Florida.

50 year dedication to Florida's
educational institutions.

35 FL Public School Districts

28 FL Public Colleges

230+ FL Charter, Private, and
Religious Schools

We know Florida Schools.

We understand your needs, your
risks, and your challenges.

We have the market clout to get you
the most comprehensive, cost
effective programs available.

Florida Public K-12 District Schools

Baker County School District
Bradford County School District
Brevard County School District
Calhoun County School District
Clay County School District
Columbia County School District
Dixie County School District
Duval County School District
Escambia County School District
Flagler County School District
Florida Virtual Schools
Franklin County School District
Gilchrist County School District
Gulf County School District
Hamilton County School District
Hernando County School District
Holmes County School District
Jackson County School District
Jefferson County School District
Lake County School District
Levy County School District
Liberty County School District
Marion County School District
Monroe County School District
Nassau County School District
Orange County School District
Pinellas County School District
Polk County School District
Putnam County School District
Sarasota County School District
Seminole County School District
Union County School District
Wakulla County School District
Walton County School District

Other Florida Educational Institutions

(Partial List):

Broward College
Chipola College
College of Central Florida
Daytona State College
Florida Gateway College
The College of the Florida Keys
Florida SouthWestern State College
Florida State College at Jacksonville
Gulf Coast State College
Hillsborough Community College
Indian River State College
Lake-Sumter State College
Lake-Sumter State College
North Florida College
Northwest Florida State College
Palm Beach State College
Pasco-Hernando State College
Pensacola State College
Polk State College
St. Johns River State College
St. Petersburg College
Santa Fe College
Seminole State College of Florida
South Florida State College
State College of Florida, Manatee-Sarasota
Tallahassee Community College
Valencia College
City of Pembroke Pines Charter Schools
Charter Schools USA
Alexander School
Belen Jesuit
Ecclesiastical Province of Miami Catholic Schools
Glades Day School
Miami Christian School
Tampa Preparatory School

Other Florida Public Entities

(Partial List):

City of Atlantic Beach
City of Clearwater
City of Coral Gables
City of Fernandina Beach
City of Hialeah
City of Lakeland
City of North Miami Beach
City of Orlando
City of Pembroke Pines
City of Pompano Beach
City of Riviera Beach
City of West Palm Beach
Broward County BOCC
Indian River County BOCC
Miami-Dade County BOCC
Monroe County BOCC
Nassau County BOCC
Orange County BOCC
Osceola County BOCC
Pasco County BOCC
Pinellas County BOCC
Polk County BOCC
Putnam County BOCC
Sarasota County BOCC
Seminole County BOCC
St. Johns County BOCC
Broward Clerk of Courts
Canaveral Port Authority
Charlotte County Airport Authority
Florida Department of Transportation
Florida Keys Aqueduct Authority
Greater Orlando Airport Authority
Jacksonville Aviation Authority
Hillsborough County Airport Authority
South Florida Water Management District

TAB 4 - REFERENCES



Provide five (5) customer references (including contact name, address, phone number, and valid email address) currently receiving insurance coverage from the agency/ company. Include which service team member the reference worked with, what type of insurance the Broker/Agency provided for the reference and when, the TIV of the property insurance program and any other relevant information regarding contract performance.

MIAMI-DADE COUNTY PUBLIC SCHOOLS	
Contact Name:	Michael G. Fox Risk & Benefits Officer
Address:	1501 NE 2nd Avenue, Suite #335, Miami, FL 33132
Phone Number:	(305) 995-7182
E-Mail Address	mfox@dadeschools.net
Service Team Members:	Scott Clark
Years as client:	Since 1977
TIV of Property Insurance Program:	\$11.7 Billion
Description of Services Provided (including types of insurance coverages placed):	<p>A) Full risk management consultation services including but not limited to placing insurance, loss control consulting, claim advocacy including work with the Division of Emergency Management</p> <p>B) Property Program - place layered / quota-share program with \$200Mil in Named Windstorm limit on \$11.7B of values</p> <p>C) Other Lines of Coverage - place Casualty Package/Excess Third Party Liability, Excess Workers' Compensation, Cyber Liability, Police Professional Liability, Public Official Bonds, Excess Crime, Catastrophic Student Accident, Superintendent's Auto Insurance, along with other property coverages to include Boiler & Machinery, Terrorism, Portfolio/Blanket Builders' Risk and NFIP Flood coverage.</p>

MIAMI-DADE COUNTY BOCC	
Contact Name:	Baunie McConnell Division Director, Risk Management
Address:	111 NW 1st Street, Suite 2340, Miami, FL 33128
Phone Number:	(305) 373-3583
E-Mail Address	baunie.mcconnell@miamidade.gov
Service Team Members:	Ilene Abella & Tony Abella
Years as client:	Since 1984
TIV of Property Insurance Program:	\$15.3 Billion
Description of Services Provided (including types of insurance coverages placed):	<p>A) Full risk management consultation services including but not limited to placing insurance, contract insurance requirement reviews, claims consultation including work with the Division of Emergency Management</p> <p>B) Property Program - place layered / quota-share program with \$150Mil in Named Windstorm limit for the County-Wide Property Program</p> <p>C) Other Lines of Coverage - place Aircraft Hull & Liability, Airport Liability, Crime, Executive Auto along with other property coverages to include Boiler & Machinery, Terrorism, Fine Arts, Builders' Risk and NFIP Flood coverage.</p>

FLORIDA KEYS AQUEDUCT AUTHORITY

Contact Name:	Cheryl Sargent Director of Human Resources
Address:	1100 Kennedy Drive, Key West, FL 33040
Phone Number:	(305) 295-2211
E-Mail Address	csargent@fkaa.com
Service Team Members:	Jori Van der Voort, Ilene Abella & Kathy Hill
Years as client:	Since 1997
TIV of Property Insurance Program:	\$156 Million
Description of Services Provided (including types of insurance coverages placed):	A) Full risk management consultation services including but not limited to placing insurance, contract insurance requirement reviews, and claims advocacy B) Property Program - place layered / quota-share program with \$50Mil in Named Windstorm limit C) Other Lines of Coverage - place Pollution Legal Liability, Fiduciary and Crime along with other property coverages to include Glass and NFIP Flood coverage.

DUVAL COUNTY SCHOOL DISTRICT

Contact Name:	Robert Stratton Supervisor of Risk Management
Address:	1701 Prudential Drive, Jacksonville, FL 32207
Phone Number:	(904) 390-2392
E-Mail Address	StrattonR@duvalschools.org
Service Team Members:	Ilene Abella, Tony Abella & Agnes Polom
Years as client:	Since 1981
TIV of Property Insurance Program:	\$3.2 Billion
Description of Services Provided (including types of insurance coverages placed):	A) Full risk management consultation services including but not limited to placing insurance, contract insurance requirement reviews, and claims advocacy B) Property Program - place layered / quota-share program with \$150Mil in Named Windstorm limit C) Other Lines of Coverage - place Student Accident and Crime along with other property coverages to include Boiler & Machinery, Terrorism, and NFIP Flood coverage.

CLAY COUNTY DISTRICT SCHOOLS

Contact Name:	Susan Legutko Assistant Superintendent
Address:	900 Walnut Street, Green Cove Springs, FL 32042
Phone Number:	(904)336-6721
E-Mail Address	Susan.legutko@myoneclay.net
Service Team Members:	Jori Van der Voort
Years as client:	Since 1995
TIV of Property Insurance Program:	\$1,084,414,060
Description of Services Provided (including types of insurance coverages placed):	A) Full risk management consultation services including but not limited to placing insurance, contract insurance requirement reviews, loss control and claims advocacy B) Property Program - layered / quota-share program with \$20Mil in Named Windstorm limit C) Other Lines of Coverage – Liability, Workers Compensation, Boiler and Machinery, Storage Tank Liability, Cyber Liability and Active Assailant Liability

TAB 5 - LIST OF INSURANCE CARRIERS



List of all insurance carriers that you would approach and the amount of premium placed with those carriers.

We believe in access and negotiation in the insurance market through your direct servicing team, and not via internal brokerage “hubs.” This approach allows the people with direct accountability to, and understanding of the District to present your organization to the insurance market. This means the people with the most knowledge of your account are the same people with the market relationships to get the job done. We have access to the right people, we know the marketplace, and know Monroe County School District’s exposures and objectives. We are in the best position to negotiate the best possible terms for your program because we have premium volume with insurance companies and that translates into market leverage.

Below you will find a list of Gallagher’s top 30 carriers by premium volume.

RANK	CARRIER GROUP	PREMIUM
1	Lloyd's of London	\$1,292,955,887.14
2	Chubb Limited	\$1,184,255,972.20
3	Travelers Group	\$1,020,143,246.13
4	American International Group, Inc.	\$677,726,166.86
5	Zurich Financial Services Ltd	\$672,491,134.36
6	Liberty Mutual Insurance Company	\$650,974,164.31
7	Old Republic Insurance Group	\$500,670,807.07
8	Fairfax Financial Holdings Limited	\$469,679,690.48
9	Berkshire Hathaway Insurance Group	\$448,244,828.21
10	AXA S.A.	\$428,445,592.95
11	The Hartford Insurance Group	\$422,328,899.64
12	Tokio Marine Holdings, Inc.	\$404,140,984.31
13	CNA Insurance Companies	\$371,450,094.85
14	American Financial Group	\$345,309,449.34
15	Nationwide Corporation	\$302,701,771.18
16	Sompo Japan Nipponkoa Holdings	\$282,439,652.29
17	Everest Re Group Ltd	\$231,516,898.75
18	Starr Companies	\$220,312,256.47
19	Alleghany Insurance Holdings	\$209,852,186.76
20	Markel Group	\$203,015,173.89
21	QBE Insurance Group Limited	\$170,401,219.24
22	Arch Insurance Group	\$166,405,488.03
23	Swiss Reinsurance Company Limited	\$143,915,390.02
24	AXIS Capital Holdings Limited	\$142,222,941.48
25	AmTrust Financial Group	\$126,302,681.90
26	Argo Group	\$78,323,140.15
27	Prosight Specialty Insurance Holdings, Inc.	\$62,739,606.38
28	State National Insurance Company	\$38,512,009.20
29	IAT Reinsurance Company Ltd	\$23,241,426.72
30	Assurant, Inc.	\$22,739,666.61

TAB 6 – BROKER/AGENT REMUNERATION



Income for all policies placed by broker/agent shall be capped at a maximum average of 12.5% for retail and 7% for wholesalers whether owned or not of total annual premium for its services. Income included in any policy premium should be limited as listed below. Total income means any income received, directly or indirectly, included but not limited to commissions, contingent commissions, retrocession fees or commission.

a. Total income must be identified for each policy

b. Income received by the company, broker, or agency must be limited to a maximum average of 12.5% for retail and 7% for wholesale brokers for each policy. Confirmation and documentation must be provided.

c. Where wholesale brokers are used (whether agency owned or independent), the total income received by the wholesale broker must be limited to maximum average of 7% for each policy. Confirmation and documentation must be provided.

d. Flood Insurance Commissions would not be subject to the above capped percentages due to the FEMA Rebating Guidelines. Confirmation and documentation must be provided.

Broker Remuneration

1. We agree to abide by the compensation caps as well as all terms and conditions outlined in the RFP document and above...
2. We agree to limit our maximum average commission, excluding Flood, to 7.25%. We also agree to limit the maximum average commission of wholesale brokers to 4.5%.
3. We are further agreeable to negotiate the compensation cap percentages as deemed necessary by the District and throughout the term of the contract.

Appraisals

During the past 8 years, Gallagher has contracted with Duff & Phelps to provide insurance appraisals on behalf of the District. The cost of these appraisals are **paid out of Gallagher's compensation**. Once again, we will be providing these Appraisal Services on a rolling basis throughout the contract. **This is a value to the District of \$30,000.**

Transparency

Gallagher has a policy of complete disclosure, our proposals provide full disclosure of any and all compensation received by AJRMS, Inc., as well as any Gallagher owned wholesalers in the placement of insurance coverage for our clients. (Sample shown below) Many brokers do not provide these disclosures. These disclosures serve to ensure that your interests are mutually aligned with our own, and that there are no questions regarding undisclosed commissions.

COVERAGE(S)	CARRIER NAME(S)	WHOLESALER, MGA, OR INTERMEDIARY NAME ¹	EST. ANNUAL PREMIUM ²	COMM.% OR FEE ³	GALLAGHER U.S. OWNED WHOLESALER, MGA, OR INTERMEDIARY %
Line of Business	Carrier	Intermediary (if any)	Premium	AJG Commission or Fee Amount	Gallagher Intermediary Commission or Fee Amount

Gallagher Named Among World's Most Ethical Companies

Arthur J. Gallagher & Co. has been named as one of the world's most ethical companies for 11 consecutive years. Gallagher joins a small group of companies committed to operating at the highest ethical standards. **We are the only insurance broker given this honor.**

We view compensation disclosure as a core focus of our ethical standards. Monroe County School District would have assurance through Gallagher that any and all compensation derived from the partnership was fully disclosed and approved by your staff.



e. Please include a copy of your contract that would confirm your agreement to the School Board's guidelines as indicated above.

A specimen copy of our Gallagher Contract is included in the following pages which will include agreed upon terms and guidelines outlined herein.

CONSULTING SERVICES AGREEMENT

This Consulting Services Agreement (this "Agreement") is made and entered into as of the _____ day of _____, 20__ (the "Effective Date") by and between [CLIENT NAME], [a/an] [State] [Entity Type] ("Client"), and Arthur J. Gallagher Risk Management Services, Inc., an Illinois corporation, and its licensed brokerage affiliates ("Gallagher"). Client and Gallagher shall each be referred to herein as a "Party" and collectively as the "Parties."

WHEREAS, Gallagher is willing, able and desires to provide advisory and/or consulting services to Client on a non-exclusive basis, as further described on Exhibit A attached hereto (collectively, the "Services"); and

WHEREAS, Client desires to engage Gallagher to provide such Services to Client on the terms set forth herein.

NOW, THEREFORE, in consideration of the mutual promises contained herein, Gallagher and Client hereby agree as follows:

I. TERM AND TERMINATION

This Agreement shall commence on the Effective Date and continue for a term of one (1) year. This Agreement shall automatically renew on the first anniversary of the Effective Date and annually thereafter for consecutive additional periods of one (1) year each. This Agreement may be terminated by either Party at any time upon thirty (30) days' prior written notice. In the event of any such termination, Gallagher will work with Client during such 30-day period to transition the Services as directed.

II. SERVICES

A. Gallagher will provide the Services for Client as set forth on Exhibit A attached hereto and incorporated herein, which Exhibit A may be amended from time to time as agreed upon in writing by the Parties. Services are limited to an advisory capacity only, and represent the opinion and suggestion of Gallagher. Notwithstanding the Services being provided by Gallagher, Services shall not be construed as decisions on behalf of Client.

B. All decisions related to Client's business, operations, affairs and any and all other matters discussed between Client and Gallagher are deemed to have been made and shall be made by Client in its sole and absolute discretion. Failure or refusal to implement the suggestions of Gallagher shall not be deemed cause for non-payment of the Services.

C. Client shall provide Gallagher with all information and documentation that may be relevant to Gallagher's provision of the Services, including any such information and documentation as may be requested by Gallagher from time to time.

III. COMPENSATION, TAXES AND FEES

A. Client shall pay Gallagher the fees set forth on Exhibit A. Client shall reimburse Gallagher for all expenses reasonably incurred by Gallagher in performance of the Services.

B. All fees and expenses shall be due and payable to Gallagher in U.S. dollars, within thirty (30) days after Client's receipt of the applicable invoice. Any amounts not paid when due will accrue interest at the rate of one and one-half percent (1.5%) per month or the highest rate permitted by applicable law, whichever is less.

C. Where applicable, Services provided by Gallagher may require the payment of federal excise taxes or other fees to the Internal Revenue Service, various State(s) departments of revenue, state regulators, boards or associations. In such cases, Client is responsible for the payment of such taxes and/or fees, which Gallagher will separately identify on related invoices. Under no circumstances will these taxes or other related fees or charges be offset against fees or commissions due to Gallagher hereunder.

IV. CONFIDENTIALITY & DATA PRIVACY

A. As used in this Agreement, Confidential Information means any nonpublic, proprietary or personal data and information furnished by either Party or its agents or representatives to the other Party or its agents and representatives, whenever furnished and regardless of the manner or media in which such information is furnished, which the receiving Party knows or reasonably should know to be confidential. Each Party shall treat Confidential Information as confidential and only use it in the performance of its obligations under this Agreement.

B. The Parties acknowledge that Confidential Information includes personal data provided to Gallagher by Client for the benefit of Client and/or its employees to facilitate the Services set forth in Exhibit A. Both Parties also agree that the Confidential Information may include information that alone, or in combination with other information, uniquely identifies an individual. Client agrees that Gallagher is permitted to disclose and transfer Client's Confidential Information to Gallagher's affiliates, agents or vendors that have a need to know the Confidential Information in connection with the Services provided under this Agreement (including insurance carriers, as necessary, for quoting and/or placing insurance coverages, if applicable). In addition, Gallagher may also utilize anonymized/de-identified Client data in connection with data analytics, service enhancement initiatives and similar business purposes. Either Party may also disclose such information to the extent required to comply with applicable laws or regulations or the order of any court or tribunal. Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.aig.com/privacy-policy/>.

C. Both Gallagher and Client agree to comply with all state and federal laws, rules, and orders that relate to privacy and data protection which are, or which in the future may be, applicable to Confidential Information, the Services or the performance of obligations under this Agreement. Upon request, Gallagher will cooperate with Client pursuant to applicable law(s) to comply with requests from individuals regarding their personal information.

V. INTELLECTUAL PROPERTY

Gallagher retains all copyright, trademark and other intellectual property rights in all materials developed, designed or created by Gallagher either before or during the term of this Agreement, including systems, methodologies, software, know-how and working papers, except for any confidential information that Client has provided to Gallagher.

VI. DISPUTE RESOLUTION

A. In the event a dispute between the Parties arising out of or relating to this Agreement or the relationship created by this Agreement ("Dispute"), the Parties agree to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, the Parties agree to binding arbitration. The Parties waive any and all rights they may have to commence litigation in court to resolve a Dispute, and specifically waive any and all rights to pursue relief by class action or mass action in court or through arbitration. For the avoidance of doubt, consistent with the provisions that follow, the Parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by this Agreement.

B. A Party wishing to assert a Dispute shall do so by providing a written notice ("Notice") of the claim to the American Arbitration Association ("AAA") in accordance with its Commercial Arbitration Rules and Mediation Procedures, unless specifically excluded under Section VI.A of this Agreement. All Dispute resolutions shall take place in Chicago, IL, unless otherwise agreed by the Parties. The Parties will equally divide all costs of the mediation and arbitration proceedings and will each pay their own attorney fees. All matters will be before neutral, impartial and disinterested mediator or arbitrator(s) that have at least 20 years' experience in commercial and insurance coverage disputes, which may be based in legal practice, insurance company or insurance brokerage practice, or a combination thereof.

C. Mediation will occur within sixty (60) days of filing the Notice with the AAA. Mediation results will be reduced to a Memorandum of Understanding signed by both Parties and the mediator. A Dispute that is not resolved in mediation will commence to binding arbitration. For Disputes in excess of \$500,000, either Party may elect to have the Dispute heard by a panel of three (3) arbitrators. The award of the arbitrator(s) shall be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither a Party nor a mediator or arbitrator may disclose the existence, content or results of any Dispute or its dispute resolution proceeding without the prior written consent of both Parties.

VII. LIABILITY LIMITATIONS

To the extent permitted by law, Gallagher's liability for all claims directly or indirectly connected with any matter touching upon this Agreement (whether in negligence or otherwise, and whether to Client or any other person) is limited to the amount of the fees paid by Client to Gallagher during the 12-month period immediately preceding the event(s) giving rise to any such claim. If Gallagher is liable to pay damages to Client and if Client or any other person (including other advisers to Client) has contributed to the loss Client or such other person has suffered, the damages payable by Gallagher will be reduced to the extent of such contribution. Without limiting the foregoing, Gallagher shall only be liable for actual damages incurred by Client, and shall not be liable for any indirect, special, exemplary, reliance, consequential or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with this Agreement or any Services provided hereunder may be brought by either party any later than two (2) years after the accrual of such claim or cause of action.

VIII. MISCELLANEOUS

A. Non-Reliance. To the extent Gallagher's Services hereunder relate to Gallagher's review or creation of any due diligence materials involving Client's acquisition of another entity or business, whether by stock, asset purchase or otherwise, Gallagher is providing any reports relating to such review for Client's benefit only in order to facilitate Client's own research and review and not to induce Client to take action with respect to any transaction or anything related thereto. For Client and its employees, consultants, contractors, legal counsel, professional advisors and any other party with which Client shares such information, Client hereby confirms that any and all such parties do not intend to, and agrees that they are not entitled to, rely upon such information.

B. Indemnification. Each Party agrees to defend, indemnify and hold the other Party and its affiliates and their respective directors, officers, employees and agents harmless from any and all losses, liabilities, exposures, damages and all related costs and expenses, including reasonable legal fees, to the extent arising from or relating to any third party claims, demands, suits, allegations, or causes or threats of action based on: (i) the breach of any representation, warranty or covenant made by such Party hereunder, or (ii) such Party's grossly negligent acts or omissions or intentional misconduct; provided, however, that the indemnifying Party's indemnification obligations hereunder shall be reduced to the extent that such losses and damages arise from the acts or omissions of the indemnified Party or its employees and agents.

C. Professional Services. In the event Gallagher's Services include the provision of contract or other document reviews or consulting activities, such commentary shall not be provided to Client in a legal capacity and will not constitute legal or tax advice. Client must consult with its own legal and tax advisors to become fully apprised of any legal or financial implications to its business and Gallagher hereby disclaims liability for issues that arise due to Client actions taken based upon any Gallagher contract and document reviews or other advisory consulting activities. Client hereby assumes the sole responsibility for the legality of any and all decisions made, whether or not at the suggestion of Gallagher.

D. Assignment. This Agreement shall apply to and bind the successors and assigns of the Parties, including, in the event of a Party's insolvency, debtors-in-possession and any appointed trustee or administrator. This Agreement shall not be assignable by either Party, except with the prior written consent of the other Party; provided, however, that either Party may assign this Agreement to an affiliate or in the event of a merger or sale, provided the assignee is willing and able to assume (and does actually assume) such Party's obligations hereunder.

E. Independent Contractor. Gallagher is engaged to perform Services as an independent contractor of Client and not as an employee or agent of Client, and will not be operating in a fiduciary capacity.

F. Governing Law & Venue. This Agreement and any disputes or litigation relating to or arising out of this Agreement shall be governed by the laws of the State of Illinois without regard to its conflict of law rules. Any litigation under Section VI.A of this Agreement shall be brought in federal or state court in Cook County, Illinois.

G. Force Majeure. Neither Party shall be liable to the other for any delay or failure to perform any of its obligations under this Agreement as a result of flood, earthquake, storm, other act of God, fire, derailment, accident, labor dispute, explosion, war, act of terrorism, sabotage, insurrection, riot, embargo, court injunction or order, act of government or governmental agency or other similar cause beyond its reasonable control.

H. Counterparts. This Agreement may be executed in multiple counterparts (including by scanned image or electronic signature), each of which shall be considered one and the same agreement, and shall become effective when signed by each of the Parties and delivered to the other Party.

I. Warranties. Except as expressly set forth in this Agreement, Gallagher makes no other warranties of any kind with respect to the Services, including, without limitation, warranties that may be implied from a course of performance, dealing or trade usage.

J. Severability. If a court/arbitrator of competent jurisdiction determines that any provision of this Agreement is void or unenforceable, that provision will be severed from this Agreement, and the court/arbitrator will replace it with a valid and enforceable provision that most closely approximates the intent of the Parties, and the remainder of this Agreement will otherwise remain in full force and effect.

K. Entire Agreement. This Agreement and the exhibits attached hereto constitute the entire agreement between the Parties with respect to the subject matter hereof, and supersede all prior negotiations, agreements and understandings. No change, waiver or discharge hereof shall be valid unless in writing and executed by the Party against whom such change, waiver or discharge is sought to be enforced.

L. Non-Waiver. The Parties agree that any delay or forbearance by either Party in exercising any right or remedy under this Agreement or otherwise afforded by applicable law shall not

be a waiver of or preclude the exercise of any such right or remedy. Only waivers expressly made in writing by an authorized Gallagher or Client representative shall be effective against such Party.

IN WITNESS WHEREOF, the Parties have caused this Agreement to be executed as of the Effective Date.

**ARTHUR J. GALLAGHER RISK
MANAGEMENT SERVICES, INC.**

[CLIENT NAME]

By: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

EXHIBIT A
SERVICES AND FEES

EXHIBIT A

The following outlines Services provided by Gallagher over the term of this Agreement:

Fees for Services:

Client Signature _____

Date _____

Sample Exhibit A.doc

TAB 7 - FORMS



ITB BID DOCUMENTS REQUIRED CHECKLIST


RFP 2022024 – Property and Casualty Insurance Brokerage Services

ITB Bid Documents Required Checklist (Appendix A)

The following documents and forms MUST accompany each bid submitted:

- Bid Documents Required Checklist (Appendix A)
- Bid Proposal Form
- Addenda Acknowledgement Form
- Contractor Rules Form
- Debarment Certification
- Identical Tie Proposals Form
- Non-Collusion Affidavit
- Business/Personal Relationship Disclosure Affidavit
- Drug Free Workplace Form
- W-9
- Vendor Information Sheet
- E-Verify Affidavit
- Reference Form (Appendix B) -Documenting experience performing commercial work of this size, nature, and complexity
- Local Preference Affidavit and backup - if applicable (Appendix D)

I, Zeb Holt (name), an authorized officer of Arthur J. Gallagher Risk Management Services, Inc (company/vendor), confirm that the above listed documents are provided in our bid being submitted to the Monroe County School District and confirm that I have read and understand the ITB document in its entirety.



Signature

PROPOSAL FORM

RFP 2022024 – Property and Casualty Insurance Brokerage Services

**Monroe County School District
Internal Services Department / Purchasing Division**

PROPOSAL FORM

RFP 2022024 – Property and Casualty Insurance Brokerage Services

BID DUE /BID OPENING DATE/TIME: October 26, 2022 at 10:00 a.m.

PROPOSALS MUST BE SUBMITTED ELECTRONICALLY TO WWW.DEMANDSTAR.COM. HARD COPY OR EMAIL PROPOSALS WILL NOT BE ACCEPTED.

PLEASE BE SURE THAT THE NAME OF YOUR COMPANY APPEARS ON EACH PAGE OF THIS PROPOSAL FORM.

IF SIGNED BY AN AGENT OF NAMED COMPANY WRITTEN EVIDENCE FROM THE OWNER OF RECORD OF HIS/HER AUTHORITY MUST ACCOMPANY THIS PROPOSAL.

Arthur J. Gallagher Risk Management Services, Inc

NAME OF COMPANY

9155 S. Dadeland Blvd., Suite 1112, Miami, FL 33156

ADDRESS OF COMPANY

Zeb Holt

PRINT NAME OF AUTHORIZED SIGNATURE

zeb_holt@ajg.com

EMAIL ADDRESS

305.639.3113

561.996.6708

TELEPHONE No.

FAX

Proposal Certification

I hereby certify that: I am submitting the following information as my firm's (proposer) proposal and am authorized by proposer to do so; proposer agrees to complete and unconditional acceptance of the contents of Pages 1 through 38 inclusive of this Request for Proposal, and all appendices and the contents of any Addenda released hereto; proposer agrees to be bound to any and all specifications, terms and conditions contained in the Request for Proposal, and any released Addenda and understand that the following are requirements of this RFP and failure to comply will result in disqualification of proposal submitted; proposer has not divulged, discussed, or compared the proposal with other proposers and has not colluded with any other proposer or party to any other proposal; proposer acknowledges that all information contained herein is part of the public domain as defined by the State of Florida Sunshine and Public Records Laws; all responses, data and information contained in this proposal are true and accurate.

Signature of Proposer's Authorized Representative (blue ink preferred on original)  Date 10/20/22

Name of Proposer's Authorized Representative Zeb Holt Title of Proposer's Authorized Representative Regional Executive Vice President - Florida

ACKNOWLEDGMENT OF ADDENDUM

RFP 2022024 – Property and Casualty Insurance Brokerage Services

ACKNOWLEDGMENT OF ADDENDUM

As the person authorized to sign the statement, I certify that this firm acknowledges any and all addendum that may have been issued as part of this bid. All addendum are issued via www.demandstar.com.

ADDENDUM NO. 1 DATED 10/19/2022

ADDENDUM NO. DATED

ADDENDUM NO. DATED

ADDENDUM NO. DATED

ADDENDUM NO. DATED

ADDENDUM NO. DATED

Date: 10/20/22



Applicant's Signature

CONTRACTOR RULES

RFP 2022024 – Property and Casualty Insurance Brokerage Services

CONTRACTOR RULES

The following is a list of rules that contractors/vendors and their personnel must adhere to while working on Monroe County School projects. Failure of the contractor/vendor to abide by the rules will result in the violators being removed from the job site. All costs resulting from this will be the responsibility of the contractor/vendor. Please sign these rules and indicate the contractor/vendor's agreement to follow them.

- Casual communications by contract/vendor personnel with students, staff, or faculty is prohibited.
- Convicted felons and employees with a past history of child abuse or molestation shall not be used on Monroe County School projects.
- The schools are "Drug Free Zones," use or possession of illegal substances and alcohol in any form are prohibited.
- The schools are "Tobacco Free," no tobacco use is permitted on the school campus, in parking lots, or inside school restrooms.
- Vulgar language or gestures discernible to students or school staff is prohibited.
- Fighting or physically abusive actions of a similar nature are prohibited.
- Appropriate and modest attire is required while working on school campus. Revealing clothing will not be permitted.
- Clean up of work area is required on a daily basis. Hazardous materials shall not be put in school trash receptacles.
- Work that may be disruptive to the school shall be scheduled with the school administration or done after normal school hours.
- Pets are not allowed on campus.

Signature Zeb Holt
Zeb Holt
Printed Name

10/20/2022
Date

DEBARMENT CERTIFICATION

RFP 2022024 – Property and Casualty Insurance Brokerage Services

DEBARMENT CERTIFICATION

“The bidder certifies that, neither the firm nor any person associated therewith in the capacity of owner, partner, director, officer, principal, investigator, project director, manager, auditor, and/or position involving the administration of federal funds:

(a) Is presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions, as defined in 2 CFR Chapter 180, by any federal department or agency;

(b) Has within a three-year period preceding this certification been convicted of or had a civil judgment rendered against it for: commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a federal, state, or local government transaction or public contract; violation of federal or state antitrust statutes; or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;

(c) Is presently indicted for or otherwise criminally or civilly charged by a federal, state, or local Governmental entity with commission of any of the offenses enumerated in paragraph (b) of this certification; and

(d) Has within a three-year period preceding this certification had one or more federal, state, or local government public transactions terminated for cause or default.

The bidder certifies that it shall not knowingly enter into any transaction with any subcontractor, material supplier, or vendor who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this project by any federal agency.

Dated this 20th day of October, 2022.

By 
Authorized Signature/Contractor

Zeb Holt, Regional Executive Vice President - Florida

Typed Name/Title

Arthur J. Gallagher Risk Management Services, Inc

Contractor's Firm Name

9155 S. Dadeland Blvd., Suite 1112

Street Address

Miami, FL 33156

City/State/Zip Code

305.639.3113

Area Code/Telephone Number

NON-COLLUSION AFFIDAVIT

RFP 2022024 – Property and Casualty Insurance Brokerage Services

NON-COLLUSION AFFIDAVIT

I, Zeb Holt of Arthur J. Gallagher RMS, Inc. of the City of Miami, FL according to law on my oath, and under penalty of perjury, depose and say that;

1) I am Zeb Holt, the bidder making the proposal for the project described as follows:

Property and Casualty Insurance Brokerage Services

2) The prices in this proposal have been arrived at independently without collusion, consultation, communication or agreement for the purpose of restricting competition, as to any matter relating to such prices with any other bidder with any competitor;

3) Unless otherwise required by law, the prices which have been quoted in this proposal have not been knowingly disclosed by the bidder and will not knowingly be disclosed by the bidder prior to proposal opening, directly or indirectly, to any other bidder to any competitor; and

4) No attempt has been made or will be made by the bidder to induce any other person, partnership or corporation to submit, or not to submit, an proposal for the purpose of restricting competition;

5) The statements contained in this affidavit are true and correct, and made with full knowledge that Monroe County School District relies upon the truth of the statements contained in this affidavit in awarding contracts for said project.

Zeb Holt
Signature of Authorized Representative

10/20/2022
Date

STATE OF FLORIDA,

COUNTY OF Palm Beach

PERSONALLY APPEARED BEFORE ME, the undersigned authority, Zeb Holt, who, being personally known, or having produced _____ as identification, and after first being sworn by me, affixed his/her signature in the space provided above on this 20th day of October, 2022.

Jane Centorrino
NOTARY PUBLIC

8-17-26
My Commission Expires:



BUSINESS/PERSONAL RELATIONSHIP DISCLOSURE AFFIDAVIT

RFP 2022024 – Property and Casualty Insurance Brokerage Services

MONROE COUNTY SCHOOL DISTRICT BUSINESS/PERSONAL RELATIONSHIP DISCLOSURE AFFIDAVIT

I, Zeb Holt of Arthur J. Gallagher RMS, Inc., of the City/Township/Parish of Miami, State of Florida, and according to law on my oath, and under penalty of perjury, depose and say that;

1) I am the authorized representative of the company or entity making a proposal for a project described as follows:

Name of company/vendor: Arthur J. Gallagher Risk Management Services, Inc
 Nature of services presently being offered to School District: Property and Casualty Insurance Brokerage Services

2) (CHECK ONE BOX) I have (OR) I have not at any time prior to this application, had a **business relationship** with any employee or board member of the School District of Monroe County, Florida.

IF YOU ANSWER I HAVE: Please list details of the relationship including the employee or board member's name with whom you have done business, the type of work that was performed and the years worked. Current vendor providing Property & Casualty Insurance Brokerage Services

3) (CHECK ONE BOX) I have (OR) I DO NOT have a **personal relationship** (this includes family) with an employee of OR a board member of the School District of Monroe County, Florida.

IF YOU ANSWER I HAVE: Please list details of the relationship including the employee(s) or board member(s) name with whom you are related, and your ties to that person (spouse, mother, brother, cousin, or related by marriage, partners, etc.)

The statements contained in this affidavit are true and correct, and made with full knowledge that The School Board of Monroe County, Florida, relies upon the truth of the statements contained in this affidavit in awarding contracts for the subject project. I hereby agree to keep the School District of Monroe County, Florida, informed of any change to the information contained herein. I further understand and agree that discovery of any undisclosed relationship can and will lead to termination of any ongoing contracts, and may potentially lead to me being banned from conducting future business with the school district.

10/20/2022
Date

Zeb Holt
(Signature of Authorized Representative)

STATE OF Florida
COUNTY OF Palm Beach

PERSONALLY APPEARED BEFORE ME, the undersigned authority, _____ who, being personally known or having produced _____ as identification, and after first being sworn by me, affixed his/her signature in the space provided above on this 20th day of October 2022.

Jane Centorrino
NOTARY PUBLIC

8-17-26
My commission expires:



DRUG FREE WORKPLACE

RFP 2022024 – Property and Casualty Insurance Brokerage Services

DRUG FREE WORKPLACE FORM

The undersigned vendor in accordance with Florida Statute 287.087 hereby certifies that:

Arthur J. Gallagher Risk Management Services, Inc

(Name of Business)

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

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.



Applicant's Signature

10/20/2022
Date

INTRODUCTION

Our employees are an extremely valuable resource whose health and safety is a serious Company concern. The Company recognizes that abuse of controlled substances is a serious and complex problem and that drug or alcohol abuse may pose a serious threat to employee health, workplace safety, relationships with business partners, and Company assets. Our shared values of Integrity and Teamwork are directly and negatively impacted by employees who engage in drug and alcohol abuse.

We believe that our employees have a right to work in an environment free from the effects of alcohol and drug abuse. The Company is committed to maintaining a healthy work environment, free of any drug, alcohol or substance abuse that might impact our employees, clients, business partners, shareholders and the public.

Our policy is modeled on the federal Drug-Free Workplace Act of 1988 and its corollary laws enacted in many state and local municipal jurisdictions. The Company requires its employees to comply with all federal, state and local laws relating to controlled substances and alcohol.

POLICY/PROCEDURE

1.0 Drugs and Alcohol on Company Premises or While on Company Business

We absolutely prohibit the use, possession, sale, purchase or transfer of drugs or controlled substances (as defined by federal, state or local law) or drug-related equipment or paraphernalia on any Company premises, or while on Company business off Company premises.

Moreover, we prohibit the use, possession, sale, purchase or transfer of alcohol on any Company premises, or while on Company business off Company premises, except for its moderate use at Company-sanctioned events or locations where the serving of alcohol has been approved in advance. Even where the serving of alcohol is sanctioned, impairment in the workplace (or while on Company business off Company premises) due to the consumption of alcohol is **absolutely prohibited**.

2.0 Drugs and Alcohol off Company Premises, During Non-Work Time

The unlawful use, possession, sale, purchase or transfer of drugs or controlled substances (as defined by federal, state or local law) or drug-related equipment or paraphernalia is absolutely prohibited at all times. Lawful consumption of alcohol or controlled substances during non-work hours, off Company premises is also prohibited if such consumption leads to impairment or influence that adversely affects the employee's work performance, the safety of any individual or property, or the Company's reputation.

3.0 Use, Detection and Impairment

If an employee's manager determines an employee is physically unfit for work and may be under the influence of alcohol, illegal drugs or other controlled substances:

(a) the employee will be sent home (by public transportation or other suitable means) pending the Company's investigation of the matter;

(b) the employee will be subject to progressive corrective procedures (up to and including termination of employment);

(c) the employee may under appropriate circumstances be referred to the Company's Employee Assistance Program where counseling and rehabilitation resources are available; and/or

d) the employee may be required to remain out of work, in either a paid or unpaid suspension status, until such time as the employee is certified as fit for duty, as determined in the sole discretion of the Company. Such fitness for duty certification may include, in some circumstances and without limitation, mandatory participation in awareness, prevention, treatment, testing or rehabilitation programs.

Note to All Employees: If you observe a co-worker impaired or under the influence of drugs or alcohol, you should report your observation immediately to a manager so that appropriate resources may be brought to bear on the problem.

4.0 Drug and Alcohol Awareness and Treatment

The health of every employee is of critical concern to Gallagher. We provide various substance abuse counseling, education and rehabilitation resources for employees. If you have or believe you may have a problem with substance abuse, please seek assistance through the Company's Work Life Program ([click here](#)). Help is available through the Work Life Program in the form of free or low-cost confidential counseling, provided both in-house and through professional counseling service firms.

5.0 Reporting of Drug and Alcohol Related Violations

Employees who: (a) are convicted of; (b) enter a plea of guilty to; or (c) enter a plea of "no contest" to any violation of federal, state or local law or statute related to drugs or controlled substances (as defined by the respective federal, state or local law) must immediately disclose such conviction or plea to their immediate manager - and in no case more than five (5) calendar days later than the conviction or plea.

6.0 Violations of This Policy

Employees who violate this policy will be subject to corrective action, up to and including termination of employment. Absent exceptional circumstances, employees who violate §5 of this policy (relating to timely reporting of violations) will be immediately terminated from employment.

Last Updated: February 23, 2022

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
Arthur J. Gallagher Risk Management Services, Inc.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.

Individual/sole proprietor or single-member LLC

C Corporation

S Corporation

Partnership

Trust/estate

Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____

Other (see instructions) ▶ _____

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

5 Address (number, street, and apt. or suite no.) See instructions.
9155 S. Dadeland Blvd., Suite 1112

6 City, state, and ZIP code
Miami, FL 33156

7 List account number(s) here (optional)

Requester's name and address (optional)

(Applies to accounts maintained outside the U.S.)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Social security number

				-				
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or

Employer identification number

3	6	-	2	1	0	2	4	8	2
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Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person ▶ *Jane Centorino* Date ▶ *10-15-22*

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)
 - Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• Partnership	Partnership
• Trust/estate	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

*Note: The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor ⁴
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

VENDOR INFORMATION SHEET

RFP 2022024 – Property and Casualty Insurance Brokerage Services

Monroe County School District Vendor Information Sheet

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

Federal EIN/SSN: 36-2102482

Primary Address: 9155 S. Dadeland Blvd., Suite 1112
Miami, FL 33156

Payment Address: Arthur J. Gallagher Risk Management Services, Inc
P.O. Box 532143
Atlanta, GA 30353

Contact Name: Jori L. Van der Voort

Phone: 305.639.3116 ext.

Fax: 561.995.6708

E-Mail: jori_van_der_voort@ajg.com

E-VERIFY AFFIDAVIT

RFP 2022024 – Property and Casualty Insurance Brokerage Services

THE DISTRICT SCHOOL BOARD OF MONROE COUNTY, FLORIDA

E-VERIFY AFFIDAVIT

Beginning January 1, 2021, Florida law requires all contractors doing business with the Monroe County School District to register with and use the E-Verify System in order to verify the work authorization status of all newly hired employees. The Monroe County School District requires all vendors who are awarded contracts with the District to verify employee eligibility using the E-Verify System. As before, vendors are also required to maintain all I-9 Forms of their employees for the duration of the contract term. To enroll in the E-Verify System, vendors should visit the E-Verify Website located at www.e-verify.gov.

In accordance with Florida Statute § 448.095, IT IS THE RESPONSIBILITY OF THE AWARDED VENDOR TO ENSURE COMPLIANCE WITH ALL APPLICABLE E-VERIFY REQUIREMENTS.

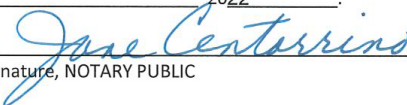
By affixing your signature below, you hereby acknowledge that Florida Law requires you to register with and use the E-Verify System to verify the work authorization status of all newly hired employees. Furthermore, by signing this affidavit you affirm, under penalty of perjury, that you have complied with all applicable E-Verify requirements as of the effective date below.

10/20/2022
Date


(Signature of Authorized Representative)

STATE OF Florida
COUNTY OF Palm Beach

PERSONALLY APPEARED BEFORE ME, the undersigned authority, Zeb Holt who,
 being personally known or having produced _____ as identification,
and after first being sworn by me, affixed his/her signature in the space provided above on this 20th day of October
2022.


Signature, NOTARY PUBLIC

8-17-26
Commission expires:

STAMP/SEAL



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REFERENCE FORM

RFP 2022024 – Property and Casualty Insurance Brokerage Services

REFERENCE FORM – (APPENDIX B)

Provide three references from agencies you have provided similar goods or services to in the past three (3) years.

Reference # 1

Organization Name: Miami-Dade County Public Schools Telephone # (305) 995-7182

Contact Name: Michael G. Fox Email Address: mfox@dadeschools.net

Scope of Work Provided: A) Full risk management consultation services including but not limited to placing insurance loss control consulting, claim advocacy including work with the Division of Emergency Management. B) Property Program - place layered / quote-share program with \$200M in Named Windstorm limit on \$11.7B of values. C) Other Lines of Coverage - place Casualty Package/Excess Third Party Liability, Excess Workers' Compensation, Cyber Liability, Police Professional, Public Official Bonds, Excess Crime, Catastrophic Student Accident, Superintendent's Auto Insurance, along with other property coverage to include Boiler & Machinery, Terrorism, Portfolio Blanket Builder's Risk and NFIP Flood coverage.

Project Dollar Value: Excess of \$22M Annual Premiums Present Contract Status: Current Contract Dates: 5/19/2021 to 2026

Reference # 2

Organization Name: Miami-Dade County BOCC Telephone # (305) 373-3583

Contact Name: Baunie McConnell Email Address: baunie.mcconnell@miamidade.gov

Scope of Work Provided: A) Full risk management consultation services including but not limited to placing insurance, contract insurance requirement reviews, claims consultation including work with the Division of Emergency Management. B) Property Program - place layered / quota-share program with \$150M in Named Windstorm limit for the County-Wide Property Program. C) Other Lines of Coverage - place Aircraft Hull & Liability, Airport Liability, Crime, Executive Auto along with other property coverage to include Boiler & Machinery, Terrorism, Fine Arts, Builders' Risk and NFIP Flood coverage.

Project Dollar Value: Excess of \$24M Annual Premiums Present Contract Status: Current Contract Dates: 11/4/2020 to 2025

Reference # 3

Organization Name: Florida Keys Aqueduct Authority Telephone # (305) 295-2211

Contact Name: Cheryl Sargent Email Address: csargent@fkaa.com

Scope of Work Provided: A) Full risk management consultation services including but not limited to placing insurance, contract insurance requirement reviews and claims advocacy. B) Property Program - place layered / quota-share program with \$50M in Named Windstorm limit. C) Other Lines of Coverage - place Pollution Legal Liability, Fiduciary and Crime along with other property coverages to include Glass and NFIP Flood coverage.

Project Dollar Value: Excess of \$1M annual premium Present Contract Status: Current Contract Dates: 2020 RFP to current

Authorized Representative's Signature  Date: 10/20/2022

Name (Printed) and Title: Zeb Holt, Regional Executive Vice President - Florida

MONROE COUNTY SCHOOL DISTRICT LOCAL VENDOR AFFIDAVIT

Not Applicable

RFP 2022024 – Property and Casualty Insurance Brokerage Services

MONROE COUNTY SCHOOL DISTRICT LOCAL VENDOR AFFIDAVIT

The undersigned, as a duly authorized representative certifies to the best of his/her knowledge, that the vendor meets the definition of a “Local Business” by meeting ALL of the following criteria:

- a) Principle address registered with the Department of State showing an address within 25 miles of the boundaries of the city for which goods/services are being solicited, or if the job pertains to the entire district, then any one of the cities located within Monroe County, (copy of license required) AND
- b) Is listed with the chief licensing official for the City/County having a business tax receipt within 25 miles of the boundaries of the location for which goods/services are being solicited at least one year prior to the date of the solicitation, (copy of license required) AND
- c) Attests that they maintain a workforce that is made up of at least 50% of its employees from within Monroe County, AND
- d) At least one member (director or principal) of the entity shall reside within Monroe County (copy of ID required).

Please submit with your bid proposal, this signed, notarized form, along with copies of:

- State Business License
- Monroe County Business Tax Receipt
- Florida State Driver’s License or ID

Failure to include this form, together with the copies requested, will result in denial of certification as a local business for preference purposes.

Business Name: _____

Name of Representative Signing Below: _____

Current Local Address: _____

Phone: _____

Email Address: _____

Signature of Representative

Date

State of _____

County of _____

The forgoing instrument was acknowledged before me this _____ day of _____ 20____ by

_____, of _____
Name of Representative Name of Company

OR who is personally known OR has produced _____ as identification.

Signature of Notary

(Stamp or Seal)

INSURANCE CERTIFICATE



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/6/2022

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

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

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

COVERAGES

CERTIFICATE NUMBER: 1840480288

REVISION NUMBER:

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC OTHER:	Y		41GPP4938415	10/1/2022	10/1/2023	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMPI/OP AGG \$ 4,000,000 \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			41CAB4938315 41CAB4939015	10/1/2022 10/1/2022	10/1/2023 10/1/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 5,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED \$ RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
A	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	41WCI4938115 44WCI0501915	10/1/2022 10/1/2022	10/1/2023 10/1/2023	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

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

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

The certholder is included as Additional Insured solely with respect to General Liability coverage as required by written contract per form 00 GL0596 00 04 10 pursuant to and subject to the policy's terms, definitions, conditions and exclusions.

CERTIFICATE HOLDER

CANCELLATION

Monroe County District School Board 241 Trumbo Road Key West FL 33040 USA	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
--	---

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BLANKET ADDITIONAL INSURED

This endorsement modifies insurance provided under the following:

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

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

All other terms and conditions of this policy remain unchanged.

Endorsement Number:

Policy Number: 41GPP4938415

Named Insured: ARTHUR J GALLAGHER & COMPANY

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

Endorsement Effective Date: 10/01/2022

STATEMENT OF NO BID

Not Applicable

RFP 2022024 – Property and Casualty Insurance Brokerage Services

STATEMENT OF NO BID

NOTE: If you do not intend to bid on this requirement/project, please upload this form immediately to www.demandstar.com. Thank you.

School Board of Monroe County, Florida

We, the undersigned have declined to submit a proposal due to the following reason(s):

- Specifications too “tight”, i.e. geared toward one brand/manufacturer/service only (explain below)
- Unable to meet time period for responding to proposal.
- We do not offer this product or service.
- Our schedule would not permit us to perform.
- Unable to meet specifications.
- Unable to meet Bond/Insurance requirement(s).
- Specifications unclear (explain below).
- Unable to Meet Insurance Requirements.
- Please Remove Us from Your “Bidder’s List”.
- Other (specify below).

REMARKS: _____

We understand that if the “No Bid” letter is not executed and returned our name may be deleted from the Bidder’s List of the School Board of Monroe County.

Company Name: _____ Email: _____

Proposal Number: _____ Date: _____

Signature: _____ Fax: _____

Telephone: _____

APPENDIX

THE

GALLAGHER

WAY

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

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

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

ROBERT E. GALLAGHER
MAY 1984



Gallagher



ETHICS IS IN OUR DNA.

Gallagher has been named one of the World's Most Ethical Companies® — 11 years in a row.

We believe in always doing what is right for our clients, their communities and their people. It's what we were founded on 95 years ago. And it's why we continue to be recognized year after year.

Commitment to your business. And to doing business the right way. That's The Gallagher Way.

At Gallagher, everything we do helps you face your future with confidence. It's our belief that, with the right plan and the right people, there's nothing that can't be achieved. That's the way we've seen it for more than 90 years. And we're just getting started.

Today, you'll find Gallagher's global brokerage team making a difference in more communities than ever before, bringing expertise, experience and ethics right where you need them most.

If you're looking for a broker who can understand your business and one who shares your passion for what's possible, we'd love to show you the way. The Gallagher Way.

ajg.com The Gallagher Way. Since 1927.

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis. Insurance brokerage and related services to be provided by Arthur J. Gallagher Risk Management Services, Inc. (License No. 0D69293) and/or its affiliate Arthur J. Gallagher & Co. Insurance Brokers of California, Inc. (License No. 0726293).

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Gallagher

Insurance | Risk Management | Consulting



Tenet #5: There are no second-class citizens — everyone is important and everyone's job is important.

For the fourth year in a row, Gallagher received a top score of 100 on the Human Rights Campaign Foundation's Corporate Equality Index (CEI), earning recognition as a "Best Place to Work for LGBTQ+ Equality".

Be Yourself Here

In order to receive 100% you must meet strict criteria in all four areas: workplace protections, inclusive benefits, supporting an inclusive culture & corporate social responsibility, and overall responsible citizenship.

We met those criteria because of what we seek to do every day at Gallagher, not because we "survey well." We truly believe that our long-standing success is a result of our people. As a result, we seek to provide all of our colleagues with the same, strong sense of purpose, by cultivating an environment that helps them face their future with confidence. Allowing for them to be their authentic selves at work, grow and drive real impact both at work and in the communities they call home.