



Gallagher

Insurance | Risk Management | Consulting

Monroe County School District

Request for Proposal RFP No. 2019909
Property and Casualty Insurance Brokerage Services
Proposal Due Date: December 14, 2018 at 9:00am

Arthur J. Gallagher Risk Management Services, Inc.

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 **CORE 360**

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Cover Letter

Arthur J. Gallagher Risk Management Services, Inc. ("Gallagher") is pleased to respond to Monroe County School District's request for proposals for Property and Casualty Insurance Broker Services RFP No. 2019909.

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 in the summary chart below.

	Key Differentiators	How it Helps Monroe County School District?
1	<p>Gallagher is the #1 Broker for Florida Public School Districts, providing services to 36 Districts in the State.</p> <p>Our senior-level servicing team spends 100% of its time servicing other similar public entities, with a proven track record of performance.</p>	<ul style="list-style-type: none"> 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 developments like the recent FEMA O&M guidance arise, our team is immediately able to assist your risk management department
2	<p>Gallagher has more experience placing insurance coverages for entities in Monroe County, FL than any other broker</p>	<ul style="list-style-type: none"> There is no other Monroe County School District. Your geographical location makes your exposure to risk unique from that of your peers. From property coverage to workers compensation and liability coverages, Gallagher clearly understands the complexities of your risk. MCSD should have a broker that can not only benchmark them against their peers but also understand MCSD's uniqueness and challenges.
3	<p>Gallagher's commitment to customer service is unmatched – most clients have remained with our brokerage team for 10+ years.</p> <p>We ensure our team members have a low client count to ensure each client receives high-touch service.</p>	<ul style="list-style-type: none"> Our hands-on approach ensures that MCSD receives attentive customer service to reduce your administrative burden in servicing the insurance programs We have very low staff turnover that ensures MCSD's account servicing team remains consistent over time



	Key Differentiators	How it Helps Monroe County School District?
4	Gallagher's loss control team has developed K-12 school-specific risk control and loss prevention services.	<ul style="list-style-type: none"> Our level of experience with public school districts has created a large selection of tailored risk control services entirely focused on K-12 risk management needs 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 its' District Included in Gallagher's value-added services are appraisal services. This is a \$31,500 value to the District.
5	We believe in local program design, marketing, placement and advice, not distant insurance marketing "hubs".	<ul style="list-style-type: none"> Our local team in Florida will design, market and place your insurance programs 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 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.

Your Gallagher Team,

Jori L. Van der Voort, ARM
Area Senior Vice President

Ilene D. Abella, CPCU, ARM-P, AAI
Area Vice President

Kathy M. Hill, CIC
Area Asst Vice President

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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 basis as well as the office from which the account will be serviced.

GENERAL OVERVIEW OF GALLAGHER

Gallagher was founded in 1927, 90 years ago, on strong relationships, delivering sound advice, excellent client service and innovative solutions. Gallagher has since grown to a publically-traded, global organization with more than 700 offices, service capabilities in 150 countries, with adjusted total revenues of \$4.6 billion and responsible for the placement and administration of approximately \$32 billion in written premium globally. Our business units and subsidiaries provide the full spectrum of specifically tailored risk management products and solutions for complex operations.

Arthur Gallagher



Family Founder

Robert "Bob" Gallagher



Publicly Traded

Patrick Gallagher, Jr.



Family Run

Gallagher Overview

Home Office

2850 Golf Road
Rolling Meadows, IL 60008

Founded

1927

Corporate Size

World's 4th Largest Insurance Broker

Number of Employees

26,700+ Team Members

Sales & Service Offices

More than 700 offices in 33 countries

Global Network

Service capabilities in 150+ countries through correspondent brokers and consultants

Revenues

\$4.6 billion in total revenues

Number of Clients

Gallagher Global Brokering US: more than 141,000 clients
Gallagher Public Sector: more than 13,500 clients

Industry Practices





SOUTH FLORIDA BRANCH SERVICING MONROE COUNTY SCHOOL DISTRICT

Gallagher – South Florida Overview	
Local Branch	<p>Two Locations:</p> <p>8333 NW 53rd Street, Suite #600 Miami, FL 33166</p> <p>2255 Glades Road, Suite #200E Boca Raton, FL 33431</p>
Founded	1977
Number of Employees	70 Total
Premium Written	<p>Branch: \$270 Million</p> <p>South Florida Public Sector: \$159 Million</p>
Number Clients	South Florida Branch: ~600 clients
Top 5 Industry Practices	<ul style="list-style-type: none"> • Public Sector (Government / Schools) • Healthcare • Restaurants • Religious • Real Estate
South Florida Public Sector Overview	<ul style="list-style-type: none"> • Over 125 Public Sector Clients • Responsible for over \$65 billion in Florida public entity property values • Over 325 years of aggregated insurance and risk management experience



GALLAGHER'S MISSION STATEMENT

We are an international Sales and Marketing company that plans and administers cost-effective, differentiated property/casualty and human resource risk management programs as brokers, consultants and third-party administrators.

OUR MISSION IS TO:

- Provide superior, cost-effective risk management products and services that meet the ever-changing needs of our current and prospective clients, while continuing to strive for the highest professional excellence in the delivery of those products and services.
- Provide our employees with an opportunity for professional growth, personal satisfaction and financial security.
- Build and maintain long-lasting, consistent, honest and profitable relationships with our insurance markets, which we recognize play a crucial role in meeting our clients' risk management needs.
- Grow shareholder value by increasing our client base, dedicating ourselves to increased productivity, profitability and professionalism resulting in long-term earnings-per-share growth.

GALLAGHER'S CORPORATE PHILOSOPHY

The guiding principles of our company were established at the very beginning and remain with us today. In 1984, then CEO Bob Gallagher, put those values into writing in the form of *The Gallagher Way*; a document listing 25 tenets that form the basis of our ethical grounding and our core values as an organization.

When discussing values, we distinguished between Compliance and Ethics. Compliance tells us what we must do; Ethics involves the things that we, as a group or people, have agreed we should do. *The Gallagher Way* is over 30 years old, but the basic values established in 1927 and the statement of those values written in 1984 are as relevant as ever today.

RESPECT FOR EACH OTHER

This respect does not stop at our office walls – it extends beyond those walls to our clients, to our insurance carriers, to our competitors, and to our fellow human beings around the world.

EMPATHY TOWARD OTHERS

We understand that as a global company, we have the ability to impact the welfare of people in a powerful way. We accept that challenge through our support of the Gallagher Foundation and through the contributions of our employees' time, resources, and energy to those who are less fortunate.

LEADERSHIP IN OUR INDUSTRY

As one of the world's largest insurance brokers, we strive to mentor others by example. We set the bar high through our comprehensive Corporate Social Responsibility program. We will continue to encourage others to focus on values as well as profits. And we will set the standard for appropriate conduct in the world community. The values that were established and accepted at Gallagher throughout the years will continue to be the basis for what we, as a group of people, have agreed we should do. We expect that each member of the Gallagher Community will demonstrate those values to you.

THE GALLAGHER WAY OF DOING BUSINESS

Gallagher is highly respected in the industry for its business practices. In fact, Chief Executive Magazine named us one of the Top Ten Best Companies for Leadership, and The Ethisphere® Institute recognized Gallagher as one of The World's Most Ethical Companies from 2012 to 2018. For all seven years, we've held the distinction of being the first and only insurance broker to receive this honor.



GALLAGHER'S PUBLIC SECTOR (GPS) PRACTICE

Gallagher is the leading specialist in the insurance and risk management needs of public entities, and has been servicing this group since the 1960's, and is one of Gallagher's largest client groups. This division has grown to become the largest public entity broker in the U.S., placing over \$1 Billion of Public Sector insurance premiums each year with the key public sector insurance companies and underwriters.

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 concept was the origin of our growth through the 1970s and 1980s – including the development of many governmental pools across the United States. During the past three decades, Gallagher has been the leader in the formation, design and growth of public entity risk-sharing pools throughout the country.

GALLAGHER'S PUBLIC SECTOR U.S. DIVISION CURRENTLY REPRESENTS

- Roughly 13,500 public sector clients nationwide, including Counties, Cities, States, Airports, School Districts, Governmental Pools, and other Special Districts
- 320+ employees nationwide dedicated to the Public Entity & Scholastic Division
- \$964MM of annual public sector insurance premium volume
- Revenue of \$108 million, Top Revenue Branches include: **South Florida**, Orlando, Baton Rouge, PNP (Rolling Meadows, IL), and Princeton, NY

We pride ourselves on delivering both superior customer service and creative insurance programs that 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 that the District is best utilizing its resources through a combination of insurance, self-insurance, contractual risk transfer, claims management and loss control techniques.



GALLAGHER PUBLIC SECTOR COMMITMENT

OUR VISION

The Gallagher Public Sector Practice seeks to be the leading provider of risk management solutions to public entities and scholastic organizations, and to be the recognized thought leader in public sector risk management.

OUR VALUE PROPOSITION

The Gallagher Public Sector Practice is committed to delivering value to both our clients and the industry in four distinct areas:

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

OUR COMMITMENT TO SUCCESS

In order to deliver on our value proposition, the Gallagher Public Sector Practice is focused on the following four areas that we feel are essential to delivering on our promises:

1. We will listen to our clients. Only by fully understanding the challenges of our clients, prospects and the industry can we hope to create solutions that benefit everyone.
2. We will connect with each other and share our knowledge. Only with an open culture based on sharing and trust can we hope to leverage the collective knowledge and resources of our practice and apply them appropriately. Sharing across the industry begins within our team.
3. We will invest in our team and our practice. The skills and expertise required to deliver on our promises takes energy and resources to develop and maintain. We will focus on recruiting the best and brightest, continually educating our teams, and providing them with the tools required to be successful.
4. We will seek to innovate. As a leader in public sector risk management, we must foster new ideas, develop creative solutions, and be open minded about what the future might bring. This mindset requires commitment and dedication, and feeds off the other pillars.

Tab 2: Staffing

1. 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.

The Monroe County School District proposed Gallagher servicing team is displayed on the following organization chart. We have a team of experts available to assist in design, negotiation and servicing of the District's program.

Account Team	Role	Years at Gallagher	Insurance Experience	Clients Served	Professional Designations
Account Executives / Team Leaders					
Jori Van der Voort	Account Executive	24	24	10	ARM
Ilene D. Abella	Account Executive	24	26	12	CPCU, ARM-P, AAI
Program Administrators					
Kathy Hill	Account Manager	16	35	7	CIC
Tara Morrone	Flood Specialist	11	23	6	CISR
Agnes Polom	Client Service Supervisor	5	16	10	AAI
Loss Control & Claims Advocacy					
Jim Smith	Loss Control Consultant	18	36	N/A	MS, CSP
Scott Clark	Lead Claims Consultant	2	38	N/A	AAI
Executive & Specialist Resources					
David L. Marcus	Executive Resource	35	37	4	ARM-P
Tony Abella, Jr.	Resource	29	29	9	CPCU, ARM, ARe, MSIM
Zeb Holt	Executive Resource	14	14	N/A	CIC, CLCS CLP
Dorothy Gjerdrum	Risk Management Consulting	19	29	N/A	ARM-P, CIRM



2. **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.**

Our culture of client service is the key differentiating factor between the "Gallagher Way" and how our competitors operate. This primary element of our corporate culture is clearly exhibited by the dedication of the members of the local service team.

Although we are indeed a global broker, we have been able to maintain our corporate culture as a family business, focused on providing unsurpassed client service.

Our team members are available to Monroe County School District staff 24 hours a day, 7 days a week, providing the District staff with both office phone numbers as well as cell phone numbers.

Another key element that sets our approach to your account apart from that of our competitors is the involvement of our most senior experts in the day to day handling of your account. While most of our competitors would assign a junior person to your daily needs, having the senior person step in only when there is a problem to solve, we keep our top people involved in every aspect of your account, thus helping avoid problems before they materialize. When faced with obstacles, our team looks for solutions rather than excuses.

Certainly everyone responding to this RFP will make a claim as to their commitment to client service but we know that we can back our claims with our proven performance.



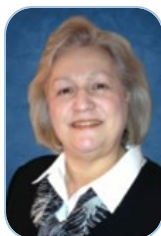
Jori L. Van der Voort, ARM | Area Senior Vice President
Principal, Gallagher Public Sector Division
Gallagher South Florida

Role: Team Leader	<p>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.</p> <p>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.</p>
Key Responsibilities	<ul style="list-style-type: none"> • Work with Risk Management Department to establish goals, strategies, marketing and renewal activities • Attend all meetings with Risk Management including Board meetings, Claims meetings, FEMA meetings and Underwriter meetings • Identification and analysis of exposures and insurance needs • Develop risk financing options to minimize the total cost of risk • Structuring and placement of layered Property program, Workers Compensation and Excess Liability programs • Maximize eligibility for and access to FEMA public assistance disaster funds • Develop manuscript policy wording • Coordinating and executing both the program design and implementation • Leading the team in the marketing and negotiation of financial risk transfer programs • Comparing program options and make recommendations • Monitor risk management program effectiveness throughout the policy term • Prepare Reasonableness Letter for purposes of Public Assistance Program of FEMA, as required by the Stafford Act • Coordinate Loss Control and Claims Advocacy services
Experience	<ul style="list-style-type: none"> • Designing and implementation of risk management programs for public entities • Project management and maintaining quality of overall service delivery • Structuring and placing layered property programs in catastrophe prone areas. • Policy review and drafting policy language • Designing programs that optimize the utilization of client's funds available for risk transfer
Florida Property Expertise	Places over \$4.3 Billion in total insured values for Educational and Public Sector Clients
Existing Clients	<ul style="list-style-type: none"> • Clay County School Board • Monroe County School District • Polk County Board of County Commissioners • Florida Keys Aqueduct Authority • City of Miami Beach • City of Riviera Beach • City of Hollywood • Pine Crest Prep
Education, Licenses & Designations	<ul style="list-style-type: none"> • Licensed 2-20 Property & Casualty Agent • Associate in Risk Management Designation (ARM) • Bachelor of Science – University of Alabama



**Ilene D. Abella, CPCU, ARM-P, AAI | Area Vice President
Southeast Regional Director, Gallagher Public Sector Division
Gallagher South Florida**

Role: Team Leader	<p>Ilene will share the overall responsibility for your program. Her expertise includes program design, marketing, consulting, self-insurance and account oversight for large public entity and scholastic risks. Ilene specializes in CAT-exposed property programs and review of policy language.</p> <p>Ilene will be available on a daily basis to respond to your service needs and will take an active role in the design and implementation of your insurance program.</p>
Key Responsibilities	<ul style="list-style-type: none"> • Work with the District and service team to establish goals, strategies, marketing and renewal activities • Coordinate all available Gallagher services and resources • Program market analysis and benchmarking comparisons • Program design and implementation • Negotiate with carriers on behalf of the client • Compare program options and make recommendations • Draft and review policies and contracts to obtain the most favorable terms for the client • Participate in renewal meetings, and other meetings as may be necessary
Experience	<ul style="list-style-type: none"> • Designing and implementation of risk management programs for public entities • Project management and maintaining quality of overall service delivery • Structuring and placing layered property programs in catastrophe prone areas. • Policy review and drafting policy language • Designing programs that optimize the utilization of client's funds available for risk transfer
Florida Property Expertise	Places over \$21.3 Billion in total insured values for Educational and Public Sector Clients
Existing Clients	<ul style="list-style-type: none"> • Duval County Public Schools • Monroe County Public Schools • Miami-Dade County BOCC • City of Hollywood • City of Miami Beach • 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 • Port of Miami Crane Management • Vizcaya Museum & Gardens Trust
Education, Licenses & Designations	<ul style="list-style-type: none"> • 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

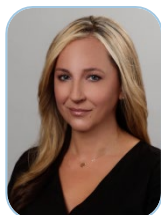

**Kathy Hill | Client Service Manager Senior
Gallagher South Florida**

Role: Account Manager	<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>
Key Responsibilities	<ul style="list-style-type: none"> • Participate in strategic risk management planning sessions • Attend client meetings, provide reports and presentations • Coordinate delivery of Gallagher's resources as needed to support client risk management objectives • Preparation of materials, statement of values and exposure data as required by insurance markets • Assist in marketing insurance coverage and placements to include proposal preparation • Analyze quotations and negotiates coverage terms • Review of contracts, assist with third party contract guidelines for clients • Communicate with clients on special projects, work plans and other relevant management issues • Monitor program on a continual basis to ensure responsiveness to exposures and program design – recommend changes or new coverage if warranted • Reviewing insurance policies for accuracy and concurrency • Day-to-day account management services, invoicing, binders, certificates, prepare and coordinate updates to schedules of insurance, review policies/endorsements for accuracy and concurrency
Experience	<ul style="list-style-type: none"> • Over 35 years Brokerage Experience • Primary focus is managing and designing Public Entity Risk Management Portfolios • Over 14 years working with Gallagher's public sector clients, providing a wealth of knowledge in public sector insurance and risk management issues
Florida Property Expertise	Over \$1.9 Billion in total insured values for Educational and Public Sector Clients
Existing Clients	<ul style="list-style-type: none"> • The School District of Escambia County • Monroe County School District • Palm Beach County Board of County Commissioners • City of Hollywood • Florida Keys Aqueduct Authority • Pine Crest Preparatory School
Education, Licenses & Designations	<ul style="list-style-type: none"> • Florida Licensed 2-20 Property & Casualty Agent • Certified Insurance Counselor (CIC) • Seminole State College



**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. Tara brings over 20 years of insurance experience.
Key Activities / Responsibilities	<ul style="list-style-type: none"> • Responsible for updating and maintaining the accuracy of all flood renewal policies. • Responsible for flood remapping and maintaining accurate flood zones for all flood policies continually throughout the year. • Works closely with American Bankers Insurance Company in order to maintain up to date knowledge of coverage's, FEMA rules and changes and on-line programs. • Assist with special projects as needed
Relevant Experience & Qualifications	<ul style="list-style-type: none"> • Arthur J. Gallagher & Company (March 2007 - Present) • Brown & Brown, Inc./Commercial Lines Acct. Exec./Large Accounts (Oct. 2001 – May 2004) • The Mack Group, Inc./Commercial Lines CSR (Jan 1999 – Oct 2001) • Target Capital/Wausau Ins. Co. /Program Underwriter (July 1997 – Jan 1999) • Lumberman's Underwriting Alliance/Underwriting Asst. (March 95 – July 1997)
Existing Clients	<p>Tara currently manages the Flood Renewals for:</p> <ul style="list-style-type: none"> • Miami Dade County BOCC • City of Sunrise • City of Miami Beach • City of Hollywood • Broward County BOCC • Monroe County District School Bd.
Education, Licenses & Designations	<ul style="list-style-type: none"> • Wagner College – B.S. – 1987 • Licensed 2-20 Property & Casualty Agent • 2018 CISR Designation


**Agnes Polom, AAI | Client Service Supervisor
Gallagher South Florida**

Role: Client Service Supervisor	Agnes' role will be to assist team leaders and support account managers with the administration of insurance programs and along with 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.
Key Activities / Responsibilities	<ul style="list-style-type: none"> • Back up Primary Team Leaders and Account Managers • Assist with reports and presentations as needed • Participate in strategic risk management planning sessions • Coordinate delivery of Gallagher's resources as needed to support client risk management objectives • Assist with special projects
Relevant Experience & Qualifications	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	Over \$8 Billion in total insured values for Educational and Public Sector Clients
Existing Clients	Agnes currently manages: <ul style="list-style-type: none"> • Brevard County School Board • Duval County Public Schools • Hillsborough County Board of County Commissioners • Seacoast Utility Authority • South FL Water Management District • Tampa Bay Water
Education, Licenses & Designations	<ul style="list-style-type: none"> • Licensed 2-20 Property & Casualty Agent • Accredited Advisor in Insurance (AAI) • Bachelors of Science in International Trade & Marketing • CPCU Candidate (7 of 10 courses completed)

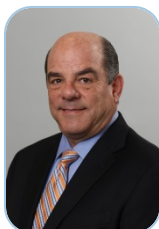

**Jim Smith, M.S., CSP | Managing Director, Loss Control
Gallagher South Florida**

Role: Risk Control	Jim will be responsible for providing risk control advice as needed to the District. Jim has been in the industry for over 25 years. Prior to joining Gallagher, Jim worked for the South Florida Water Management District as the Safety and Claims Manager for 18 years.
Key Responsibilities	<ul style="list-style-type: none"> Managing Director of Gallagher's Risk Control Services Coordinate with the development and implementation of the loss control program and safety monitoring procedures.
Experience	<p>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. Jim's responsibilities include:</p> <ul style="list-style-type: none"> Provide risk control consultative services and manage in-house loss control team/activities Develop/conduct gap analysis for baseline assessment of current safety management system Develop a corporate strategic plan to improve pre-loss performance to reduce claims. Develop metric systems to improve safety performance Work with management team to implement and improve safety management system to manage risk
Existing Clients Currently Serviced	<ul style="list-style-type: none"> Florida Public Entities Florida Private Schools, Individual and School Districts Ecclesiastical Provinces including Catholic Schools Florida Higher Education Institutes
Education, Licenses & Designations	<ul style="list-style-type: none"> 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



**Scott Clark, AAI | Area Senior Vice President
Gallagher South Florida**

<p>Role: Claims Advocate</p>	<p>As Area Senior Vice President, Claims Advocate, Southeast Region, Scott is responsible for advocating for Gallagher clients when a loss occurs in order to maximize possible insurance recoveries. Claims Advocacy is a crucial element in Gallagher's Core 360 Platform to help clients manage their total cost of risk.</p> <p>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.</p>
<p>Relevant Experience & Qualifications</p>	<p>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 Alexsis Risk Management Services, and Claims Representative for Crum & Forster Insurance Companies. Scott's experience and role with the Gulliver account going forward will include but is not limited to:</p> <ul style="list-style-type: none"> • 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) • 2014 RIMS Richard W. Bland Award for Legislative Affairs • 2017 RIMS Harry & Dorothy Goodell Award for Lifetime Achievement in the Insurance and Risk Management Industry and Work with 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 • Risk and Insurance Magazine – 2013 Theodore Roosevelt Workers' Compensation Disability Management Award, 2016 Risk All Stars Award • National Underwriter Magazine – Property/Casualty 360 Excellence in Workers' Compensation and Risk Management Award
<p>Education, Licenses & Designations</p>	<ul style="list-style-type: none"> • Licensed 2-20 Property & Casualty Agent • Accredited Advisor of Insurance (AAI) designation • Bachelor of Science in Business Administration, University of Illinois, Urbana-Champaign Campus



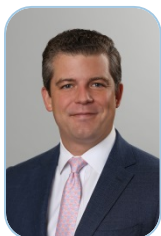
**Dave Marcus, ARM, ARM-P | Area Chairman
Managing Director, Gallagher Public Sector Division
Gallagher South Florida**

Role: Executive Resource	<p>Dave's responsibility is to ensure the professional support and excellent service delivery from Gallagher's entire team. Dave is the senior management contact within Gallagher and is available to address any matters related to Monroe County School District.</p> <p>Dave is the Managing Director of Gallagher's National Public Sector Division. His expertise includes program design, marketing, consulting, self-insurance and account oversight for large public entity and scholastic risks. Dave specializes in CAT-exposed property programs.</p>
Key Responsibilities	Assure that the right team and resources are made available to the School District meeting all terms of services agreed to in our contract.
Relevant Experience & Qualifications	<p>Dave specializes in providing services to public K – 12 schools and governmental entities. Since 1985, Dave has worked closely with these entities and has been instrumental in designing and negotiating his client's insurance coverages as well as assisting with risk management services. Dave will be available as needed to respond to the service needs of MCSB.</p> <ul style="list-style-type: none"> • Over 36 years of property and casualty specific experience • Over 32 years of public sector experience – all in Florida and throughout the country
Florida Property Expertise	Places over \$31.6 Billion in total insured values for Educational and Public Sector Clients
Existing Clients	<ul style="list-style-type: none"> • School Board of Broward County, FL • Schools Board of Miami Dade County, FL • Florida College System Risk Management Consortium (FCSRMC) • Broward County BOCC
Education, Licenses & Designations	<ul style="list-style-type: none"> • Associate in Risk Management (ARM) • Associate in Risk Management for Public Entities (ARM –P) • University of Florida – BSBA – 1981 – Major – Risk Management and Insurance / Minor – Finance • Risk & Insurance Public Entity “Power Broker” – 2007, 2013 and 2017 • Lloyds of London US Surplus Lines Broker of the Year - 2004



**Tony Abella, Jr. CPCU, ARM, ARe, MSIM | Area Senior Vice President
Director, Gallagher S. Florida Public Sector Division |
SE Regional Director, Gallagher Global Property Practice
Gallagher South Florida**

Role: Resource	Tony will be a resource to Monroe County School District. One of Tony's roles will be to provide technical expertise, benchmarking with other public sector programs, and market relationships to ensure client has the best insurance program available in the market.
Key Responsibilities	<ul style="list-style-type: none"> • Interface with the entire team specific to property program design • Support Team Leaders in establishing renewal goals, strategies, marketing and renewal objectives • Design alternative program structures for consideration • Analyze program data and metrics to determine optimal program structure with Team Leaders • Assist in developing reports to senior management • Provide market analysis and forecasts by line of coverage • Provide continual feedback of industry trends and issues affecting your program.
Experience	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.
Florida Property Expertise	Places over \$29.6 Billion in total insured values for Educational and Public Sector Clients
Existing Clients	<ul style="list-style-type: none"> • Duval County Public Schools • Miami-Dade County Board of County Commissioners • Broward County Board of County Commissioners • Florida Department of Transportation • City of Jacksonville • City of West Palm Beach • Alabama Municipal Insurance Corporation • Municipal Workers' Compensation Fund of Alabama • Port of Miami Crane Management
Education, Licenses & Designations	<ul style="list-style-type: none"> • 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


**Zeb Holt, CIC, CLCS, CLP | Regional Executive Vice President - Florida
Gallagher South Florida**

Role: Executive Resource	Zeb in his role of as a Branch Resource of the South Florida Branch will be to provide direction in the development of staff, provide access to key resources and state of the art technology to ensure the team's ability to stay on the cutting-edge of innovation. This will allow the team's ability to delivery outstanding service and help meet the District's objectives. He will also look to meet with Monroe County School District to ensure quality control measures are being met.
Key Responsibilities	<ul style="list-style-type: none"> • Producer and Account Manager recruitment • Production of national and multinational insurance programs • Ensure Monroe County School District team has the resources in order to be successful
Relevant Experience & Qualifications	<ul style="list-style-type: none"> • 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
Education, Licenses & Designations	<ul style="list-style-type: none"> • Certified Insurance Counselor (CIC) • Commercial Lines Coverage Specialist (CLCS) • Certified Logistics Professional (CLP) • Indiana University Bloomington - Finance


**Dorothy M. Gjerdrum, ARM-P, CIRM | Senior Managing Director , Gallagher Public Sector
National Resource out of Minneapolis, MN**

Role: Gallagher Public Sector 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. In addition to leading the broker group, Dorothy provides consulting and risk management services to select Gallagher public sector and higher education clients.
Relevant Experience & Qualifications	<p>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.</p> <p>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 Board Member and Treasurer.</p>
Education, Licenses & Designations	<ul style="list-style-type: none"> • 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



- 3. 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 Public Sector Accounts	TIVs	Service Team Members with Primary Responsibility for Placement
Miami-Dade County BOCC	\$14,010,844,000	Ilene Abella & Tony Abella Jr.
Miami-Dade County Public Schools	\$10,329,678,000	Dave Marcus
School Board of Broward County	\$7,386,200,000	Dave Marcus
Broward County BOCC	\$5,778,181,000	Tony Abella Jr.
School District of Duval County	\$3,114,045,000	Ilene Abella, Tony Abella Jr. & Agnes Polom
Palm Beach County BOCC	\$2,547,152,000	Kathy Hill
The School Board of Brevard County	\$1,894,389,000	Agnes Polom
Miami-Dade Water & Sewer	\$1,817,931,000	Ilene Abella & Tony Abella Jr.
Hillsborough County BOCC	\$2,357,572,000	Agnes Polom
City of Miami Beach	\$1,284,773,000	Jori Van der Voort & Ilene Abella
Clay County School Board	\$984,693,200	Jori Van der Voort
Polk County BOCC	\$827,965,000	Jori Van der Voort
School District of Escambia Schools	\$815,421,000	Kathy Hill
Miami-Dade Public Housing	\$636,639,000	Ilene Abella & Tony Abella Jr.
City of West Palm Beach	\$555,625,000	Ilene Abella & Tony Abella Jr.
City of Hollywood	\$493,958,000	Jori Van der Voort, Ilene Abella & Kathy Hill
Tampa Bay Water	\$470,960,000	Agnes Polom
Monroe County School District	\$298,645,000	Jori Van der Voort, Ilene Abella & Kathy Hill
South Florida Water Management District	\$218,887,000	Agnes Polom
Seacoast Utility Authority	\$212,168,000	Agnes Polom
Florida Keys Aqueduct Authority	\$167,875,000	Jori Van der Voort, Ilene Abella & Kathy Hill
City of Riviera Beach	\$128,317,000	Jori Van der Voort & Ilene Abella
Pine Crest Preparatory School	\$153,315,000	Jori Van der Voort & Kathy Hill



4. The submittal shall describe in detail the services/role the respondent's claims office will have with the District.

Arthur J. Gallagher & Company has created a comprehensive and strategic National Risk Control (NRC) Platform which supports Gallagher's Core 360 initiative to include Claims Advocacy and Loss Control. This platform provides value-added services to the District. This hands-on claims advocacy is led by Scott B. Clark, AAI out of our South Florida branch. The goal of these efforts is to reduce your total cost of risk where possible, and when claims do occur, we look to expedite fair claim payments from insurance companies. Scott will be involved with the District to assess frequency and severity of claims, as well as the adequacy of claims administration from TPA. Scott will attend claim reviews, and will focus on:

1. Initial investigation aggressively & timely;
2. Provide a sense of reality to the exposures;
3. Good communication between adjuster, nurse case manager (if applicable) and the TPA supervisor;
4. Settlements attempted where appropriate, rather than letting file languish with no end result in sight;
5. Litigation effectively managed;
6. If deficiencies are noted in any one area, a plan of corrective action can be discussed with Risk Management and then implemented with the TPA, if the District desires.

CLAIMS MANAGEMENT SERVICES

Gallagher maintains a staff of highly experienced claims experts. We adhere to a strategy that no one individual can be an expert in all lines of the dynamic claims arena. Therefore, we provide a team of experts that have significant claim expertise in Catastrophe Property Damage, Workers' Compensation, Equipment Breakdown, Business Interruption, Medical Management, Litigation Management, Cumulative Trauma Specialization (CTS), General Liability, Automobile Liability and Automobile Property Damage. These advocates will interface with our brokerage staff to ensure expeditious handling of the District's claims.

LOSS RECOVERY, NEGOTIATION & DISPUTE RESOLUTION

Gallagher will coordinate with Risk Management, adjusters, and insurers to facilitate a prompt response following a loss. At this stage, we will work with your team to engage the pre-loss plan. These services include, but are not in any way limited to:

1. Participate in claims review meetings
2. Provide training to various departments and individuals on the claims management plan
3. Coordinating general adjuster – agreement with all insurers on coordinating adjuster. Identify not only primary general adjuster, but support team available for major CAT losses
4. Dedicated claims examiners – ultimately, a claim examiner from each insurer will work with the general adjuster on claims resolution. Our approach is to identify and build relationships with these insurance company representatives prior to a loss.
5. Identify & potentially contract with forensic accountants, disaster recovery/mitigation contractors – discuss the client's procurement requirements relating to these contracts.

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.



Arthur J. Gallagher & Co.

Claim Advocacy Services

Claim Need Analysis

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

Special Handling Instructions

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

Claim Reviews

- Coverage advocacy
- Reserve adequacy/reduction
- Aggressive plan of action
- Thorough investigations
- Medical management
- Litigation management
- Fraud awareness and defense
- Identify systemic problems
- Push for resolution and closure
- Subrogation

Coverage Advocacy

- Coverage intervention
- Coverage resolution

TPA RFP/RFQ

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

CAT Management

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

Attorney/Vendor Selection

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

Healthcare Provider Selection

- Review medical providers
- Tour client facility/plant
- Discuss RTW requirements
- Implement needed changes
- Evaluate NCM
- Job descriptions to doctor
- Video workstation requirements and provide to doctor

Complex Claim Consulting

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

Gallagher Claim Advocacy



Tab 3: Qualifications and Relevant Experience

1. 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.

In order to provide a complete response to this section, we have addressed the following key areas:

- 1) Public Entity & Scholastic Specialization
- 2) Gallagher's Approach to the Project
- 3) Historical Performance for Monroe County School District
- 4) Suggestions for Improvement Going Forward
- 5) Success Stories with Similar Entities
- 6) Outline of Additional Services

1.) PUBLIC ENTITY AND SCHOLASTIC SPECIALIZATION

Arthur J. Gallagher is the leading specialist in the insurance and risk management needs of the public sector in the U.S. Gallagher has grown to become the largest public entity broker in the U.S., placing \$964 Million of Public Sector insurance premiums each year with the key public sector insurance companies and underwriters.

Gallagher's Public Entity & Scholastic Division includes 330 professionals across the U.S. representing more than 13,500 Public Sector and K12 Education clients nationally including:

- More than 4,500 schools
- 40% of the largest public schools
- 1,000s of individual cities, counties, parishes, schools and special districts
- 120 public sector and K12 education pools (covering an estimated 10,000 individual entities)
- More than 50 special districts and tribal governments
- 19 state government clients



FLORIDA PUBLIC SECTOR PRESENCE

In the State of Florida, Gallagher maintains five brokerage offices: Orlando, Tampa, Boca Raton, Miami, and Jacksonville. Through these offices, we provide services to 205 Public Sector Clients, including:

- 36 Public School Districts in Florida
 - 5 of the top 10 largest School Districts
- 4 of the top 5 largest County Governments in Florida
- 28 Public Community Colleges in Florida
- The Florida Department of Transportation

This past experience positions us to deeply understand many of the challenges and opportunities within MCSD'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 PUBLIC SECTOR SERVICES

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 | • Alternative risk financing |
| • Risk management consulting | • Enterprise risk management |
| • Risk management and loss control | • Tools and technology support |
| • Loss control services | • Claim advocacy and management |
| • Cyber bullying training and coverage | • Student accident and travel coverage |
| • Violent Malicious Acts coverage | • Wind Modeling |
| • Disaster Management services | • FEMA Expertise |
| • Insurance pools | • 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.

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.

<https://www.ajg.com/industries/public-sector/risk-solutions/>



GALLAGHER FLORIDA PUBLIC SECTOR AND EDUCATIONAL CLIENTS

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

Individual Florida School Systems

- Brevard County School Board
- Broward County School Board
- Clay County School Board
- Duval County School Board
- Escambia County School Board
- Lake County School Board
- Marion County School Board
- Miami-Dade County School Board
- Monroe County School Board
- Okaloosa County School Board
- Osceola County School Board
- Seminole County School Board

Members of the North East Florida Educational Consortium

- Baker County School Board
- Bradford County School Board
- Columbia County School Board
- Dixie County School Board
- Flagler County School Board
- Florida Virtual School
- Gilchrist County School Board
- Hamilton County School Board
- Hernando County School Board
- Levy County School Board
- Nassau County School Board
- Panhandle Area Educational Consortium
- Putnam County School Board
- Union County School Board

Members of the Panhandle Educational Consortium

- Calhoun County School Board
- Franklin County School Board
- Gulf County School Board
- Holmes County School Board
- Jackson County School Board
- Jefferson County School Board
- Liberty County School Board
- Madison County School Board
- Wakulla County School Board
- Walton County School Board
- Washington County School Board

Private/Independent Schools

- Alexander School
- Alfred B. Maclay Jr. Day School
- Belen Jesuit Prep School
- Ben Lipson Upper School
- Bradenton Christian School
- Cambridge Christian School
- Central FL Leadership Academy
- Diocese of Palm Beach Schools
- Florida Evangelical Lutheran Church of America Schools
- Ft. Lauderdale Preparatory School
- Glades Day School
- Juda & Maria Diener Lower School
- Out-of-Door Academy of Sarasota, Inc.
- Park Maitland School
- Pine Crest Prep
- Samuel and Henrietta Scheck Middle School
- Sarasota Christian School
- Scheck Hillel Community School
- The Community School of Naples

Charter Schools

- City of Pembroke Pines
- Island Village Charter School
- Miami-Dade Association of Accredited Non-Public Schools
- Micanopy Middle School
- Minneola Elementary
- Sarasota Military Academy
- Spring Creek Elementary

Members of the Florida College System Risk Management Consortium

- Broward College
- Chipola College
- College of Central Florida
- Daytona State College
- Eastern Florida State College
- Edison State College
- Florida Gateway College
- Florida Keys Community College
- Gulf Coast State College
- Hillsborough Community College
- Indian River State College
- Lake-Sumter State College
- Miami-Dade College
- North Florida Community College
- Northwest Florida State College
- Palm Beach State College
- Pasco-Hernando State College
- Pensacola State College
- Polk State College
- Santa Fe College
- Seminole State College
- South Florida State College
- St. Johns River State College
- St. Petersburg College
- State College of Florida, Manatee-Sarasota
- Tallahassee Community College
- Valencia College



GALLAGHER FLORIDA PUBLIC SECTOR AND EDUCATIONAL CLIENTS

Cities

- City of Apopka
- City of Boca Raton
- City of Clearwater
- City of Coral Gables
- City of Hallandale Beach
- City of Hialeah
- City of Hollywood
- City of Jacksonville
- City of Key West
- City of Lakeland
- City of Miami Beach
- City of Miramar
- City of North Miami
- City of North Miami Beach
- City of Orlando
- City of Pembroke Pines
- City of Pompano Beach
- City of Riviera Beach
- City of Sunrise
- City of Wilton Manors

Public Utilities

- City of Hollywood Utilities
- City of Pompano Beach Utilities
- City of Riviera Beach Utilities
- FL Keys Aqueduct Authority
- Hillsborough County Utilities
- Miami-Dade Solid Waste
- Miami-Dade Water & Sewer
- New Smyrna Beach Utilities Commission
- North Brevard Solid Waste Authority
- Orlando Utilities Commissions
- Palm Beach County WUD
- Seacoast Utility Authority, Palm Beach Gardens, FL
- Solid Waste Authority of Palm Beach County
- South Florida Water Management District
- Tampa Bay Water

County Boards of Commissioners

- Broward County BOCC
- Columbia County BOCC
- Hillsborough County BOCC
- Indian River County BOCC
- Marion County BOCC
- Miami-Dade County BOCC
- Monroe County BOCC
- Orange County BOCC
- Palm Beach County BOCC
- Pasco County BOCC
- Pinellas County BOCC
- Polk County BOCC
- Putnam County BOCC
- Seminole County BOCC
- St. Johns County BOCC

Housing Authorities

- Avon Park Housing Authority
- Bradenton Housing Authority
- Brevard County Housing Authority
- Broward County Housing Authority
- Cocoa Housing Authority
- Daytona Beach Housing Authority
- Key West Housing Authority
- Melbourne Housing Authority
- Miami-Dade Public Housing
- Monroe County Housing Authority
- New Smyrna Beach Housing Authority
- Ocala Housing Authority
- Orlando Housing Authority
- Palatka Housing Authority
- Plant City Housing Authority
- Sanford Housing Authority
- Smyrna Beach Housing Authority
- Suwannee Housing Authority
- Tallahassee Housing Authority
- Tarpon Springs Housing Authority
- Titusville Housing Authority

Transportation, Airports, and Port Authorities

- Central FL Commuter Rail (Sunrail)
- Central FL Regional Transportation Authority (Lynx)
- Charlotte County Airport Authority
- City of Naples Airport Authority
- Ft. Lauderdale/Hollywood Airport
- Florida Department of Transportation
- Gainesville-Alachua County Regional Airport
- Greater Orlando Aviation Authority
- JaxPort
- Key West Transit
- Hillsborough County Aviation Authority
- Miami-Dade Aviation Department
- Miami-Dade Transit
- Orlando-Orange County Expressway Authority
- Palm Tran Transit Authority
- Port Everglades
- Port of Miami
- Sarasota Manatee Airport Authority
- Tampa Hillsborough County Expressway Authority

Other Authorities, Districts

- Broward County Clerk of Courts
- Children's Services Council of Broward County
- Orange County Library System



FLORIDA PROPERTY INSURANCE EXPERTISE

We believe that access and negotiation with the insurance markets should be through your direct servicing team, and not via internal brokerage “hubs.” This approach allows the people with direct accountability and understanding of your account to present your organization to the insurance markets. We believe in this approach because:

There is no other “Monroe County School District” – you are different from your peers and should be represented as such in the insurance markets. Your broker must understand the complexities of a Monroe County entity.

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

- | | |
|-----------------------------------|-----------------------------|
| • Monroe County School Board | Monroe County Airport |
| • Florida Keys Community College | Key West Housing Authority |
| • Florida Keys Aqueduct Authority | Monroe County Housing Corp. |

Our team’s experience with Monroe County accounts as well as complex governmental property placements is unmatched in Florida – this is advantageous for MCPS due to its large concentration of assets, currently exceeding \$280 Million. We will leverage our past experience and volume of business in the Florida market to ensure the best possible outcome for MCPS.

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

This data includes:

1. Rate to Value
2. Price Per Million of Capacity
3. % Year-to-year Change
4. Carriers Engaged in Florida CAT Placements
5. Contract Terms & Conditions

2. Gallagher's Approach to the Project

Gallagher's approach is simple. We focus our energy on all of the cost drivers that make up the District's Total Cost of Risk and how to reduce and manage those various costs - not just the insurance placement. We consider ourselves an extension of your Risk Management Department. We look to continually improve our services and the manner in which they are provided. We will never stay static in our approach.

The District's core service team members all have low client loads which ensures that the District receives the continued attention and support needed and deserved on a daily basis. It is notable that many of our public sector clients have remained with Gallagher for decades. This is proof of our commitment to customer serviced and staffing to support our clients. The District's service team manages other programs that are similar in size and scope that of MCSD, allowing them to have intimate knowledge of your unique exposures. We anticipate your problems, and immediately seek cost effective solutions.

GALLAGHER'S APPROACH TO TOTAL COST OF RISK

Our team takes a comprehensive approach to evaluating your risk management program. CORE360™ is our comprehensive model that considers the 6 cost drivers of your risk management program. By helping you understand all of your actual and potential costs, providing actionable advice and delivering world-class service and support – we help you develop a program that minimizes your total cost of risk.



Gallagher's CORE360 approach serves as the foundational system through which we run our analyses of the District's risk and resulting insurance program. *While we have deployed this system informally for some time*, this systematic approach will help drive our dialogue to quantify and minimize the School District's total cost of risk.

The term "total cost of risk" is widely used throughout the insurance industry, and when many brokers frame their strategies around it, they fail to quantify the risk and fail to help clients minimize these costs. We will use CORE360 to give our team additional insight in determining the District's total cost of risk and serve as a blueprint for our strategic plan to your program.



Program Structure – Most brokers use a narrow approach, focusing primarily on traditional insurance. We, on the other hand, design your unique program from the ground up using a mix of traditional and non-traditional products that balances the level of risk and reward across the risk continuum and ensures that all the pieces fit together in a way that minimizes your total cost of risk.

Coverage Gaps – Gallagher has a 3-step approach to closing gaps in your coverage:

1. We conduct a thorough analysis of your current policies to identify areas of improvement;
2. We've worked with trusted insurance company partners to develop customized solutions with best-in-class terms & conditions at competitive prices; and
3. Our team has deep public entity industry and coverage expertise, which provides a deeper understanding of your operations, helping identify and manage any potential coverage gaps.

Uninsured & Uninsurable Losses – We know that organizations frequently misunderstand certain areas of risk, often leaving them uncovered. To that end, we help you understand all your potential risks, both known and unknown. With our vast network of coverage area experts, we provide your organization with actionable advice to help you make informed decisions, develop creative solutions and manage your non-traditional risks.

Loss Prevention and Claims – Retained claims costs typically are the largest cost driver of public entity programs, even more so than insurance placements. This is why we invest heavily in loss prevention and claims resources for our clients, which is described on the next few pages. Our data-driven approach allows us to implement programs for the District that will increase safety, minimize losses and mitigate claims, resulting in a lower total cost of risk.

Contractual Liability – Gallagher understands that all public sector relationships have contractual liability exposure and the more complex the relationship, the greater the potential for liability. We would work closely with the District's Risk Management staff to develop a program to transfer the appropriate liabilities and not assume any hidden or unknown liabilities, reducing your total cost of risk.

Insurance Premiums – Gallagher works to minimize your premium costs based upon our expertise in understanding public entities, as well as our experience as the State's largest property broker. We believe this comprehensive approach allows us to deliver actionable advice to our clients to allow them to make informed decisions that can ultimately reduce their total cost of risk.



Gallagher's Client Service Plan

Our Client Servicing Plan is built off of strict Professional Standards Policy that all Gallagher employees must adhere to. We take pride in making sure all meetings, collection of data; submissions, binders, policies, endorsements, etc. are processed and administered in a concise and timely manner in relation to our clients' insurance program expiration dates. This client service plan has been tailored specifically to MCSD because we understand the uniqueness of the District's needs.



The Gallagher Team will constantly review and develop the optimal Insurance Program for the MCSD by incorporating your financial objectives, ability to assume risk and contractual obligations with current market conditions then offer tailored, creative, and alternative program options.



GALLAGHER CLIENT SERVICE MODEL

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



CORE STRENGTHS

- ✓ We are a cohesive member of your Risk Management Team
- ✓ High Level of Service – your team has a manageable account workload
- ✓ Stability – 20 year average employee experience
- ✓ Team Expertise & Innovation – creativity from the most experienced public sector staff in the business
- ✓ Client Focused – we are committed to being known as one of the best customer service companies in the U.S. (in ranks with Apple, Southwest Airlines, etc.)
- ✓ Fully Integrated Placement Capabilities – full access to all markets
- ✓ We provide the tools & resources to analyze and reduce your cost of risk
- ✓ Market Leverage – Gallagher is the largest public entity broker in the U.S. and develops relationships with insurers to benefit our clients

DAILY SERVICES

- ✓ Communication – 24/7 availability of our team to answer questions, coordinate exposure data, discuss pressing issues and provide claim support during a crisis
- ✓ Certificate Issuance – hourly turnaround time
- ✓ Contract Review and Recommendations
- ✓ Holistic Approach – continuous monitoring of exposures and coverage to prevent duplication, address coverage gaps, and ensure policy issuance is accurate
- ✓ We organize our information and resources to fit your needs – not the other way around
- ✓ We invest in technology to reduce the administration burden for our clients

RECURRING SERVICES

- ✓ Budget Forecasting / Projections - We assist you in projecting and meeting your budgeting requirements
- ✓ Communicate market conditions and projections
- ✓ Pre-renewal discussions and appetite for risk
- ✓ Data Collection – Exposure analysis – identify goals and objectives for the renewal
- ✓ Detailed Submissions with meaningful analysis
- ✓ Marketing – provide options for consideration
- ✓ Benchmarking upon request – Historical/Peer Measurement, both regionally & nationally

PROJECT SPECIFIC

- ✓ Annual Stewardship Reports – summarizing successes of your program
- ✓ Resources available: claims advocacy & loss control specializing in public sector
- ✓ Support in claims dealing with FEMA and the Emergency Management Division in determining “insured losses” vs. uninsured losses
- ✓ Loss Control Recommendations – focus on historical cost drivers
- ✓ Manuscript forms and endorsements tailored to fit your needs
- ✓ White Paper discussions on emerging issues & risks - both local & national
- ✓ Coordinate catastrophe modeling, appraisal services and engineering reports to strengthen exposure data



3. HISTORICAL PERFORMANCE FOR MONROE COUNTY SCHOOL DISTRICT

We have been the trusted risk management broker consultant to MCSD for over 25 years. As your current partner, we can detail a proven track record of performance. Throughout our partnership we have worked closely with Risk Management, Finance and the School Board to develop annual goals that balance your appetite for risk with the market conditions. Ultimately, this has brought you the most comprehensive and cost effective programs available in the marketplace.

Our Gallagher team is proud of the results we have accomplished in conjunction with the MCSD team. Our joint accomplishments have been many and the spirit of partnership on both sides was critical to achieving these results.

Property Program

The below table illustrates our proven performance to MCSD over the past decade. In this time frame we have reduced the District's annual property insurance premium by \$730,000 (69.5%) and have reduced the property insurance rate by 68.6%. Furthermore, we have reduced your overall insurance premiums by \$1.1 Million (60%) during that time.

Year	TIV	Limit	Wind Sublimit	Premium	Rate
2007-08	\$303,199,891	\$50,000,000	\$5,000,000	\$1,050,000	\$ 0.35
2008-09	\$330,547,473	\$50,000,000	\$5,000,000	\$700,000	\$ 0.21
Worldwide Financial Crisis and Economic Downturn					
2009-10	\$326,048,868	\$50,000,000	\$2,500,000	\$525,640	\$ 0.16
2010-11	\$310,346,497	\$50,000,000	\$2,500,000	\$467,331	\$ 0.15
2011-12	\$302,188,102	\$50,000,000	\$2,500,000	\$383,684	\$ 0.13
RMS Version 11.0 Model Change					
2012-13	\$298,934,574	\$50,000,000	\$2,500,000	\$418,000	\$ 0.14
2013-14	\$315,379,995	\$50,000,000	\$2,500,000	\$387,464	\$ 0.12
2014-15	\$306,171,145	\$50,000,000	\$2,500,000	\$337,000	\$ 0.11
2015-16	\$301,448,221	\$50,000,000	\$3,500,000	\$328,802	\$ 0.11
2016-17	\$301,613,221	\$50,000,000	\$5,000,000	\$320,000	\$ 0.11
2017-18	\$299,923,221	\$50,000,000	\$5,000,000	\$320,000	\$ 0.11
Hurricanes Harvey, Irma, and Matthew					
2018-19	\$299,145,221	\$50,000,000	\$4,000,000	\$320,000	\$ 0.11



CASUALTY AND ANCILLARY COVERAGE IMPROVEMENTS

- 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
- Increased various coverage sublimits to benefit the District
- Placed six (6) Builder Risk Policies. District maintains control of the program and saves costs associated with Contractor mark-ups and any associated Florida Surplus Lines Taxes. As a “District” program vs. “Contractor” program, project is eligible for FEMA’s Public Assistance

OTHER VALUE ADDED SERVICES

- Provided Appraisals at no cost to the District
- Coordinate and assist the District and Claims Administrator in managing your Workers Compensation, Liability, and Property Claims
- Participate in Claim Review and follow up for resolutions of specific issues
- Provide Loss Control Services on an as-needed basis
- Assist with Risk Management education and information



4.) SUGGESTIONS FOR IMPROVEMENT GOING FORWARD

Throughout our long term partnership we have continually discussed emerging issues and when applicable we advise whether or not insurance coverage is available and reasonable. The following are important topics that we feel MCSD should consider. Many of these are topics and coverages have been previously addressed, however the environment and society has changed which make the necessity to have such coverage more prevalent now than in previous years.

UPDATED PROPERTY APPRAISALS

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. Public entities in Florida have no choice but to be proactive to these reports by providing 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, we had an appraisal of all buildings conducted at our own expense. This was a \$30,000 value to the Monroe County School District.

It is now time for an updated appraisal. A key to Gallagher’s services going forward for Monroe County School District will be to include on-site property underwriting appraisals to capture updated information that includes: replacement costs, accurate building construction data, and secondary COPE characteristics. **Gallagher will provide appraisals on MCSD’s current properties which will include on-site inspection, collection of COPE data, GPS coordinates, building photographs and secondary characteristics.** This is a value of \$31,500 to MCSD.

These services would be provided by an independent appraisal firm who has significant experience with other Florida governmental clients.

ACTIVE SHOOTER / VIOLENT AND MALICIOUS ACTS

Active Shooter/Violent and Malicious Acts Coverage insures the Extended Loss of Revenue and/or necessary Extra Expense you incur, in order to continue the normal conduct of operations following a Violent Malicious Act. Gallagher places this coverage with numerous carriers and has recently developed a proprietary program as well. In light of recent school shootings we believe this to be an important coverage the District should consider.

CYBER

Insurance for cyber/privacy risks has now become almost commonplace amongst public entities due to the scale and number of breaches which have occurred across the country. Cyber and privacy policies cover the District’s liability and expenses for a data breach. Particularly with school districts’ long-term maintenance of minors’ records, we strongly advocate evaluating this 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.

OBTAIN AND 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.

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. Gallagher has developed a proprietary program that provides up to a \$5,000,000 limit for Disaster Management Services. The services are provided by Disaster Management International. Services include on-site management of the incident, incident coordination at the District's principal location, as well as family assistance.

ENVIRONMENTAL LIABILITY

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.



5.) SUCCESS STORIES – SIMILAR ENTITIES

We continually monitor and recommend improvements to our clients programs. To demonstrate Gallagher’s effectiveness at reducing risk management costs, we have provided examples of such savings we have been able to generate for both new and existing Florida school clients:

CLIENT SUCCESS STORY: FLORIDA SCHOOL DISTRICT Casualty Program Redesign
<p>Challenge: While working through an annual renewal negotiation with a school district client, a large loss occurred. This, in addition to prior loss history, forced the incumbent first-dollar carrier to non-renew coverage effective at the renewal. This put the District in a bind, with limited alternatives and a tight timeframe. The comparable first dollar premium for a similar program would have forced the District to pay an additional \$1.5 Million (60% increase) at a time when the District budget was shrinking.</p>
<p>Strategy: Gallagher assisted the District in analyzing a variety of alternative insurance program designs to ensure the most cost effective solution was chosen.</p> <p>Our negotiations and services included:</p> <ul style="list-style-type: none"> • Negotiating a 90 day policy extension from the incumbent carrier to allow the District additional time to consider all available alternatives. This avoiding the District being forced to purchase the alternative first dollar program with a 60% increase • Providing insurance proposals in a variety of program structures, from first-dollar, large deductible, all-lines aggregate and self-insured programs. • Providing retention analysis for each option, showing the expected impact of each variation • Conducting interviews of unbundled claims administrators to complement the self-insured programs • Ultimately, we were able to negotiate a comprehensive all-lines aggregate program which combined various individual policies into one cohesive program that included stop-loss protection for the client. This allowed the client to take a measured amount of risk, instead of an unprotected self-insured arrangement.
<p>Result: Gallagher worked diligently with the District over a 6 month period to analyze all available risk financing options, ultimately yielding a reduction in expected costs of \$1,000,000 (25%) as compared to the first dollar options available to the client.</p>



CLIENT SUCCESS STORY: FLORIDA SCHOOL DISTRICT New Client Program Analysis, Design, Targeted Loss Control
<p>Challenge: Gallagher was hired by this Florida School Board in 2017 – the risk management team was looking to re-assess all of its risks to ensure its risk financing programs were optimal for the District, in addition to assisting in reducing claims for certain poor performing schools and departments. Lastly, it was facing a tough property renewal on the heels of the 2017 storm season.</p>
<p>Strategy:</p> <ul style="list-style-type: none"> • With the District facing approximately a \$300k increase in property insurance costs due to worsening market conditions, we initially focused on improving District property exposure data, including in-person meetings with facilities staff to augment existing exposure data. Once that data was prepared, we aggressively negotiated the entire property placement from scratch. • To address the District’s claim concerns, we first provided a detailed loss trend report, stratifying claims by type, school, occupation, cause, department and year. This data helped determine not only the poorest performing schools and departments, but also level-set the claims record based upon the size of those locations. This provided an excellent employee-adjusted snapshot of how each school performed. We then utilized this data to begin targeted loss control with the worst performing components of the District.
<p>Results:</p> <p>Gallagher was able to reduce the “as is” property renewal by over \$400k in 2018. Additionally, our loss control efforts have received positive support from local schools who are invested in achieving more positive claims experience – we’ve provided support and training regarding accident investigation, housekeeping and loss prevention to start to create an environment of safe behavior at these locations. We are confident these efforts will begin to reduce claims frequency and severity over the coming years.</p>

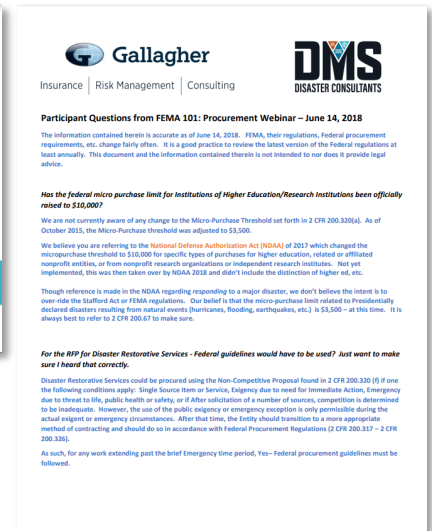
CLIENT SUCCESS STORY: FLORIDA PUBLIC ENTITY Workers’ Compensation Cost Reductions
<p>Challenge: The Florida City’s workers compensation costs were projected at \$7,000,000 per year and climbing.</p>
<p>Strategy: Gallagher partnered with the City to engaged additional loss control support with the following focus:</p> <ul style="list-style-type: none"> • Implementing Safety Training through City Departments • Assigning Claims Advocacy to work with the City’s Legal Counsel and TPA to reduce claims costs • Continually restructuring the insurance program to maximize the changing market
<p>Result: Through a focused approach, our client was able to reduce their loss experience, overall cost of risk, and allocated loss funding enabling them to redeploy over \$3 million for other uses throughout the City.</p>



6.) OUTLINE OF ADDITIONAL SERVICES

A. FEMA KNOWLEDGE & EXPERIENCE

Our team is intimately engaged with our clients in FEMA training, support, recovery and tailored insurance program design. We have published multiple white-papers to provide our clients with summaries of the various rules & requirements which will impact their available disaster aid.



In 2018, we conducted 3 webinars on the subject of FEMA Recovery in partnership with a FEMA Disaster Consulting Firm to help our clients navigate through the nuances of FEMA Public Assistance Grants.

STAFFORD ACT IMPLICATIONS ON INSURANCE PROGRAM DESIGN

At our pre-renewal strategy meetings with MCSD, Gallagher would identify areas within the Stafford Act, and subsequent FEMA interpretations that expose MCSD to risk. We have an active dialogue with FEMA and have on many occasions reached out to the agency for interpretation of its rules as they relate to Public Assistance Grants.

One of the first areas we identify is potential High Hazard Flood exposure. This is a critical area of concern as FEMA will not reimburse a public entity for damage occurring in a Special Flood Hazard Area for the amount of proceeds that the National Flood Insurance Program would have provided. **Simplified, this mandates a \$1,000,000 potential deductible for flood damage per building that will not be reimbursed by FEMA.**

Additionally, in recent years FEMA has become more aggressive in its “repetitive loss” deductibles imposed for reimbursements received in prior storms. Gallagher has worked hand-in-hand with our clients to determine which facilities are impacted by these “obtain & maintain” requirements to develop solutions to address these FEMA-imposed deductibles



B. LOSS CONTROL

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.

Our Florida risk control team is comprised of over 10 full time consultants, six who are Certified Safety Professionals (CSP), and four with Master Degrees in Safety. 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. While all of our work for MCSD would be custom to your needs, we've included some general services below that we've found effective for other school districts.

Sample Risk Control Capabilities Available to MCSD	
On-Site Risk Assessment	<ul style="list-style-type: none"> Visit schools and operation facilities to review operations, identify potential hazards and recommend corrective actions. Gallagher has created a proprietary system called Field ID where handheld devices are used during the inspection This program allows the data to be captured, stored and manipulated to impact decision making
Employee Safety Training	<ul style="list-style-type: none"> Develop and conduct safety training for managers, supervisors and employees. Create a customized Maintenance Safety training program – possibly obtain approval from County Licensure Board for CEU's for trade personnel Chemical Safety for Custodians Blood borne Pathogen training Fall Protection training
Accident Investigation and Review	<ul style="list-style-type: none"> Complete accident investigation and review for injuries/accidents requested by MCSD risk management. Participate in Vehicle Accident Committee with the transportation department Review all vehicle accidents related to bus vehicle operations
Program Consultation	<ul style="list-style-type: none"> Program evaluation, assessment and recommendations to various operational risk. Participate in meetings with Maintenance and Union Management to address Facility Safety Program Reviewed various operations/provide several safety training programs in high risk work Review the "Safe Driver Program" and meet with Transportation Work with Maintenance Department to revitalize the electrical safety program.
Special Projects	<ul style="list-style-type: none"> Client requested services for emerging risk or concerns – examples: Custodian Floor Stripping – analyzed loss data, procured proper safety equipment and implemented training and use of the equipment Playground inspections – staff certified to inspect new sites and upgrades to playgrounds including environmental issues

TAILORED LOSS CONTROL FOR EDUCATIONAL FACILITIES

In addition to our on-site work with MCSD, Gallagher is able to assist the District and your safety staff through providing training resources. Our risk control consultants formulated specific training modules geared towards common claim occurrences found in public school districts – all of these, including new modules under development, are available free of charge for MCSD to utilize.

Workplace Safety	Educational Institution Training Programs	
Accident Investigation	Breaking Up Student Fights	Proper Lifting for Teachers, Staff
Blood borne Pathogen Refresher	Food Service: General Safety	Reporting Child Abuse
Hazard Communication Refresher	Food Service: Lifting Part 1	Slip, Trip, Fall for Teachers, Staff
New Employee Safety	Food Service: Lifting Part 2	Proper Lifting in Library
Orientation	Administrators: Hazard Recognition	Operations
Lockout, Tag-out	Playground Supervision	

ONGOING TRAINING & RISK MANAGEMENT UPDATES

You will receive continual training, support and ideas from our loss control team at no additional charge. We continually provide clients with written publications, online seminars and direct personal support to provide additional value to your current loss prevention initiatives.

The primary focus of our team's loss control initiatives revolve around training your team members tasked with the day to day loss prevention functions so that they will have the latest tools and most up-to-date training necessary to foster a safety awareness culture throughout their areas of responsibility that will result in a district-wide heightened safety consciousness.

WRITTEN PUBLICATIONS & ONLINE SEMINAR EXAMPLES



**PROPERTY LOSS CONTROL**

Our goal is to focus Gallagher's property preservation activities and those of your insurance carriers on areas that will make the biggest impact on your operations. The engineers/specialists play an active role in reducing your insurance costs, promoting your programs and activities to underwriters as we market your program, and negotiating with insurance carriers to obtain the services that you want and value.

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

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

C. CLAIMS ADVOCACY

Gallagher includes claims services at no additional fee as we see it as a critical component of our services to our clients. These services include pre- and post-loss support to mitigate and respond to claims impacting MCSD. Gallagher has committed significant resources to advocate for our clients, both in terms of traditional claims adjustment and the more complex interactions with FEMA to ensure effective claim recoveries. We maintain a staff of highly experienced property claims consultants that help to facilitate and improve the claims process.

PRE-LOSS SUPPORT

Effective pre-loss strategies are a core component of Gallagher's claims management services to MCSD. Gallagher's team would look to integrate our claims response services with the existing Disaster Recovery Plans and other claims or risk management plans you have in place. The Gallagher team would identify and analyze potential areas to refine MCSD's current practices, and their interrelation with your insurers, other local municipalities and Stafford Act requirements.

One area of concentration would include coordinating pre-loss contracts to ensure effective claims response. Utilizing a coordinating general adjuster is a standard, but effective approach to managing property claims where multiple insurers participate. Our approach for our clients is to not only research and assign a coordinating general adjuster, but also to discuss the "depth of bench" available to support a major hurricane or other catastrophic loss.

- Coordinating General Adjuster – agreement with all insurers on coordinating adjuster. Identify not only primary general adjuster, but support team available for major CAT losses
- Dedicated Claims Examiners – ultimately, a claim examiner from each insurer will work with the general adjuster on claims resolution. Our approach is to identify and build relationships with these insurance company representatives prior to a loss.
- Identify & potentially contract with forensic accountants, disaster recovery/mitigation contractors – discuss MCSD' procurement requirements relating to these contracts
- Discussion of Stafford Act implications on MCSDs' risk financing strategy
- Involve FEMA Public Assistance contractor, as part of disaster recovery team
- Provide training to various departments and individuals on the claims management plan

**LOSS RECOVERY, NEGOTIATION AND DISPUTE RESOLUTION**

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

- On-site claims presence to inspect property and extent of loss
- Assist in recommendations with MCSD's staff and remediation experts of ways to preserve property
- Coordinate initial insurer meetings along with coordinating general adjusters
- Provide online FEMA Response Platform for collection of all claims data and photographs

THIRD PARTY ADMINISTRATION CLAIM REVIEWS & SUPPORT

In addition to insured claim resolution and CAT claims support, our team would look to interface with MCSD and your Third-Party Administrators to partner in improving liability and workers compensation claim management. One of the ways we typically assist other similar clients is via periodic claim reviews where the client, their TPA, Gallagher, and often the client's defense attorneys will review open claims to brainstorm on the most effective recovery methods.

Our clients find these periodic reviews productive and a positive way to collaborate with various experts to mitigate the severity of current losses – these reviews also help identify any claims adjusting concerns as MCSD and Gallagher are intimately involved in the claims process. Our team would look to integrate into existing periodic reviews, if desired by MCSD, or in the event these reviews are not as frequent, we are happy to plan and host more frequent workshops.

D. CYBER RISK

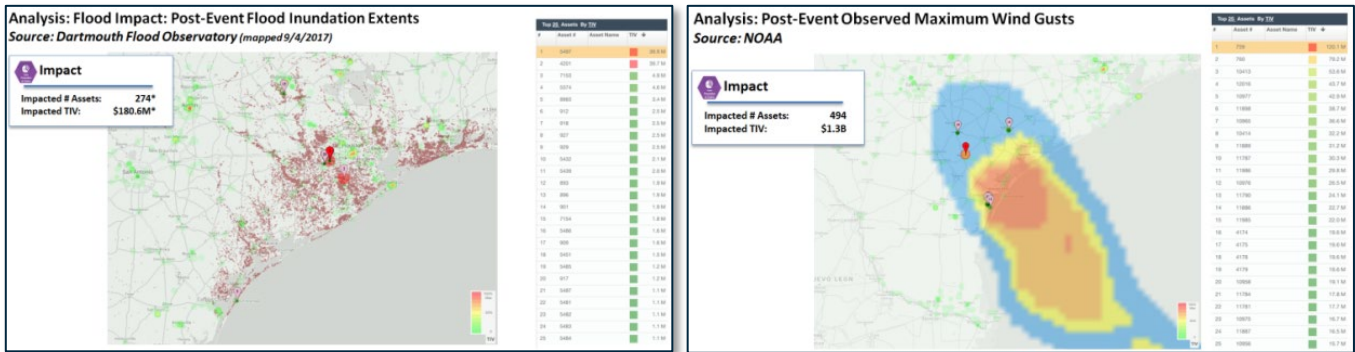
The evolution of the cyber risk landscape has brought with it broad, sweeping regulations to address cybersecurity exposures. This digital transformation also presents new risks, including financial losses, for every industry. Gallagher's Cyber Practice delivers expertise alongside cyber risk management and insurance placement services, as well as a better way to construct risk management solutions.

Key Features of the Gallagher | eRiskHub®

- **Gallagher Cyber Risk Due Diligence** — A six-step process designed to walk clients through a simple, thought-provoking framework to encourage organizational communication, establish clear direction and highlight priorities to better understand your cyber risk profile.
- **Risk Manager Tools** — A collection of tools with many different purposes such as researching known breach events, calculating your potential cost of a breach event and downloading free sample policies your organization can use as templates.
- **News Center** — Keeps you up to date on what is going on in the world of cyber risk through handpicked articles, feeds and blogs.
- **Learning Center** — An extensive collection of white papers, articles, webinars, videos and blog posts on a variety of topics. (Looking for something specific? Try the search box in the top right of the page to search the entire Gallagher | eRiskHub®).
- **Security & Privacy Training** — An overview of best practices for creating effective security training program for employees.
- **Strategic Third-Party Relationships and Partner Resources** — Information on third-party vendors that can assist your organization with improving your overall cyber risk.

E. GALLAGHER NATURAL HAZARDS & DISASTER RESPONSE PLATFORM

Gallagher provides a cloud-based platform to analyze, collect and investigate property exposures in addition to coordinate effective claim responses following natural disasters. Our technology platform allows you to perform “what if” scenarios, analyze flood and other natural hazards, along with model events to determine their impact on MCSD. Many clients have found this platform to be invaluable during disaster situations (as shown in one of our success stories described later in this RFP response).



ADDITIONAL RESOURCES AVAILABLE

Gallagher can also make available other resources which could assist MCSD – the below services would come at an additional charge. On average, most of the loss control services come at an added hourly fee of roughly \$175/hour depending upon the project size and scope. The predictive modeling shown below comes at a separate flat fee for the service; however, the exact fee would have to be determined by the project scope, integration with the TPA, and other features of the service.

F. PREDICTIVE MODELING – WORKERS COMPENSATION CLAIMS SUPPORT

One of the most significant advancements in claims management over the past several years has been predictive modeling – machine learning advancements have allowed for much greater, and more rapid, analysis of huge datasets to improve claim outcomes.

Most insurance carriers and many TPAs are now utilizing some forms of predictive modeling which can help to:

- Quickly identify potential catastrophic claims based upon common red flags
- Provide a second set of eyes to field claim adjusters while managing their caseload
- Integrate all forms of available medical and claims data to improve outcomes

One of the benefits of the predictive modeling is real-time scanning of all relevant claim notes, including all past medical files, which can identify claimants who are likely to experience adverse claim development.

Gallagher is able to either “bolt on” predictive modeling services, or we can work with MCSD Risk Management to support TPA efforts in adopting this service (if it isn’t provided already).

Risk Category Totals	
Risk Categories	F
High Risk	3
Medium Risk	2
Low Risk	5

Injury Cause Description	
Sliced finger with knife, installing fuel pump on tra..	Low Risk
deck screw was forced into right hand do to fall	Low Risk
Employee fell face first to the ground.	High Risk
While picking up rebar strained his neck	Medium Risk
EE reports rock fell on fingers, broke left index an..	Low Risk
EE jumped down off the pump to grab two bags o..	High Risk
EE was pulling a temp furnace up a steep hill that..	High Risk
EE reported injury at 2:20pm was untling his load..	Low Risk
EE was on a ladder tightening a victaulic clamp. ...	Medium Risk
Walking down stairs	Low Risk



G. ENTERPRISE RISK MANAGEMENT

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 and national standards on risk management and uses that knowledge to provide best-practice ERM consulting services. Those services include ERM implementation plans, training programs, and a customizable risk-data management platform. We partner with our 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 re 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
- Strategic Risk Assessment and **CORE360™ RISKMap** – a strategic review of key risks, tailored to your industry, deployed through an online survey to your key leaders to report on key risks to your operations and strategy

ERM consulting services scope and length of engagement are customized to your needs so that you never pay for more than you need.

H. TABLETOP DISASTER EXERCISES

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

2. 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.

Our team's experience with clients with large property values is unmatched in Florida – this is important for the Public Sector as this year will have significant headwinds due to the active 2017 and 2018 hurricane season. We will leverage our past experience and volume of business in the Florida market to ensure the best possible outcome for the District.

All of the following clients are managed by our Gallagher-Florida team, and NOT from other Gallagher offices in other areas of the country. Our Florida team is engaged on these contracts due to our extensive experience with complex public sector catastrophic property programs. In total, our Florida team places \$200 Billion of catastrophe property insurance on an annual basis.

Client/Location	TIVs	Premium	Broker Compensation	Named Wind Limits	Years as a Client
Educational Sector					
Miami-Dade County Public Schools	\$10,329,678,000	\$17 Million	Capped Commission	\$250 Million	41
Florida Colleges System Risk Management Consortium	\$8,145,881,000	\$9.8 Million	Commission	\$100 Million	38
School Board of Broward County	\$7,386,200,000	\$15.5 Million	Capped Commission	\$200 Million	41
Northeast Florida Educational Consortium	\$3,690,015,000	\$3.6 Million	Capped Commission	\$75 Million	32
School District of Duval County	\$3,114,045,000	\$2.3 Million	Capped Commission	\$150 Million	38
Polk County School Board	\$2,637,000,000	\$1.9 Million	Fee	\$50 Million	6
The School Board of Brevard County	\$1,894,389,000	\$4.8 Million	Capped Commission	\$120 Million	36
Sarasota County School Board	\$1,595,000,000	\$2.3 Million	Capped Commission/Fee	\$125 Million	1
School District of Osceola County	\$1,554,000,000	\$1.5 Million	Capped Commission/Fee	\$100 Million	7
Panhandle Area Educational Consortium	\$1,287,000,000	\$1.1 Million	Fee	\$65 Million	6
Clay County School Board	\$984,693,000	\$500,000	Fee	\$20 Million	21
School District of Escambia Schools	\$815,421,000	\$2.6 Million	Capped Commission	\$35 Million	15
Monroe County School District	\$298,645,000	\$330,000	Capped Commission	\$4 Million	27
Pine Crest Preparatory School	\$153,315,000	\$787,000	Commission	\$153 Million	3



Client/Location	TIVs	Premium	Broker Compensation	Named Wind Limits	Years as a Client
Public Sector					
Miami-Dade County BOCC	\$14,010,844,000	\$15 Million	Fee	\$200 Million	34
Florida Department of Transportation	\$6,135,985,000	\$4.8 Million	Commission	\$100 Million	15
Broward County BOCC	\$5,778,181,000	\$15.1 Million	Fee	\$325 Million	9
Orange County BOCC	\$3,889,596,000	\$3.3 Million	Fee	\$100 Million	13
City of Jacksonville	\$3,328,000,000	\$4.8 Million	Capped Commission	\$400 Million	4
Greater Orlando Airport Authority	\$3,291,000,000	\$2.7 Million	Fee	\$250 Million	38
Palm Beach County BOCC	\$2,547,152, 000	\$9.8 Million	Capped Commission	\$115 Million	37
Hillsborough County BOCC	\$2,357,572, 000	\$5.3 Million	Fee	\$165 Million	18
City of Lakeland	\$1,938,000,000	\$1.5 Million	Fee	\$75 Million	24
Miami-Dade Water & Sewer	\$1,817,931 000	\$1.9 Million	Fee	\$200 Million	7
City of Orlando	\$1,470,000,000	\$1.4 Million	Fee	\$50 Million	14
Pinellas County BOCC	\$1,362,186,000	\$2.8 Million	Fee	\$100 Million	8
Pasco County BOCC	\$834,842,000	\$1.3 Million	Commission	\$75 Million	24
Polk County BOCC	\$827,965,000	\$1.8 Million	Commission	\$100 Million	25
Miami-Dade Public Housing	\$636,639,000	\$800,000	Fee	\$10 Million	14
City of Miami Beach	\$594,913,000	\$2.1 Million	Commission	\$30 Million	23
City of West Palm Beach	\$555,625,000	\$1.6 Million	Fee	\$146 Million	1
City of Hollywood	\$493,958,000	\$1.4 Million	Commission	\$80 Million	6
Seacoast Utility Authority	\$212,168,000	\$299,500	Commission	\$50 Million	11
Florida Keys Aqueduct Authority	\$167,875,000	\$790,000	Commission	\$50 Million	25
City of Riviera Beach	\$128,317,207	\$700,000	Capped Commission	\$40 Million	30

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.

Florida Public Entity	Contact Person	Address	AJG Service Team Member(s)	TIV	Coverage	Years Client
Miami-Dade County Public Schools	Michael Fox Risk & Benefits Officer 305-995-7182 mfox@dadeschools.net	1501 NE 2nd Avenue Suite 335 Miami, FL 33132	Dave Marcus	\$10.3 Billion	All Lines	41
The School Board of Broward County	Aston Henry, Jr. Director of Risk Management 754-321-1901 aston.henry@browardschools.com	600 Southeast Third Ave 11th Floor Fort Lauderdale, FL 33301	Dave Marcus	\$7.4 Billion	All Lines	41
Clay County School Board	Susan Legutko Asst Superintendent Business Affairs 904-336-6721 smlegutko@oneclay.net	900 Walnut Street Green Cove Springs, FL 32043	Jori Van der Voort	\$985 Million	All Lines	21
Florida Keys Aqueduct Authority	Cheryl Sargent Benefits & Insurance Administrator 305-295-2211 csargent@fkaa.com	1100 Kennedy Dr. Key West, FL 33041	Jori Van der Voort Ilene Abella Kathy Hill	\$168 Million	Property, Pollution Liability, Flood	25
Miami-Dade County BOCC	Baunie McConnell, JD Division Director Risk Management 305-375-3583 Baunie.McConnell@miamidade.gov	111 NW 1 st Street, Suite 2340 Miami, FL 33128	Ilene Abella Tony Abella Jr.	\$16 Billion	Property, Equipment Breakdown, Flood & Crime	34
Broward County BOCC	Wayne Fletcher Director of Risk Management 954-357-7203 WFletcher@broward.org	115 South Andrews Ave Suite 218 Ft. Lauderdale, FL 33301	Tony Abella Jr. Dave Marcus	\$5.8 Billion	All Lines	9
City of Miami Beach	Sonia Bridges Division Director, Risk & Benefits 305-673-7000 extension 6515 soniabridges@miamibeachfl.gov	1700 Convention Center Drive, 3 rd Floor Miami Beach, FL 33139	Jori Van der Voort Ilene Abella	\$1.3 Billion	All Lines (Self-Insured for Third Party Liability)	23
City of Hollywood	Tammie Hechler Director THechler@hollywoodfl.org 954-921-3218	2600 Hollywood Blvd. Hollywood, FL 33022	Jori Van der Voort Ilene Abella Kathy Hill	\$494 Million	All Lines	6
City of Riviera Beach	Marie Sullin Risk Manager MSullin@rivierabch.com 561-840-4880	600 West Blue Heron Blvd. Riviera Beach, FL 33404	Jori Van der Voort Ilene Abella	\$128 Million	All Lines	30
City of Pembroke Pines Pembroke Pines Charter Schools	Daniel Rotstein HR & Risk Management Director 954-437-1146 drotstein@ppines.com	601 City Center Way Suite 305 Pembroke Pines, FL 33025	Ilene Abella	\$495 Million	All Casualty Lines, Equipment Breakdown, and Flood	27
Polk County BOCC	Mark Thomas Director 863-534-5265 MarkThomas@polk-county.net	Drawer AS06, P.O. Box 9005 Bartow, FL 33830	Jori Van der Voort	\$1.8 Billion	Property, Builders Risk, Crime, WC	25

Tab 5: List of Insurance Carriers

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

Gallagher is the Fourth Largest broker in the world and can access insurance capacity around the world. We write over \$32 billion of market premium globally in every major domestic and international insurance market. Our Florida team places more Excess and Surplus Lines Property Insurance in the State of Florida than any other retail insurance broker.

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.**

Casualty and Ancillary Lines		
Third Party and Professional Liability	Excess Workers Compensation	Crime
Lloyds of London (BRIT)	Arch	AIG
AIG	Colony (Argo Group)	Chubb/ACE
Alteris	Midwest	Great American
Arch	Midlands (NY Marine)	Hartford
Chubb/ACE	Safety National (Tokio Marine)	Hanover
Colony (Argo Group)	US Specialty	Travelers
Genesis		Zurich
Hanover (AIX)	Boiler & Machinery	
Ironshore	Chubb	Inland Marine
Markel	CNA	
Midlands (Gotham)	Hartford Steamboiler	AIG
Munich Re	Liberty Mutual	Chubb/ACE
Old Republic Insurance Co.	Travelers	Lloyds of London
One Beacon	Cyber and Violent & Malicious Acts	Markel
Safety National (Tokio Marine)		Travelers
Starr	AIG	XL
Travelers	Aspen	Zurich
United Educators	Chubb/ACE	
	Lloyds of London	



PROPERTY			
Direct Access Insurers		Intermediary Access Insurers	
Affiliated FM		ACE/Westchester	ICAT
AIG (Lexington)		AIG (Lexington)	Ironshore
Allianz		Alterra E&S	James River
AmRisc		AmRisc	Landmark
Arch		Arch	(Alleghany)
AXIS		Aspen	LIU (Liberty)
Berkshire (National Fire)		AWAC (Allied World)	Lloyds of London
CNA		Axis Surplus	Maiden Re
Chubb/ACE		Beazley	Maxum
Commonwealth		Berkshire	Partner Re
Crum & Forster		CNA E&S	RLI
CV Starr		Colony	Rockhill
Fireman's Fund		Companion	RSUI
FM Global		Diamond State	Scottsdale
Great American		Endurance	Sigma Underwriter
Hartford		Essex	Sompo Japan
Ironshore		Everest	SRU
Liberty Mutual		First Mercury	Starr Specialty
Munich Re		Gen Star	Steadfast
Navigators		Global Excess	Torus
NFIP (Assurant)		Partners	United National
One Beacon		Hiscox	Velocity
Princeton		Houston Casualty	XL Group
Starr Companies			
Swiss Re (Westport)			
Tokio Marine			
Travelers			
XL			
Zurich			

Rank	Carrier Group	South Florida Premiums	Florida Offices Premiums
1	Lloyd's of London	\$59,435,476	\$87.8 Million
2	Chubb Limited	\$25,436,386	\$39.4 Million
3	American International Group, Inc.	\$15,765,899	\$31.5 Million
4	Berkshire Hathaway Insurance Group	\$13,633,836	\$17.7 Million
5	Swiss Reinsurance Company Limited	\$9,570,351	\$36.9 Million
6	XL Group plc	\$9,539,018	\$10.6 Million
7	Liberty Mutual Insurance Company	\$9,237,909	\$14.8 Million
8	Tokio Marine Holdings, Inc.	\$8,537,392	\$13.7 Million
9	Zurich Financial Services Ltd	\$8,427,314	\$14.2 Million
10	Starr Companies	\$7,314,034	\$12.1 Million
11	Alleghany Insurance Holdings	\$6,937,608	\$13.9 Million
12	The Hartford Insurance Group	\$6,526,193	\$10 Million
13	Fairfax Financial Holdings Limited	\$6,125,458	\$14 Million
14	Everest Re Group Ltd	\$5,971,406	\$6 Million
15	Assurant, Inc.	\$4,822,702	\$4.8 Million
16	IAT Reinsurance Company Ltd	\$4,759,301	\$4.8 Million
17	Argo Group	\$4,440,240	\$7.3 Million
18	American Financial Group	\$4,054,608	\$4.7 Million
19	Prosight Specialty Insurance Holdings, Inc.	\$3,840,446	\$6 Million
20	CNA Insurance Companies	\$3,629,500	\$6 Million
21	Old Republic Insurance Group	\$3,562,500	\$3.6 Million
22	AXIS Capital Holdings Limited	\$3,504,214	\$9.6 Million
23	Arch Insurance Group	\$3,117,625	\$6.5 Million
24	Travelers Group	\$2,986,381	\$13.9 Million
25	Markel Group	\$2,929,586	\$3.6 Million
26	State National Insurance Company	\$2,792,858	\$2.8 Million
27	Sompo Japan Nipponkoa Holdings	\$2,585,061	\$6.6 Million
28	Nationwide Corporation	\$2,406,075	\$8.1 Million
29	QBE Insurance Group Limited	\$2,240,284	\$2.9 Million
30	AmTrust Financial Group	\$2,186,902	\$9.3 Million
	Top 30 Subtotal	\$246,316,563	\$423 Million
	All Other	\$20,728,041	\$53.4 Million
	Grand Total	\$267,044,604	\$476.4 Million

1. Table does not include premiums placed through other Gallagher branches. As a result, total will differ from other exhibits.
2. Florida Premiums based on premium volume from Top 30 Carriers for South Florida, Tampa, and Orlando.



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.

We agree to abide by the compensation cap as well as all terms and conditions outlined in the RFP document. We are further agreeable to negotiate the compensation cap percentages as deemed necessary by the District and throughout the term of the contract. **Gallagher will also be providing an appraisal of all buildings owned by Monroe County School District during the course of the contract at no additional charge.** These appraisals will include on-site inspection, determination of insurable replacement costs, collection of COPE data, GPS coordinates, building photographs and secondary characteristics. This is a value to the District of **\$31,500.**

1. Total income must be identified for each policy

Gallagher Transparency

Gallagher has a policy of complete disclosure, our proposals provide full disclosure of any and all compensation received by AJGRMS, Inc. as well as any owned or non-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 commission.

Coverage(s)	Carrier Name(s)	Wholesaler, MGA, or Intermediary Name 1	Estimated Annual Premium 2	Comm % or Fee 3	Wholesaler, MGA or Intermediary % 4	AJG Owned? Yes or No
Line of Business	Carrier	Intermediary (if any)	Premium	AJG Commission or Fee Amount	Intermediary Commission or Fee Amount	AJG Owned

Gallagher Named Among World's Most Ethical Companies

As previously discussed, each of the past seven 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.**

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.





2. **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.**

Gallagher's commission for all policies excluding Flood during the current contract averaged 8.86% of the premium. Intermediaries' commission for all policies during the current contract averaged 4.25% of the premium.

3. **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.**

Intermediaries' commission for all policies during the current contract averaged 4.25% of the premium.

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

Gallagher's commission for Flood policies during the current contract is 22% per policy. As you know, the District's premium for the Flood policies is determined by FEMA and is the same regardless of the amount of commission received by the Broker. While not subject to the above capped percentages, it should be noted that Gallagher's average commission for all policies including the Flood policies during the current contract averaged only 11.05%.

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

We suggest using the same contract language currently in place, updating the Capped Commission Levels as indicated above in this RFP.



CONTRACT FORM 2-S
(REV. 03/09)

THE SCHOOL DISTRICT OF MONROE COUNTY
Contract for Goods and Services:
Threshold Two
(Equal to or in Excess of \$25,000.00)

WITNESSETH:

WHEREAS, the School Board of Monroe County, Florida ("School Board" or "MCSB"), as the contracting agent for the School District of Monroe County, Florida ("School District"), has requested bids for RFP 2013525 Property & Casualty Insurance Brokerage Services.

WHEREAS, Arthur J. Gallagher Risk Management Services, Inc. ("Contractor") has submitted a bid, dated 10/25/13 to provide the services sought by the School Board.

WHEREAS, Arthur J. Gallagher Risk Management Services, Inc. is duly qualified to provide the goods and services sought by the School Board.

WHEREAS, School Board, on behalf of the School District, desires to engage Arthur J. Gallagher Risk Management Services, Inc. to provide such goods and services for the School District and Arthur J. Gallagher Risk Management Services, Inc. desires to provide such services for the School District.

NOW, THEREFORE, in consideration of the mutual covenants and benefits hereinafter set forth, the parties herein covenant and agree as follows:

1. REQUEST FOR BIDS AND BID INCORPORATED HEREIN

The terms and specifications of the Request for Bids issued by the Monroe County School District on September 13, 2013 under RFP 2013525 Property & Casualty Insurance Brokerage Services, and the terms of that bid submitted by Arthur J. Gallagher Risk Management Services, Inc. are herein incorporated by reference as if fully set forth herein, made part of this contract ("Contract") and are attached hereto as Exhibits "A" and "B" respectively. In the event of a conflict between the terms of this Contract and any exhibit, the terms of this Contract shall control, unless otherwise agreed in writing as an amendment pursuant to the terms for such as provided herein.

2. TERM

The term of this Contract shall be from November 19, 2013 to November 18, 2014.



This Contract may be renewed for a period that may not exceed three (3) years or the term set forth above, whichever period is longer. The compensation for the renewal term shall be determined prior to renewal of this contract and is subject to approval by the MCSB. Further, renewal of this contract is contingent upon a determination by the MCSB that the services have been satisfactorily performed, that the services are needed and upon availability of funds.

3. CONTRACTOR'S GOODS AND SERVICES

Contractor agrees to provide the following goods and services: Property & Casualty Insurance Brokerage Services as provided under RFP 2013525.

4. COMPENSATION

School Board shall pay Contractor commissions based on Exhibit "C" which is attached hereto and incorporated herein and rendered pursuant to this Contract. Exhibit C supersedes the capped commission percentages in Arthur J. Gallagher Risk Management Services, Inc.'s proposal.

No payment shall be due until the School Board verifies that all services for which payment has been requested have been fully and satisfactorily performed. The School Board will make diligent efforts to verify and pay invoices within one (1) payment cycle after receipt.

5. COMPLIANCE WITH LAWS AND POLICIES

Contractor agrees to comply with all current Monroe County School Board policies and all applicable local, state and federal laws, including laws pertaining to the confidentiality of student records and public records requests. Specifically, Contractor has executed a Relationship Disclosure Affidavit, attached hereto as Exhibit "D". Contractor agrees that MCSB has the right to unilaterally and immediately cancel this Contract upon refusal by Contractor to allow public access to all documents, papers, letters, or other material made or received by the Contractor in conjunction with the contract, unless the records are exempt from s.24(a) of Art. I of the State Constitution and s.119.07 (1). Should cancellation be necessary under this clause, MSCB is required only to provide written notice to Contractor, effective upon receipt of notice, which shall be documented.

6. INDEPENDENT CONTRACTOR STATUS

Contractor is, for all purposes arising under this Contract, an independent contractor. Contractor and its officers, agents or employees shall not, under any circumstances, hold themselves out to anyone as being officers, agents or employees of the School Board, School District of Monroe County, Florida, nor any department thereof. No officer, agent or employee of the Contractor or School/Department shall be deemed an officer, agent or employee of the other party. Neither Contractor or School Board, nor any officer, agent or employee thereof, shall be entitled to any benefits to which employees of the other party are entitled, including, but not

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limited to, overtime, retirement benefits, workers compensation benefits, injury leave, or other leave benefits.

7. BACKGROUND CHECKS/FINGERPRINTING

In accordance with the legislative mandate set out in sections 1012.32, 1012.465 and 435.04, Florida Statutes (2005) as well as with the requirements of HB 1877, The Jessica Lunsford Act (2005), effective September 1, 2005, Contractor agrees that all of its employees and sub-contractors, including employees of sub-contractors, who provide or may provide services under this Contract have completed all background screening requirements through a Monroe County School Board designee pursuant to the above-referenced statutes. It is recognized and agreed that the provisions and exceptions relating to the dictates of The Jessica Lunsford Act, and codified at sections 1012.321, 1012.465, 1012.467 and 1012.468 of the Florida Statutes, shall apply to the requirements of this paragraph where so applicable.

Contractor agrees to bear any and all costs associated with acquiring the required background screenings. Contractor agrees to require all affected employees and sub-contractors to sign a statement, as a condition of employment with Contractor in relation to performance under this Contract, that the employee and/or sub-contractor will abide by the terms and notify Contractor/Employer of any arrest or conviction of any offense enumerated in section 435.04, Florida Statutes within forty-eight (48) hours of their occurrence. Contractor agrees to provide MCSB with a list of all employees and/or sub-contractors who have completed background screenings as required by the above-referenced statutes and that meet the statutory requirements contained therein. Contractor agrees that it has an ongoing duty to maintain and update these lists as new employees and/or sub-contractors are hired and in the event that any previously screened employee fails to meet the statutory standards. Contractor further agrees to notify MCSB immediately upon becoming aware that one of its employees or its sub-contractor's employees, who was previously certified as completing the background check, and meeting the statutory standards, is subsequently arrested or convicted of any disqualifying offense. Failure by Contractor to notify MCSB of such arrest or conviction within forty-eight (48) hours of being put on notice by the employee/sub-contractor and within five (5) days of its occurrence shall constitute grounds for immediate termination of this Contract by MCSB. The parties further agree that failure by Contractor to perform any of the duties described in their paragraph shall constitute a material breach of the Contract entitling MCSB to terminate this Contract immediately with no further responsibility to make payment or perform any other duties under this Contract.



8. TERMINATION

A. TERMINATION FOR BREACH

Either party may terminate this Contract upon breach by the other party of any material provision of this Contract, provided such breach continues for fifteen (15) days after receipt by the breaching party of written notice of such breach from the non-breaching party.

B. IMMEDIATE TERMINATION BY MCSB

School Board may terminate this Contract immediately upon written notice to Contractor (such termination to be effective upon Contractor's/Individual's receipt of such notice) upon occurrence of any of the following events:

- a. the denial, suspension, revocation, termination, restricting, relinquishment or lapse of any license or certification required to be held by the Contractor, or of any Company/Individual staff's professional license or certification in the State of Florida;
- b. conduct by Contractor or any Company/Individual staff which affects the quality of services provided to the School Board or the performance of duties required hereunder and which would, in the School Board's sole judgment, be prejudicial to the best interests and welfare of the School Board and/or its students;
- c. breach by Contractor or any Company/Individual staff of the confidentiality provisions of this Contract; or
- d. failure by Contractor to maintain the insurance required by the terms of this Contract.

9. ASSIGNMENT

Neither Consultant nor the Monroe County School Board may assign or transfer any interest in this Contract without the prior written consent of both parties. Should an assignment occur upon mutual written consent, this Contract shall inure to the benefit of and be binding upon the parties hereto and their respective heirs, representatives, successors and assigns.



10. AMENDMENT

This Contract may be amended only with the mutual consent of the parties. All amendments must be in writing and must be approved by the Monroe County School Board.

11. INDEMNIFICATION, GOVERNING LAW & VENUE

Contractor shall indemnify and hold harmless the Monroe County School Board from and against any and all claims, liabilities, damages, and expenses, including, without limitation, reasonable attorneys' fees, incurred by the MCSB in defending or compromising actions brought against it arising out of or related to the acts or omissions of Contractor, its agents, employees or officers in the provision of services or performance of duties by Contractor pursuant to this Contract.

This Contract shall be construed in accordance with the laws of the State of Florida. Any dispute arising hereunder is subject to the laws of Florida, venue in Monroe County, Florida. The prevailing party shall be entitled to reasonable attorney's fees and costs incurred as a result of any action or proceeding under this Contract.

12. REPRESENTATIONS & WARRANTIES

Contractor represents and warrants to the Monroe County School Board, upon execution and throughout the term of this Contract that:

- 1) Contractor is not bound by any Contract or arrangement which would preclude it from entering into, or from fully performing the services required under the Contract;
- 2) None of the Contractor's agents, employees or officers has ever had his or her professional license or certification in the State of Florida, or of any other jurisdiction, denied, suspended, revoked, terminated and/or voluntarily relinquished under threat of disciplinary action, or restricted in any way;
- 3) Contractor has not been convicted of a public entity crime as provided in F.S. §287.133, to wit: A person or affiliate who has been placed on the convicted vendor list following a conviction for public entity crime may not submit a bid, proposal, or rely on a contract to provide any goods or services to a public entity, may not submit a bid, proposal, or reply on a contract with a public entity for the construction or repair of a public building or public work, may not submit bids on leases of real property to public entity, may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity, and may not



transact business with any public entity in excess of the threshold amount provided in Section 287.017, for CATEGORY TWO for a period of thirty-six (36) months from the date of being placed on the convicted vendor list; and

- 4) Contractor and Contractor's agents, employees and officers have, and shall maintain throughout the term of this Contract, all appropriate federal and state licenses and certifications which are required in order for Contractor to perform the functions, assigned to him or her in connection with the provisions of the Contract.

13. CONFIDENTIALITY

Contractor recognizes and acknowledges that by virtue of entering into this Contract and providing services hereunder, Contractor, its agents, employees and officers may have access to certain confidential information, including confidential student information and personal health information. Contractor agrees that neither it nor any Contractor agent, employee or officer will at any time, either during or subsequent to the term of this Contract, disclose to any third party, except where permitted or required by law or where such disclosure is expressly approved by the MCSB in writing, any confidential student information, personal health information or other confidential information, and MCSB, its agents, employees and officers shall comply with all Federal and State laws and regulation and all MCSB policies regarding the confidentiality of such information.

14. INSURANCE

Contractor agrees to secure and maintain at all times during the term of this Contract, at Contractor's expense, insurance coverage, as laid out below, covering Contractor for all acts or omissions which may give rise to liability for services under this Contract. All Contractor staff is to be insured in minimum amounts acceptable to the Monroe County School Board and with a reputable and financially viable insurance carrier, naming the Monroe County School Board as an additional insured. Such insurance shall not be cancelled except upon thirty (30) days written notice to the MCSB. Contractor shall provide MCSB with a certificate evidencing such insurance coverage within five (5) days after obtaining such coverage. Contractor agrees to notify MCSB immediately of any material change in any insurance policy required to be maintained by Contractor.

Contractor is required to obtain the following coverage, with documentation of in the form of a Certificate of Insurance having obtained such coverage being attached hereto as Exhibit " E ";



___ General Liability Insurance

Amount: _____

Details/Comments: _____

___ Professional Liability Insurance

Amount: _____

Details/Comments: _____

___ Vehicle Liability Insurance

Amount: _____

Details/Comments: _____

___ Workers Compensation Insurance

Amount: _____

Details/Comments: _____

15. BILLING

Bills for fees or compensation under this Contract shall be submitted in detail sufficient for a proper pre-audit and post-audit thereof. Further, bills for any travel expenses shall be submitted in accordance with s. 112.061 where applicable.

16. THIRD-PARTY BILLING AND PAYMENT

To the extent applicable with regard to the services provided in this Contract, the Contractor shall cooperate with School Board representatives to determine the eligibility of a referred student for third-party benefits and to bill cooperatively the third-party for services provided to the referred student. Should the third-party decline to pay for billed services, or should the third-party only make partial payment for billed services, Contractor shall provide appropriate documentation to School Board and will assist the School Board in any administrative or appeals process regarding eligibility or payment as may be requested by the School Board. Contractor shall not be entitled to bill nor accept third-party payment without authorization of the School Board and Contractor agrees that School Board shall not be obligated to make any payment that exceeds the rate referred to in the paragraph governing Compensation. The Contractor shall provide service documentation in accordance with professional standards and School Board criteria as requested.



17. **CONTRACT RECORDS RETENTION**

Contractor agrees to comply with all state and federal regulations governing contracts with public entities, including but not limited to cooperation with public records requests as provided by law, cooperation with comptrollers and auditors as provided by law, and adherence to Title 34, section 80.36, which requires the retention of all records concerning a public entity contract for three (3) years after the School Board makes final payment and all other pending matters concerning the Contract are closed.

18. **ETHICS CLAUSE**

Contractor warrants that he/it has not employed, retained or otherwise had act on his/its behalf any former Monroe County School District officer or employee. For breach or violation of this provision the Monroe County School District may, in its discretion, terminate this Contract without liability and may also, in its discretion, deduct from the Contract or purchase price, or otherwise recover the full amount of any fee, commission, percentage, gift, or consideration paid to the former Monroe County School District officer or employee.

19. **CONFLICT OF INTEREST**

The following provisions shall apply for conflict of interest. Any violation of these provisions by a School District employee may be grounds for dismissal. No contract for goods or services may be made with any business organization in which the Superintendent or a School Board member has any material financial interest unless it is a single source or clear documentation exists to show that, no other supplier can provide the identical/comparable goods/service, at a lower cost to the School Board. No School Board member or officer, or School District officer or employee, may directly or indirectly purchase or recommend the purchase of goods or services from any business organization which they or their near relative have a material interest as defined by §112.313, Florida Statutes, except as allowed by DOE Interpretative Memorandum No. A-20. No School Board member, School District employee or official may receive gifts or any preferential treatment from vendors. Such members, officers, officials or employees shall not be prohibited from participating in any activity or purchasing program that is offered to all School District employees or in School District surplus sales, provided there is no preferential treatment.

20. **DEBARMENT CERTIFICATION**

A Debarment Certification Form, attached hereto as Exhibit "F", shall be executed by Contractor and is incorporated herein as part of this Contract. Contractor



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 is involved in the administration of federal funds.

21. SEVERABILITY

The parties recognize and agree that should any clause(s) herein be held invalid by a Court of competent jurisdiction, the remaining clauses shall not be affected and shall remain of full force and effect.

22. COUNTERPARTS

This Contract may be executed in one or more counterparts, all of which together shall constitute only one Contract.

23. WAIVER

A waiver by either party of a breach or failure to perform hereunder shall not constitute a waiver of any subsequent breach or failure to perform. Any waiver of insurance requirements as provided by this Contract and/or the policies of the School Board does not relieve the Contractor of the indemnification provisions contained within this Contractor.

24. CAPTIONS

The captions contained herein are used solely for convenience and shall not be deemed to define or limit the provisions of this Contract.

25. ENTIRE CONTRACT

The parties hereto agree that this is the final Contract between the parties and supersedes any and all prior Contracts and/or assurances, be it oral or in writing.

26. NOTICES

All notices required by this Contract, unless otherwise provided herein, by either party to the other shall be in writing, delivered personally, by certified or registered mail, return receipt requested, or by Federal Express or Express Mail, and shall be deemed to have been duly given when delivered personally or when deposited in the United States mail, postage prepaid, addressed as follows:



Monroe County School Board:
Superintendent
Monroe County School District
241 Trumbo Road
Key West, FL 33040

With a copy to:
Monroe County School District Counsel
Vernis & Bowling of the Florida Keys, P.A.
81990 Overseas Hwy, 3rd Floor
Islamorada, FL 33036

(CONTRACTOR)
Arthur J. Gallagher Risk Management Services, Inc.
Attn: Jori Van der Voort
2255 Glades Road, Suite 200E
Boca Raton, FL 33431

IN WITNESS WHEREOF, the parties have executed this Contract on this 19 day of
November, 2013.

Andy Dflh

SIGNATURE OF CHAIRPERSON OF THE BOARD

11.19.13

DATE

Mark T. Rosten

SIGNATURE OF SUPERINTENDENT

11.19.13

DATE

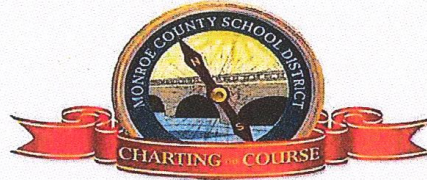
Jel Holt

SIGNATURE OF CONTRACTOR/REPRESENTATIVE

11/14/2013

DATE

Jel Holt - AREA PRESIDENT
PRINT NAME AND TITLE



Rev 11.7.2017

CONTRACT RENEWAL

THIS CONTRACT RENEWAL is made and entered into the date last written below, by and between The School Board of Monroe County, Florida ("School Board"), and Arthur j. Gallagher Risk Management Services, Inc. ("Contractor"), in order to renew the agreement ("Original Contract") between the parties dated 11/19/2013 (original contract date), a copy of which is attached hereto and incorporated by reference.

1. Contractor is in agreement to extend the current contract in accordance with the terms of the Original Contract, thereby creating a renewed contract ("Renewed Contract"). This will allow time for the change in Personnel in the Benefits & Risk Management Department an opportunity to conduct a thorough RFP process for the upcoming 2019 renewal.
2. The Renewed Contract shall commence on November 19, 2017 and expire on November 18, 2018.
3. All other terms and conditions of the Original Contract shall remain in full force and effect.
4. Contractor's obligations to maintain insurance remains in effect as evident by the updated copy attached.
5. Contractor hereby certifies that the Relationship Disclosure Affidavit and Debarment Certification as submitted as attachments to the Original contract have remained unchanged or has submitted new documents as necessary.

NOTE: A copy of the original contract must accompany this renewal.

IN WITNESS WHEREOF, the parties have executed this Contract Renewal on this _____ day of _____, _____.

SIGNATURE OF CHAIRPERSON OF THE BOARD (CONTRACTS OVER \$25,000)

DATE

SIGNATURE OF SUPERINTENDENT

DATE

SIGNATURE OF CONTRACTOR/REPRESENTATIVE

11/21/17
DATE

ZEE HOLT, AREA PRESIDENT – SOUTH FLORIDA

PRINT NAME AND TITLE



EXHIBIT C

CAPPED COMMISSION SCHEDULE: Monroe County District School Board

COMPENSATION TO GALLAGHER:

The following outlines the compensation to be provided to GALLAGHER over the term of this Agreement:

- Property Insurance Placements - No more than the average of 8% of property insurance premium
- All Other Placements - No more than the average of 10% of Premium

COMPENSATION TO INTERMEDIARIES:

Gallagher may utilize insurance intermediaries (such as wholesale insurance brokers, managing general agents (MGA), managing general underwriter or reinsurance brokers) for the placement of Monroe School Boards insurance. The compensation received by the insurance intermediary for placements is to be no more than the following in addition to above GALLAGHER compensation:

Property Insurance Placements:

- London/Internationally Based Intermediaries – 6% of Premium
- U.S. Based Intermediaries/wholesalers - 4.25% of Premium

Other Placements:

- All Other Insurance Placements/Ancillary Insurance Placements - Per full disclosure by GALLAGHER and agreement by Monroe County District School Board

NFIP FLOOD POLICIES:

- Compensation for Flood policies will be subject to full disclosure by GALLAGHER and prevailing commission schedules at time of placement.

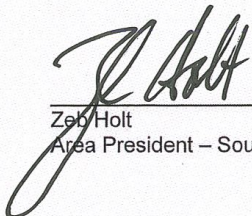
CITIZENS PROPERTY INSURANCE CORPORATION:

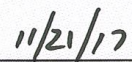
- Compensation for Wind policies will be subject to full disclosure by GALLAGHER and prevailing commission schedules at time of placement.

MISCELLANEOUS COMPENSATION TERMS:

All payments or allowances paid to, received by, or retained by GALLAGHER and/or intermediaries attributable to the placement of Monroe County District School Boards insurance program will be disclosed, at minimum annually to Monroe County District School Board.

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


Zeb Holt
Area President – South Florida


Date

**CLIENT OPT-OUT ELECTION**
Supplemental or Contingent

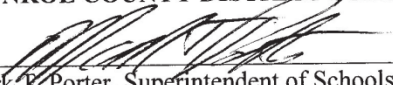
Dated: 3/1/18

The undersigned client of the undersigned retail brokerage subsidiary of Arthur J. Gallagher & Co. ("Gallagher") requests that the insurance policy(ies) issued by the insurance company(ies) indicated below, insuring the risks listed below in the column titled "INSURANCE COVERAGE" for each such insurance company, be **EXCLUDED** from the following forms of additional compensation that may be payable to Gallagher (SELECT A, B or C, or All):

- A. ☒ Supplemental commissions
- B. ☒ Contingent commissions
- C. ☒ Any other indirect compensation related to Monroe County District School Board

INSURANCE COMPANY	INSURANCE COVERAGE	POLICY TERM
Lloyds of London	Casualty Package	3/1/18-3/1/19
Safety National Insurance Corp	Excess Workers' Compensation	3/1/18-3/1/19
Everest Indemnity Insurance Co.	Property	3/1/18-3/1/19
Travelers Property Casualty Co. of America	Boiler & Machinery	3/1/18-3/1/19
Westchester Fire Insurance Company	Excess Crime	3/1/18-3/1/19

MONROE COUNTY DISTRICT SCHOOL BOARD

By: 
Mark F. Porter, Superintendent of Schools
241 Trumbo Rd.,
Key West, FL 33404

Submitted by: Jori L. Van der Voort/South Florida Branch
Arthur J. Gallagher Risk Management Services, Inc.

10/13/09





MONROE COUNTY DISTRICT SCHOOL BOARD
COMMISSIONS FOR 3/1/18 RENEWALS

COVERAGE(S)	POLICY TERM	CARRIER NAME(S)	ANNUAL PREMIUM ¹	AJGRMS Comm. %	AJGRMS COMM. \$	Intermediary Comm. %	Intermediary Comm. \$
Casualty Package	3/1/18-19	Lloyd's of London	\$135,000.00	10%	\$ 13,500.00	Direct Placement with carrier	Direct Placement with carrier
Excess Workers' Compensation	3/1/18-19	Safety National Casualty Corporation	\$255,880.00	10%	\$ 25,588.00	4.25%	\$ 10,874.90
Excess Crime - Government Commercial Crime	3/1/18-19	Westchester Fire Insurance Company	\$9,303.00	10%	\$ 930.30	Direct Placement with carrier	Direct Placement with carrier
Boiler & Machinery	3/1/18-19	Zurich American Insurance Company	\$12,131.00	8%	\$ 970.48	4.25%	\$ 515.57
Primary Property	3/1/18-19	Everest Indemnity	\$320,000.00	8%	\$ 25,600.00	4.25%	\$ 13,600.00
			NET COMMISSION TO AJGRMS	\$ 66,588.78			
					\$ 24,990.47	INTERMEDIARIES	

Tab 7: Required Forms



RFP 2019909 – Property & Casualty Insurance Brokerage Services

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

PROPOSAL FORM

RFP 2019909 – Property & Casualty Insurance Brokerage Services

BID DUE /BID OPENING DATE/TIME: DECEMBER 14, 2018 AT 9:00 AM

RETURN ONE (1) SIGNED ORIGINAL, THREE (3) COPIES, AND ONE (1) ELECTRONIC COPY (PDF FORMAT) OF THE PROPOSAL. NO OTHER PROPOSAL FORM WILL 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

2255 GLADES ROAD, SUITE 200E, BOCA RATON, FL 33431

ADDRESS OF COMPANY

ZEB HOLT

PRINT NAME OF AUTHORIZED SIGNATURE

zeb_holt@ajg.com

EMAIL ADDRESS

305.639.3113

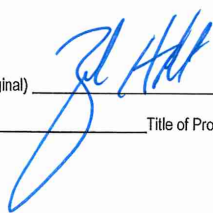
561.996.6708

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 32 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 12/07/2018
Name of Proposer's Authorized Representative ZEB HOLT Title of Proposer's Authorized Representative Regional Executive Vice President



RFP 2019909 – Property & 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 11/20/2018

ADDENDUM NO. 1(aka 2) DATED 12/05/2018

ADDENDUM NO. 2 attachment DATED 12/05/2018

ADDENDUM NO. ____ DATED ____

ADDENDUM NO. ____ DATED ____

ADDENDUM NO. ____ DATED ____

Date: 12/07/2018

Applicant's Signature



Not Applicable

RFP 2019909 – Property & Casualty Insurance Brokerage Services

STATEMENT OF NO BID

NOTE: If you do not intend to bid on this requirement/project, please return this form immediately. 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: _____



RFP 2019909 – Property & 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

Printed Name

12/07/2018

Date



RFP 2019909 – Property & 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 49 CFR s29.110(a), 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 7TH day of DECEMBER, 2018.

By [Signature]
Authorized Signature/Contractor

Zeb Holt, Regional Executive Vice President
Typed Name/Title

ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, INC.

Contractor's Firm Name

2255 GLADES RD., SUITE 200E

Street Address

BOCA RATON, FL 33431

City/State/Zip Code

305.639.3113

Area Code/Telephone Number



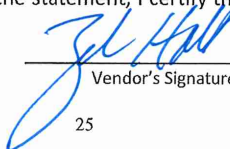
RFP 2019909 – Property & Casualty Insurance Brokerage Services

IDENTICAL TIE PROPOSALS

Preference shall be given to businesses with drug-free workplace programs. Whenever two or more of a proposal, which are equal with respect to price, quality, and service, are received by the State or by any political subdivision for the procurement of commodities or contractual services, an proposal received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. Established procedures for processing tie proposals will be followed if none of the tie vendors have a drug-free workplace program. In order to have a drug-free workplace program, a business shall:

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 violation 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 proposal a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under proposal, the employees will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

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



Vendor's Signature



RFP 2019909 – Property & Casualty Insurance Brokerage Services

NON-COLLUSION AFFIDAVIT

I, Zeb Holt of Arthur J. Gallagher RMS. Inc. of the City of Boca Raton, 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 & 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.

[Signature]
Signature of Authorized Representative

12/07/2018

Date

STATE OF FLORIDA

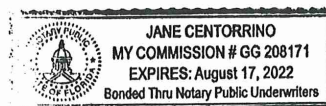
COUNTY OF PALM BEACH

PERSONALLY APPEARED BEFORE ME, the undersigned authority, Zeb Holt,
who, x 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 7TH day of December, 20 18.

[Signature]
NOTARY PUBLIC

8-17-22
My Commission Expires:

26





RFP 2019909 – Property & Casualty Insurance Brokerage Services

PUBLIC ENTITY CRIME STATEMENT

"A person or affiliate who has been placed on the convicted vendor list following a conviction for public entity crime may not submit a proposal on a contract to provide any goods or services to a public entity, may not submit a proposal on a contract with a public entity for the construction or repair of a public building or public work, may not submit proposals on leases of real property to public entity, may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity, and may not transact business with any public entity in excess of the threshold amount provided in Section 287.017, for CATEGORY TWO for a period of 36 months from the date of being placed on the convicted vendor list."



RFP 2019909 – Property & Casualty Insurance Brokerage Services

MONROE COUNTY SCHOOL DISTRICT
BUSINESS/PERSONAL RELATIONSHIP DISCLOSURE AFFIDAVIT

I, Zeb Holt of Arthur J. Gallagher Risk Management Services, Inc., of the City/Township/Parish of Boca Raton, 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 & Casualty Insurance Brokerage Services

2) X 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) I have (OR) X 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.

12/07/2018

Date

(Signature of Authorized Representative)

STATE OF FLORIDA
COUNTY OF PALM BEACH

PERSONALLY APPEARED BEFORE ME, the undersigned authority, Zeb Holt who, X 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 7th day of December 20 18.

Jane Centorrino
NOTARY PUBLIC

8-17-22
My commission expires:





RFP 2019909 – Property & 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.

See attached Arthur J. Gallagher Drug Free Workplace Policy

Applicant's Signature

12/07/2018

Date



Insurance | Risk Management | Consulting

Drug-Free Workplace Policy

INTRODUCTION

The Company believes that its employees are an extremely valuable resource and that their health and safety is a serious Company concern. The Company recognizes that abuse of controlled substances is a serious problem in today's workplace and that drug or alcohol use may pose a serious threat to employee health and safety, relationships with business partners and to Company assets. The Company's 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. It is our policy to prevent substance use or abuse from having an adverse effect on 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. 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 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 puts the reputation of the Company at risk.

3.0 Use and Detection

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



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

The Company may require the employee to remain out of work, in either a paid or unpaid suspension status, until such time as the employee is able to certify a fitness 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.

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 Company recognizes that substance abuse and addiction is a serious problem and has therefore provided various counseling, education and rehabilitation resources for its employees. If you have or believe you may have a problem with drugs or alcohol, you are encouraged to seek intervention and counseling services through the Company's WorkLife Program ([click here](#)). Help is available through the WorkLife 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 report such conviction or plea to their immediate manager within five (5) calendar days of the conviction or plea.

6.0 Violations of This Policy

Employees who violate this policy will be subject to corrective action, under the Company's performance management policy, 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.

Original Issued Date: February 12, 1996
 Last Updated: May 3, 2013
 Last Reviewed: May 3, 2013
 Other Policies Impacted:

**RFP 2019909 – Property & Casualty Insurance Brokerage Services****SB 988 – HIGH-RISK OFFENDERS**

by Argenziano (HB 7103 by Safety & Security Council)

AMENDS: ss. 322.141, 322.212, 775.21, 943.0435, 944.607, 1012.465, F.S.

CREATES: ss. 1012.321, 1012.467, 1012.468, F.S.

EFFECTIVE: July 1, 2007

THIS BILL HAS SCHOOL BOARD POLICY IMPLICATIONS

This bill amends Jessica Lunsford Act provisions that require background checks for contractors on school grounds. The bill defines "noninstructional contractor" to mean any vendor, individual, or entity under contract with a school or with the school board who receives remuneration for services performed for the school district or a school, but who is not otherwise considered an employee of the school district. The term also includes such contractor's employees and subcontractors and subcontractor's employees. The bill defines "school grounds" to mean the buildings and grounds of any public prekindergarten, kindergarten, elementary school, middle school, junior high school, high school, or secondary school, or any combination of grades prekindergarten through grade 12, together with the school district land on which the buildings are located. The term does not include any other facility or location where school classes or activities may be located or take place, the public school buildings and grounds during any time period in which students are not permitted access, or any such buildings during any period in which it is used solely as a career or technical center for postsecondary or adult education.

The bill provides a list of offenses that automatically disqualify a noninstructional contractor from being on school grounds when students are present. The bill also provides an exemption from the screening requirement for a non-instructional contractor who:

- is under direct line-of-sight supervision of a person who meets the screening requirements;
- is already required, and has undergone, a level 2 background screening;
- is a law enforcement officer assigned or dispatched to school grounds, or an employee or medical director of an ambulance provider;
- works and remains in an area separated from students by a 6-foot chain link fence;
- provides pick-up or delivery services to school grounds.

The bill also exempts instructional personnel who work with children with developmental disabilities or who are child care personnel meeting certain requirements. The exempted contractors are subject to a search of the online state and national registry of sexual predators and sexual offenders at no charge to the contractor.

For those subject to a fingerprint-based background check, the check must be performed at least every five years and may be paid for by the school board, the school, or the contractor. Any fee charged by a school board may not exceed 30 percent of the total costs charged by FDLE and the FBI for the check. FDLE is required to implement an Internet-based system for school districts to share the results of the background checks.

Further, the bill requires a contractor who is arrested for a disqualifying offense to report the arrest to the employer or primary contractor and the school district within 48 hours. If a contractor has been arrested for a qualifying offense, it is a third-degree felony for the contractor to willfully fail to report the arrest or for an employer or primary contractor to knowingly authorize the contractor to be on school grounds when students are present. If a contractor is to be denied access to school grounds, the school district must notify the contractor of the basis for denial. The only basis for contesting the denial is mistaken identity and misinterpretation of an offense from another jurisdiction. The bill provides immunity from civil and criminal liability for employees of school districts and schools who share background check information in good faith. It also provides that the new or amended portions of the School Code are not intended to create a new duty of care or basis of liability, or to create a private cause of action.



RFP 2019909 – Property & Casualty Insurance Brokerage Services

Form W-9
(Rev. November 2017)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

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

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

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) ▶

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ 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.
2255 Glades Rd., Suite 200E

6 City, state, and ZIP code
Boca Raton, FL 33431

7 List account number(s) here (optional)

Requester's name and address (optional)

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.

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.

Social security number

Employer identification number
36-2102482

Part II Certification

Under penalties of perjury, I certify that:

1. 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

2. 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

3. I am a U.S. citizen or other U.S. person (defined below); and

4. 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 ▶ *[Signature]* Date ▶ **12/07/2018**

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-INT (interest earned or paid)
- 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), 1098-1 (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.

Cat. No. 10231X Form W-9 (Rev. 11-2017)



RFP 2019909 – Property & 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: 2255 Glades Rd., Suite 200E
Boca Raton, FL 33431

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



The Gallagher Way

Shared values at Arthur J. Gallagher & Co. 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 Arthur J. Gallagher & Co.'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

Insurance | Risk Management | Consulting

Gallagher at a glance

Gallagher has been designing solutions to meet our clients' unique needs for 90 years. We pioneered many of the innovations in risk management used by businesses in all industries today. We believe that the best environment for learning and growing is one that remembers the past and invents the future.

- Founded in 1927 by Arthur J. Gallagher and still run by the founding family.
- A global corporation with a strong heritage and culture
- Divisions specializing in retail insurance brokerage operations, benefits and HR consulting, wholesale distribution, and third-party administration and claims processing.
- More than 710 offices in 34 countries and \$4.2 billion in total adjusted revenues.
- Client-service capabilities in more than 150 countries around the world through a global network of correspondent brokers and consultants.

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