

THIS AGREEMENT, made and entered into this 20th day of December, 2009, is by and between the City of Fort Lauderdale, a Florida municipality, ("City"), whose address is 100 North Andrews Avenue, Fort Lauderdale, FL 33301-1016, and Risk Management Associates, Inc., a Florida corporation doing business as Public Risk Insurance Agency, ("Contractor"), whose address and phone are 220 S. Ridgewood Avenue, Suite 210, Daytona Beach, FL 32114, office 386-239-4040, fax 386-239-4049.

WHEREAS, the City issued Request for Proposal Number 195-10275 ("RFP"), and the Contractor submitted a proposal in response to the RFP; and

WHEREAS, on September 1, 2009, the City Commission of the City of Fort Lauderdale approved an agreement with Contractor for the goods or services described in the RFP (PUR- 01, CAR No. 09-0981); and

WHEREAS, the Contractor represents that pursuant to a Settlement Agreement with the Florida Department of Financial Services, the Florida Department of Legal Affairs, the Office of the Attorney General, and the Office of Insurance Regulation, the Contractor is required to make the following disclosure in its insurance proposals:

If we are being compensated based upon a fixed dollar amount or fixed percentage fee, meaning that the contract specifies our compensation and states anywhere in the document that additional compensation will not be paid to us or any other party, any additional compensation to us or any other party, including wholesale brokers or third party intermediaries, is strictly prohibited. Likewise, if our contract sets compensation based upon a fixed dollar amount or fixed percentage fee, and the contract specifies that additional compensation shall be credited to the insured, any additional compensation to any party, including brokers, wholesale brokers or third party intermediaries, must be promptly returned to you. If our contract is not based upon such fixed fee terms, no owned or affiliated party, including brokers, wholesale brokers or third party intermediaries, may accept any type of compensation without full disclosure by the undersigned broker to you of the dollar amount or percentage of compensation prior to binding your coverage,

NOW, THEREFORE, for and in consideration of the mutual promises and covenants set forth herein and other good and valuable consideration, the City and the Contractor covenant and agree as follows:

1. The Contractor agrees to provide to the City insurance brokerage services in accordance with and in strict compliance with the specifications, terms, conditions, and requirements set forth in the RFP and any and all addenda thereto beginning December 20, 2009, and ending December 19, 2011.

2. This contract form, the RFP, any and all addenda to the RFP, and the Contractor's proposal in response to the RFP are integral parts of this Contract, and are incorporated herein.

3. In the event of conflict between or among the contract documents, the order of priority shall be as follows:

First, this contract form;  
Second, any and all addenda to the City's RFP in reverse chronological order;  
Third, the RFP;  
Fourth, the Contractor's response to any addendum requiring a response;  
Fifth, the Contractor's letter dated August 10, 2009  
Sixth, the Contractor's proposal in response to the RFP.

4. The Company warrants that the goods and services supplied to the City pursuant to this Contract shall at all times fully conform to the specifications set forth in the RFP and be of the highest quality. In the event the City, in the City's sole discretion, determines that any product or service supplied pursuant to this Contract is defective or does not conform to the specifications set forth in the RFP the City reserves the right unilaterally to cancel an order or cancel this Contract upon written notice to the Contractor, and reduce commensurately any amount of money due the Contractor.

5. The City may cancel this Contract upon written notice to the Contractor in the event the Contractor fails to furnish the goods or perform the services as described in the RFP within 30 days following written notice to the Contractor.

6. The Contractor shall not present any invoice to the City that includes sales tax (85-8012514506C-7) or federal excise tax (59-6000319).

7. Contractor shall direct all invoices in duplicate for payment to Finance Department, City of Fort Lauderdale, 100 N. Andrews Avenue, 6th Floor, Fort Lauderdale, FL 33301. Any applicable discount MUST appear on the invoice.

8. Contractor shall not engage MacDuff Underwriters, Inc., a Florida corporation, or any other subsidiary of Brown & Brown, Inc., a Florida corporation, as the City's wholesale broker for property insurance. Contractor shall not engage any wholesale broker for the City's workers' compensation insurance.

9. Neither Contractor nor any of Contractor's officers, employees, or agents shall retain any commission or receive any compensation or remuneration in connection with its/his/her/their performance pursuant to this Contract except, directly or indirectly, the fee payable to Contractor by the City pursuant to this Contract. Contractor shall reduce the amount of any premium billed to the City by the amount of any commission included in such premium and provide in each

invoice a full accounting of such deducted commission. For any and all amounts paid directly to Contractor or to any of Contractor's officers, employees, or agents, Contractor shall forthwith remit to the City any commission and any other compensation or remuneration that Contractor or any of Contractor's officers, employees, or agents receives that is attributable to this Contract other than the fee payable to Contractor by the City pursuant to this Contract. This paragraph shall survive expiration or termination of this Contract.

IN WITNESS WHEREOF, the City and the Contractor execute this Agreement as follows:

CITY OF FORT LAUDERDALE

By: [Signature]  
Director of Procurement Services

Approved as to form:

[Signature]  
Senior Assistant City Attorney

(Corporate Seal)

ATTEST:

[Signature]  
Print Name Laurel L. Grammig  
Secretary

CONTRACTOR

By: [Signature]  
Print Name: Alan Florez  
President Executive Vice President

STATE OF Florida :  
COUNTY OF Volusia :

March The foregoing instrument was acknowledged before me this 22 day of ~~December~~, 2010, by Alan Florez as Executive Vice ~~as~~ President for Risk Management Associates, Inc., a Florida corporation doing business as Public Risk Insurance Agency.

(SEAL)

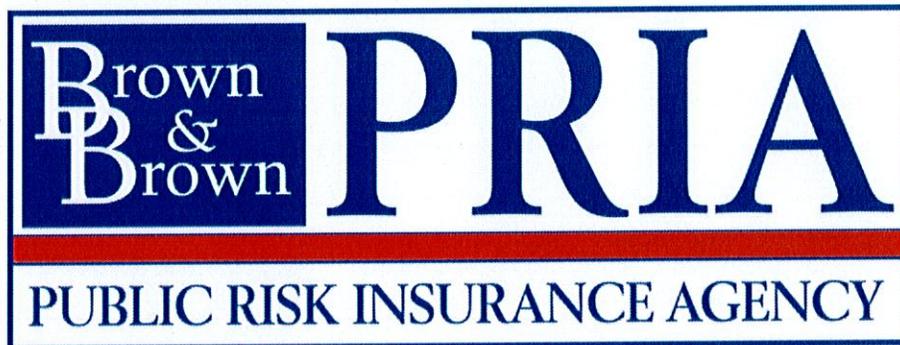


[Signature]  
Notary Public, State of Florida  
(Signature of Notary Public - State of Florida)

Joseph M. Markas, Jr.  
(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known OR Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_



# City of Fort Lauderdale

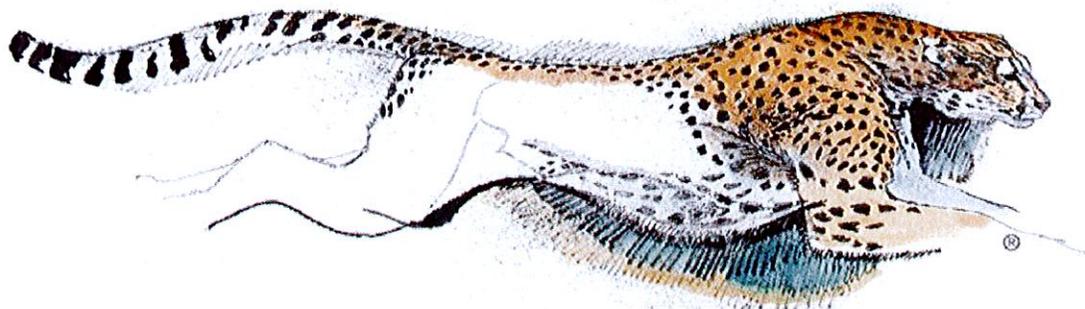
Request for Proposal

195-10275

Insurance Brokerage Services

June 22, 2009

CONTRACT  
COPY



Alan Florez

**Public Risk Insurance Agency**

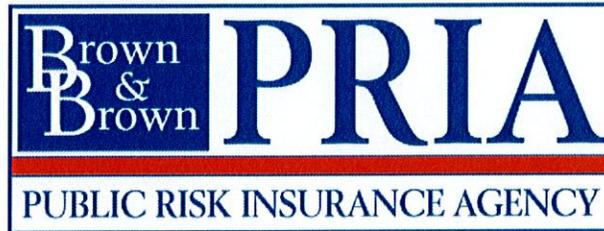
P O Box 2416

Daytona Beach, FL 32115

Phone: 386-252-6176

Fax: 386-239-4049

COPY



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**PROPOSAL PAGES**  
**NON-COLLUSION STATEMENT**

By signing this offer, the vendor/contractor certifies that this offer is made independently and *free* from collusion. Vendor shall disclose below any City of Fort Lauderdale, FL officer or employee, or any relative of any such officer or employee who is an officer or director of, or has a material interest in, the vendor's business, who is in a position to influence this procurement.

Any City of Fort Lauderdale, FL officer or employee who has any input into the writing of specifications or requirements, solicitation of offers, decision to award, evaluation of offers, or any other activity pertinent to this procurement is presumed, for purposes hereof, to be in a position to influence this procurement.

For purposes hereof, a person has a material interest if they directly or indirectly own more than 5 percent of the total assets or capital stock of any business entity, or if they otherwise stand to personally gain if the contract is awarded to this vendor.

In accordance with City of Fort Lauderdale, FL Policy and Standards Manual, 6.10.8.3,

3.3. City employees may not contract with the City through any corporation or business entity in which they or their immediate family members hold a controlling financial interest (e.g. ownership of five (5) percent or more).

3.4. Immediate family members (spouse, parents and children) are also prohibited from contracting with the City subject to the same general rules.

**Failure of a vendor to disclose any relationship described herein shall be reason for debarment in accordance with the provisions of the City Procurement Code.**

**NAME**

**RELATIONSHIPS**

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**In the event the vendor does not indicate any names, the City shall interpret this to mean that the vendor has indicated that no such relationships exist.**

**Brown & Brown Public Risk Insurance Agency confirms that no such relationships exist.**

**BID/PROPOSAL SIGNATURE PAGE**

**How to submit bids/proposals:** It is preferred that bids/proposals be submitted by hard copy at [www.bidsync.com](http://www.bidsync.com), unless otherwise stated in the bid packet. If mailing a hard copy, it will be the sole responsibility of the Bidder to ensure that the bid reaches the City of Fort Lauderdale, City Hall, Procurement Department, Suite 619, 100 N. Andrews Avenue, Fort Lauderdale, FL 33301, prior to the bid opening date and time listed. Bids/proposals submitted by fax or email will NOT be accepted.

The below signed hereby agrees to furnish the following article(s) or services at the price(s) and terms stated subject to all instructions, conditions, specifications addenda, legal advertisement, and conditions contained in the bid. I have read all attachments including the specifications and fully understand what is required. By submitting this signed proposal I will accept a contract if approved by the CITY and such acceptance covers all terms, conditions, and specifications of this bid/proposal.

Submitted by: Alan Florez  
(Authorized Signature to bind company) (date)

Name (printed) Alan S. Florez Title: Executive Vice President

**Company: (Legal Registration)** Risk Management Associates, Inc. DBA Public Risk Insurance Agency

**CONTRACTOR, IF FOREIGN CORPORATION, MAY BE REQUIRED TO OBTAIN A CERTIFICATE OF AUTHORITY FROM THE DEPARTMENT OF STATE, IN ACCORDANCE WITH FLORIDA STATUTE §607.1501 (visit <http://www.dos.state.fl.us/doc/>).**

Address: 220 S. Ridgewood Ave, Suite 210, Daytona Beach, FL 32114

City: Daytona Beach State: FL Zip: 32114

Telephone No. 386-239-4040 FAX No. 386-239-4049

E-MAIL: aflorez@bbpria.com

Delivery: Calendar days after receipt of Purchase Order (section 1.02 of General Conditions): Agreed

Payment Terms (section 1.03): Agreed Total Bid Discount (section 1.04): N/A

Does your firm qualify for MBE or WBE status (section 1.08): MBE NO WBE NO

**ADDENDUM ACKNOWLEDGEMENT** - Proposer acknowledges that the following addenda have been received and are included in the proposal:

<u>Addendum No.</u>	<u>Date Issued</u>
<u>No addendums were issued</u>	
<u>We are in receipt of all attachments A&amp;B</u>	<u>June 15,2009</u>

**VARIANCES:** State any variations to specifications, terms and conditions in the space provided below or reference in the space provided below all variances contained on other pages of bid, attachments or bid pages. No variations or exceptions by the Proposer will be deemed to be part of the bid submitted unless such variation or exception is listed and contained within the bid documents and referenced in the space provided below. If no statement is contained in the below space, it is hereby implied that your bid/proposal complies with the full scope of this solicitation. **HAVE YOU STATED ANY VARIANCES OR EXCEPTIONS BELOW? BIDDER MUST CLICK THE EXCEPTION LINK IF ANY VARIATION OR EXCEPTION IS TAKEN TO THE SPECIFICATIONS, TERMS AND CONDITIONS.**

Variances:  
NONE

## PART I - PROPOSAL PAGES – COST PROPOSAL

Cost to the City: Contractor must quote firm, fixed, annual rate for all services identified in this request for proposal for a broker of record. This firm fixed annual rate includes any costs for travel to the City. No other costs will be accepted. This firm fixed annual rate will be the same for the initial contract period (two-years). Additional annual renewal periods will follow Part I – Introduction/Information, Item 12, Cost Adjustments.

TOTAL ANNUAL FIRM FIXED FEE (INITIAL CONTRACT PERIOD) \$ 55,000/ANNUALLY

(The initial contract period is for two years. Please state above what your annual firm fixed fee is?)



## **TAB 1**

Letter of Interest, The letter of interest may contain any other information not in the proposal but should not exceed two (2) pages.

Our letter of interest is attached on the following page.



Public Risk Insurance Agency appreciates the opportunity to provide the City with a response for RFP 195-10275. PRIA has enjoyed a relationship with the city in the placement of the Airport Liability insurance. Our office was able to offer an Airport Liability quote that was \$20,000 less than expiring and \$10,000 less than the next best quote. We pride ourselves in the ability to find the best deal while never compromising coverage for cost.

The following areas are program elements that we believe we can excel in:

- Additional savings in rate due to the heavy concentration of utility structures in the property schedule
- Access to the most competitive excess workers compensation market in the State of Florida
- FEMA coordination to help expedite public assistance when needed.
- Assistance with the State of Florida Department of Emergency Management and Office of Insurance Regulation to comply with the Stafford Act and maximize FEMA public assistance in the future.
- Legislative and Legal pulse from around the country and particularly regarding important developments in the State of Florida
- Access to the markets on a global scale
- Loss control from a member of the Governor's Taskforce on Workplace Safety

Our hope is that we have the opportunity to interview with the City. We would like to further explain our approach and provide real examples of how our ideas have been implemented to save public entities premium dollars and improve coverage terms. In addition, we have done extensive research on your FEMA project worksheets, performed wind modeling (included in this RFP) and analyzed your property schedule. A detailed discussion of our insights in these areas we believe will demonstrate our capabilities and attention to detail. We have provided ample detail on our approach while being specific to the questions asked in the RFP.

Once again thank you for the opportunity to submit our proposal. We hope to earn your business. Below is a brief background of our company and office.



### *Brief Background*

Brown & Brown was founded in 1939 in Daytona Beach, Florida where its headquarters remain today. Listed as the seventh largest independent insurance intermediary in the United States by Business Insurance Magazine, Brown & Brown has over 180 offices nationwide with 48 offices located in Florida. Total employee count exceeds 5,000. Brown & Brown is the largest provider of insurance and related services in Florida. Collectively, our annual premium volume for all Florida clients exceeds \$1,700,000,000. Consequently our relationships with insurance carriers doing business in Florida is unsurpassed.

#### **Total 2008 Premiums by Division**

1. Professional Programs	\$ 324,560,575
2. Special Programs	\$ 628,481,110
3. Western Retail	\$ 932,862,275
4. Florida Retail	\$ 1,725,974,664
5. National Retail	\$ 4,252,159,148
6. Wholesale/Brokerage	\$ 1,893,365,835
<b>Total Premium Placed</b>	<b>\$ 9,757,403,607</b>

Brown & Brown's relationships with carriers and our reputation will continue to provide us a proven ability to bring forth the most competitive rates and programs the market has to offer. In today's marketplace, we believe our product knowledge and aggressive marketing gives our clients the best tools to make a sound insurance placement decision. More importantly, our experience provides expertise a public entity can rely on. In the area of property coverage Brown & Brown has the **highest volume of property premium of any agency in the State of Florida** at \$248,188,038 according to the Florida Surplus Lines Service Office Market Data Reports website for 2008.

**Public Risk Insurance Agency (PRIA)** is the public entity retail specialist within the Brown & Brown organization. PRIA's primary servicing office is located in Daytona Beach, FL, and its clients are throughout the state. PRIA has focused **exclusively** on the risk management and insurance needs of Florida's public entities since 1992. Since that time our business has grown to include **over 260 of Florida's governmental entities**, with premiums of over \$70,000,000. Adding to our own very competent personnel, PRIA also has access to the national Brown & Brown network, including Public Entity Services (PES), our national public entity operation.

#### **PRIA Current Premium Volume**

**Property = \$39,299,000**

**Work Comp = \$13,805,058**

**General and Public Official Liability = \$10,001,128**

**Ancillary Coverages = \$7,467,933**

**Total = \$70,573,119**



## **TAB 2**

Statement of Proposed Services. Proposals should respond to scope of work. They should be no longer than twelve (12) pages (single sided), and be comprised of three general components; (a) an assessment of capability and approach to perform the scope of service; (b) identification of Proposer's distinctive competence, staff assignment, along with resume of experience and qualifications; (c) estimated timetables (e.g. marketing)

Our Statement of Proposed Services is attached on the following page.



#### **A. Assessment of capability and approach to perform the scope of service**

Our agency has vast experience in marketing and placing coverage for all lines listed in the City's RFP document. We have direct access to all companies that allow direct access and have excellent relationships with the City's current insurers as well as all potential insurers. An overview is provided below for the various lines of coverage the City seeks.

Public Officials' Liability – This policy is arguably one of the most critical components of a risk management program. Special attention must be paid to the policy language so that future claims do not get denied. Each policy coverage form is unique and careful analysis of each carriers' insurance offer must be conducted. We have placed literally hundreds of these policies for cities, counties and school boards. Markets that we utilize include National Union, CNA, Indian Harbor, State National, Darwin, Lexington, ACE, United National, Endurance and others.

Excess Workers' Compensation – We currently place excess workers' compensation insurance for about 20 public entities. We have access to and utilize all of the major carriers, including Midwest Employers Casualty, Star Insurance Co., New York Magic, Safety National, ACE, Arch, and others. The coverage provided by all carriers is statutory. However the terms and conditions of each policy can vary so the analysis must focus on terms, retentions, limits and claims paying ability.

Property – The property coverage is by far the largest premium of all the City's coverages and this is true for most large public entities. The marketplace is subject to rapid fluctuations so innovation and experience can mean hundreds of thousands of dollars in savings or higher premiums. It is safe to say that we truly excel in designing, negotiating and implementing large property insurance programs. As noted before, Brown & Brown places more property insurance coverage in Florida than any other agency in Florida. Our premium volume for property placements exceeds \$240,000,000. Our programs are designed to maximize the capacity, pricing and coverage flexibility of each carrier. We also utilize our in depth understanding of FEMA and the role that they and the State of Florida will play in the event of a major catastrophic loss. Coordination with FEMA and the restrictions of the Stafford Act are critical components of a property insurance program in Florida. We have provided significant improvements to all of our clients' property insurance programs and have included some examples later in this document.

Airport Liability, Accidental Death & Dismemberment & Crime – These lines of coverage are also a very important area to find additional savings and verify best possible terms. We currently provide the placement for the City's airport liability policy and have a great deal of experience with the two carriers you have for AD&D and crime.



Below are responses (in blue) to each specific area provided in Part IV of the RFP for Scope of Services. These responses illustrate our approach and capability to be a high quality public entity broker and serve the needs of the City of Ft. Lauderdale.

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1. Risk Analysis:

Steps to Evaluate and Recommend Risk Management Program

- Meet with the insured and discuss the success of the current program and the desires of the insured
- Provide an assessment of the market conditions including premium estimates (budget) allocations
- Specifically outline information gathering expectations
- Create a timeline encompassing all tasks, expectations and deadlines
- Assign staff the items established in the timeline
- Make recommendations to potentially improve current program
- Review 5 Year Historic Losses and premiums
- Review 5 Year Historic Payrolls
- Review all current open claims
- Conduct wind and flood modeling
- Create a narrative describing in detail the desires and expectations of the insured
- Begin submissions to markets
- Analyze market responses
- Negotiate terms with carriers
- Present options to City (workshops, commission meetings, etc.)
- Bind Coverage

2. Risk Management Policy Development:

As we have in the area of the airport liability coverage, our team will continue to provide information on standard practices to assist the City in deciding how it can remain business and community friendly and protect its own interests. Each approach will be different. For example, understanding FBO's and airport tenants has given us insight in being able to assist in that arena.

The following tasks will allow us to proceed in a manner that satisfies the needs of the City in the area of policy development

- Review current standards and procedures for contractors, vendors, partners and tenants.
- Review losses for possible risk transfer of exposure.
- Meet with procurement to determine workflows, current procedures and possible improvements.
- Meet with City Attorney to establish objectives and understand risk tolerances from his perspective in conjunction with Risk Management staff.
- Review emergency and contingency plans
- Review current contracts, leases, easement agreements, City facility rental procedures, waivers, hold harmless agreements, etc.
- Review procedures for Parks and Recreation activities.



- Provide information in these areas from counterparts to determine best practices
- Determine if a Tenant User Liability Insurance Program is being used or advantageous for local organizations
- Determine if vicarious liability programs are needed

PRIA will provide legislative updates, legal proceedings effecting municipalities, and mandates. A few recent examples of these include:

- An email to each client regarding the State Supreme Court ruling on a parent's ability to execute a pre-injury release and recommendations on how best to proceed.
- Periodic emails updating our clients on the impact of the Emma Murray Supreme Court ruling on reasonable attorney's fees.
- Assistance with new State mandates on complying with State law imposing OSHA requirements of reporting and training per the recommendations of the Governor's Taskforce on Workplace Safety.
- Informing our clients on the Mandatory Medicare Reporting rules and providing assistance with new requirements.

### 3. Risk Assessment:

Identifying, understanding and evaluating exposure to loss is one of the very basic elements of our service commitment. We assess our client's exposure to loss in many different ways and degrees of intensity. Methods vary from detailed property appraisals to comprehensive continued-operation studies. We use risk identification and exposure analysis as the foundation of our risk management program design and recommendations.

We have extensive experience with the analysis of all exposures that local government's face including but not limited to:

Property - property appraisals, roof and wind load evaluation, exposure to flood (not just FEMA zones), demand surge impact and plan, uninsured property, fire protection analysis, etc. We run a Probable Maximum Loss (PML) model for each large client and evaluate the large loss centers and the flood probabilities. We have included an example of a PML Model based on **your property schedule** for your reference in Tab 10 – of this section.

We make sure to collect detailed property data relative to wind resistance for locations over \$200,000 in value. Our process involves identifying the roof covering, roof geometry, roof age and roof strapping (if any) of locations whose values exceed \$200,000. This additional data greatly increases the accuracy of PML models and in turn better identifies and measures an insured's exposure to loss. It is also a tool used to negotiate better terms and conditions with carriers. Without the additional roof information the PML model will default to the worst value and thereby increase the PML value resulting in higher premiums.

Analysis of flood exposures is very important. FEMA will not provide public assistance for flood losses for structures that are located in a 100 year flood plain (zones A and V) unless coverage is purchased through the National Flood Insurance Program (NFIP).



Consequently we determine flood zones for all locations on an annual basis. Structures that are located in A or V zones should be insured with NFIP at appropriate levels.

In addition to identifying the loss exposure to catastrophic loss we will also engage in identifying the City's exposure to all property related losses. For example the City's utility services provide an important source of income. A business income analysis should be conducted to determine the potential income loss and the potential extra expense cost that these operations could incur in the event of a major loss. The cost to continue operations, resume operations and mitigate financial loss can be measured and insured accordingly. Likewise the loss of business income can be evaluated and insured appropriately.

The requirements that bond companies may have in place must also be reviewed to ensure that the property insurance program meets those requirements.

We also review the need for and the proper levels of often overlooked coverages such as: contingent business income, boiler & machinery, increased cost of construction, building ordinance, non-owned equipment floaters, demolition costs, debris removal, valuable papers, utility interruption, dependent properties, pollution clean up, sewer back up, etc.

We accomplish all of the above through various techniques, processes and tasks such as:

- Property Site Inspection
- Building Appraisals
- Interviewing Key Personnel
- Internet Research
- Financial Record Research (CAFR, Budget)
- Loss Run Reports
- Current Program Analysis and Review (Coverage Forms and Policies)

Workers' Compensation – Methods include review of loss run reports, financial reports, actuarial reports, incident reports and interviews with key personnel and management. We also review the return to work programs, disciplinary procedures and safety programs that are currently in place.

Liability Loss Exposures – Thoroughly identifying these exposures can be complex due to the broad litigious nature of citizens and businesses. However we have seen many different types of lawsuits and possess an intimate knowledge of the State and Federal Statutes that govern public entity operations and personnel. Consequently, our advice, counsel and recommendations are based on actual claims experience occurring here in Florida and many years of assisting other clients with similar issues.

The basic methods of identifying exposures include: review of loss reports, review of financial reports, review and understanding of all operational functions, evaluating current and future contractual obligations, identifying key personnel, reviewing lease contracts, reviewing the City's policies and procedures manuals and general practices, etc.



4. Risk Control:

Safety and Loss Control Services in General:

- Brown & Brown/PRIA will be available for on site loss control evaluations, consultations and verbal consultations throughout our contract with the City.
- Review current and most recent safety training schedule
- Review current loss trends to determine loss control needs
- Recommend training and safety measures for improvement where warranted
- Coordinate training and safety education initiatives
- Monitor results of training and safety initiatives for cost effectiveness

PRIA has an arrangement with all of the loss control consultants that provide loss control services for the Preferred Governmental Insurance Trust (PGIT). These individuals are available to us to perform a plethora of safety and risk control services. Loss control services for up to 50 hours annually will be provided by these individuals on behalf the City of Ft. Lauderdale at no additional costs. Mike Marinan is the Director of this department and his resume is included in this proposal.

5. Risk Financing:

PRIA constantly monitors the industry for new risk transfer mechanisms and ideas. Our success has been in no small part due to our ability to implement innovative risk transfer programs. We will constantly explore new ideas and present them to the City in a professional and concise manner. Updates on market trends will be provided especially during the annual periods where re-insurance treaties are being renewed. Innovative financing mechanisms will be explored as detailed above and in coordination with actuarial reports.

6. Marketing:

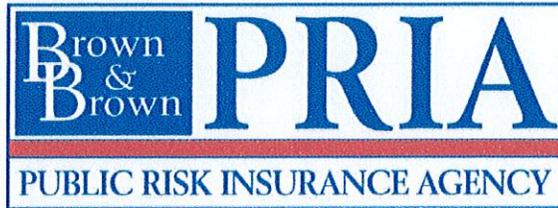
In addition to meeting these specific requests, PRIA will identify markets that conference calls or meetings should be set up with in order to enhance a necessary high-quality relationship. A preliminary comparison will be provided giving the expiring rates/premiums and the estimated rates and premiums with anticipated exposure changes. PRIA will be available for site visits that may be required by some carriers. As it relates to AM Best Ratings, PRIA will not provide a quote by a carrier with a rating of less than A-. Specific details on marketing approach will be provided in response to Tab 6 of this proposal.

7. Insurance Proposals:

This matrix would be specifically designed for review by the insurance committee and could be as narrow or as broad as the City desires. The exact format can be discussed early on in the renewal process. This will ensure that all involved are getting the types of matrixes or comparison forms that they are used to reviewing in addition to enhancements we may suggest.

8. Policy Language:

All policies would be reviewed and checked for accuracy. In addition, the City would have access to our library of specimen policy forms and manuscript forms to serve as templates. Our team has developed many manuscript forms and we would have access to a nationwide panel of public entity professionals to assist as well.



9. The selected broker will work with the City's Risk Manager, to negotiate and purchase the following insurances (but not limited to the following): Accidental Death and Dismemberment (Police and Fire only), Public Officials, Employment Practices Liability, All Risk Property & Terrorism, Blanket Crime, Aviation General Liability & Terrorism and Excess Workers' Compensation Insurance. Provide the City with certain reports, at appropriate policy intervals, to include the following: loss reports and loss prevention programs/recommendations; insurance market trends and outlook; and risk retention recommendations and philosophy.  
If awarded, our initial meeting would entail discussing the risk assessment and analysis plan of action. The items in responses #1 and #3 highlight the areas we would review. The steps to comply with this requirement are detailed below in the timeline section. A market trends report will be provided before renewal, during significant renewal treaty dates and when important changes occur. During the renewal process Mr. Dawson and Mr. Florez would provide updates to market response and progress on desired course of action. Loss reports will be provided as frequently as desired by the risk manager. Our loss control expert would meet with the risk management team for an initial overview of loss control needs. A plan would be designed and a timeline provided.
10. Loss Management:  
Every quarter, our team will review losses with the risk manager to discuss open claims and reserves. We can assist in advocacy and in expediting the handling of the claim and are available by cell phone to assist after hours. For catastrophic claims our team will assist by making sure that a claims adjuster is designated to the City. Our team will work in advance to make sure that FEMA has a copy of the property policy and statement of values. This will help expediting the processing of public assistance. In addition, we will assist the city in preparing its information package to the Office of Insurance Regulation to obtain a reasonable level of insurance letter to comply with the Stafford Act.
11. Billing: Broker is responsible for billing of premiums to the City of Fort Lauderdale. Premiums are to be net of commission. All invoices are to be e-mailed to [acctspayable@fortlauderdale.gov](mailto:acctspayable@fortlauderdale.gov) with a copy to Risk Management.  
We will comply as requested.
12. Annual Report:  
A comprehensive insurance program report will be provided on an annual basis by Mr. Dawson. He can be made available to attend any meetings for a discussion of the report before the city commission or insurance committee.
13. Availability:  
Mr. Paul Dawson will be the first point of contact for the City of Ft. Lauderdale. Mr. Alan Florez will serve as his backup. Emails and phone calls will be returned within 24 hours. Most service requests such as certificates of insurance will be provided within 24 hours as well. Other requests will be expeditiously handled. Mr. Paul Dawson has 14 years of experience in the insurance and risk management business. His resume is provided in this section of the RFP.



14. Contract Review:

One of the most important services that we provide may be our expertise in evaluating contractual risk transfer and indemnification. A 2003 Florida Supreme Court ruling regarding contract law and tort law significantly changed the contract liability exposure for public entities. The ruling essentially found that a public entity can waive their sovereign immunity protections by entering into a contract and indemnifying a third party. Consequently the insurance and indemnification clauses of contracts became more important and potentially more hazardous. We regularly review contracts and often have one of our attorney partners review the language and provide comment from a legal position (at no charge). Our recommendations are provided in written format with suggestions for "improved" language. We have also designed insurance requirements, hold harmless agreements, and established best practices for our clients. I have also conducted seminars for the contractors and vendors of clients so that they understand our clients' insurance requirements and contract language. Attached is a sample of an Insurance Requirements Matrix in Section E – Attachments that we helped Citrus County put together. Also included is a correspondence from Mike Roper, Esq. to Citrus County.

15. Special Events:

PRIA assists in designing a matrix to help the City best determine what type of coverage it should request based on the type of exposure. Other cities could be used as benchmarks and historical experience will come into play to determine what the City has done in the past that works or did not work. Our philosophy is to help create a team of individuals involved that have the expertise and experience to provide relevant advice. For example, we would want to discuss special events with the parks and recreation staff. Usually cost becomes the biggest concern. A TULIP or Tenant User Liability Insurance Program can often help decrease the cost to third parties. Since the City would own the program, it would be easier to control the levels of insurance and adequacy of coverage. However, sometimes such a program isn't possible. Regardless of whether the City had a TULIP or not we would suggest specific insurance requirements relative to the type and size of the event. After review with relevant staff and the risk management team, we often provide documents with our suggestions to the insured's attorney so that they may best determine ultimately what is in the City's best interest.

16. Loss Development:

In addition to the assistance requested our team will meet with risk management staff to prepare a process to calculate and allocate premium among the various departments. We have assisted many clients with their annual premium allocation.

In some cases we perform the entire allocation and in others simply assist the entity with data. Experience rating has been used to determine premium amongst departments for a few clients but is generally not used. The most popular method appears to be premium allocation based on exposures and not based on loss experience. We have not formalized a program that all entities can use due to the various and individual needs of each entity. There are many factors that influence the allocation process some of which are political in nature.



We can develop a custom system/program that can allocate all premiums for all departments and locations based on expenditures, employee count, experience, square footage, exposures or loss experience.

We have summarized the method that we use for the City of Ocala below.

The annual allocation for City of Ocala is based on the following formula:

Property- actual premium for each location and square footage for shared locations.

Workers' Compensation – Actual payroll and loss experience if applicable (varies by year)

Automobile Liability and Physical Damage – Actual premium for each vehicle and loss experience if applicable.

General Liability – Actual payroll and loss experience if applicable (varies by year)

Crime – Actual rating criteria used by insurer.

Pollution Liability - Actual rating criteria used by insurer.

17. Loss Prevention/Engineering Services:

In our experience, gathering past and current recommendations and providing an initial review of how the City has responded to these and what the status is on each one will help both PRIA and the City establish a baseline. From there we will continue to monitor progress and report as desired by the City. We will maintain records and provide reports to assist the city in their position.



**B. Identification of Proposer’s distinctive competence , staff qualifications assigned to this account with their experience and skills they bring to this assignment, along with resume of experience and qualifications.**

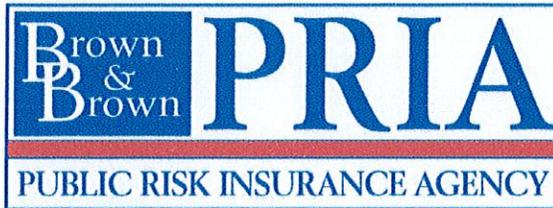
**PRIA Clients of Similar Scope and Size**

<b>Client</b>	<b>Property Values</b>	<b>Payroll</b>
Sarasota County Government	\$558,581,000	\$176,000,000
City of Ocala	\$215,000,000	\$52,564,000
City of Ft. Myers	\$239,487,697	\$53,493,209
City of Cape Coral	\$197,383,565	\$57,417,398
Lee County Government	\$803,259,000	\$157,526,000
Marion County Government	\$317,000,000	\$55,450,000
Citrus County Government	\$265,538,000	\$34,770,000
Okaloosa County School Board	\$378,000,000	\$156,000,000
Pasco County School Board	\$1,342,065,312	\$350,000,000
Collier County School Board	\$1,222,157,627	\$270,000,000
Lee County School Board	\$2,045,502,341	\$400,000,000
Orange County School Board	\$4,537,000,000	\$861,270,000

**PRIA Clients in Tri County Area**

- Town of Davie
- City of Coconut Creek
- City of Weston
- City of Dania Beach
- City of Lighthouse Point
- City of Margate
- Florida Atlantic University
- Boynton Beach
- Highland Beach
- Jupiter
- Loxahatchee River District
- Loxahatchee Groves Water Control District
- Miami Beach Housing Authority
- Northern Palm Beach Improvement District
- Palm Beach County Housing Authority

Two of our core competencies are 1) the ability to consistently lower our clients’ cost of risk and 2) improving the terms of their policies. We have consistently outperformed our competition in these areas. Our effort to find the most competitive terms and conditions for our clients is a never-ending process. We nurture and maintain excellent relationships with key and emerging markets which have traditionally benefited our clients with lower premiums, better coverage and better service. When taking over a new account from a competitor we have never failed to improve their insurance and risk financing program.



Specific examples of recent improvements and successes are described below:

**Sarasota County BOCC (TIV - \$600,000,000)**

PRIA became the agent of record for this account in April 2007 and achieved the following improvements the first renewal cycle:

- Reduced the total property premium by over \$1,900,000 (\$3,900,000 to \$2,000,000)
- Increased the property wind loss limit by \$25,000,000 (\$100M to \$125M)
- Increased the flood coverage by \$9,000,000. The previous agent had not proposed or recommended NFIP coverage. PRIA discovered the oversight and assisted in obtaining flood certificates and placing the appropriate flood coverage with NFIP.
- Placed property insurance coverage for all utility structures with a utility insurance specialty carrier resulting in greatly reduced cost and much better coverage
- PRIA provided a very comprehensive wind and flood model report that disclosed the top 9 locations whose potential for wind loss was the greatest. The model also included flood zones and most importantly, proximity to flood zones.
- Identified a dedicated catastrophic claims adjuster. This field adjuster has been assigned to the County prior to any loss. This arrangement was made based on the outstanding job this individual did after the Hurricane Ivan loss at the City of Pensacola.

**District School Board of Collier County (TIV - \$1,250,687,401)**

PRIA was chosen as the School Board's agent effective March 1, 2008 in a RFQ process. In the short time we have handled the account (previously represented by Willis), we have achieved the following:

- Greatly improved property program by:
  - Identified serious misclassifications on the Statement of Property Values. We assisted the District in hiring and implementing an Independent Property Appraisal through AssetWorks. Our relationship and negotiating ability with AssetWorks provided the District with an appraisal proposal which was acceptable in their budget, and provided the services in the needed short time frame
  - Based on property modeling provided, increased loss limit from \$25M to \$60M
  - Added a margin clause of 115%
  - Provide for a designated property claims adjuster
  - Premium decreased by over 15% with all enhancements



## Key Team Members - Resumes Provided on the Following Pages

- Paul Dawson – Primary Account Executive
  - Paul will be the city's principal contact. Mr. Dawson has 14 years of public entity experience and has been an integral part in the growth of Public Risk Insurance Agency. He personally handles or has assisted in providing service to all of the accounts listed above under those accounts that are of similar scope and size.
- Alan Florez – Primary Account Executive
  - Alan currently is the head of Public Risk Insurance Agency. Mr. Florez will be the city's secondary contact. Alan currently provides the brokerage services for the City's Aviation Liability. Alan has been integral in communications with governmental agencies such as FEMA and OIR.
- Phil Adams – Wholesale Broker
  - Mr. Adams is President of MacDuff Underwriters, Inc. and is PRIA's largest wholesale broker. Phil will be responsible for market submissions and participation negotiation among the several carriers that typically comprise a large property placement.
- Deborah Jewett – Workers Compensation Wholesale Broker – MWBE
  - Deborah Jewett is certified as an MWBE. Her standard commission is 5% and will be in charge of the marketing and placing the excess workers compensation for the city. Her MWBE certificate is attached in Section E – Attachments.
- Mike Marinan – Safety and Loss Control Director, Public Risk Underwriters
  - Mr. Marinan will be in charge of assisting the city in its safety and loss control needs identified in this RFP. In addition, there are large challenges facing the public sector here in FL. Mr. Marinan recently completed work with the Governor's Task Force on Workplace Safety. The recommendation from the task force will mandate compliance to all applicable federal safety and health standards in Florida by 10/1/2012. Mr. Marinan will work proactively to meet these challenges for Ft. Lauderdale as a part of the dedicated 50 hours provided at no extra charge.

## Service and Administration Team Members

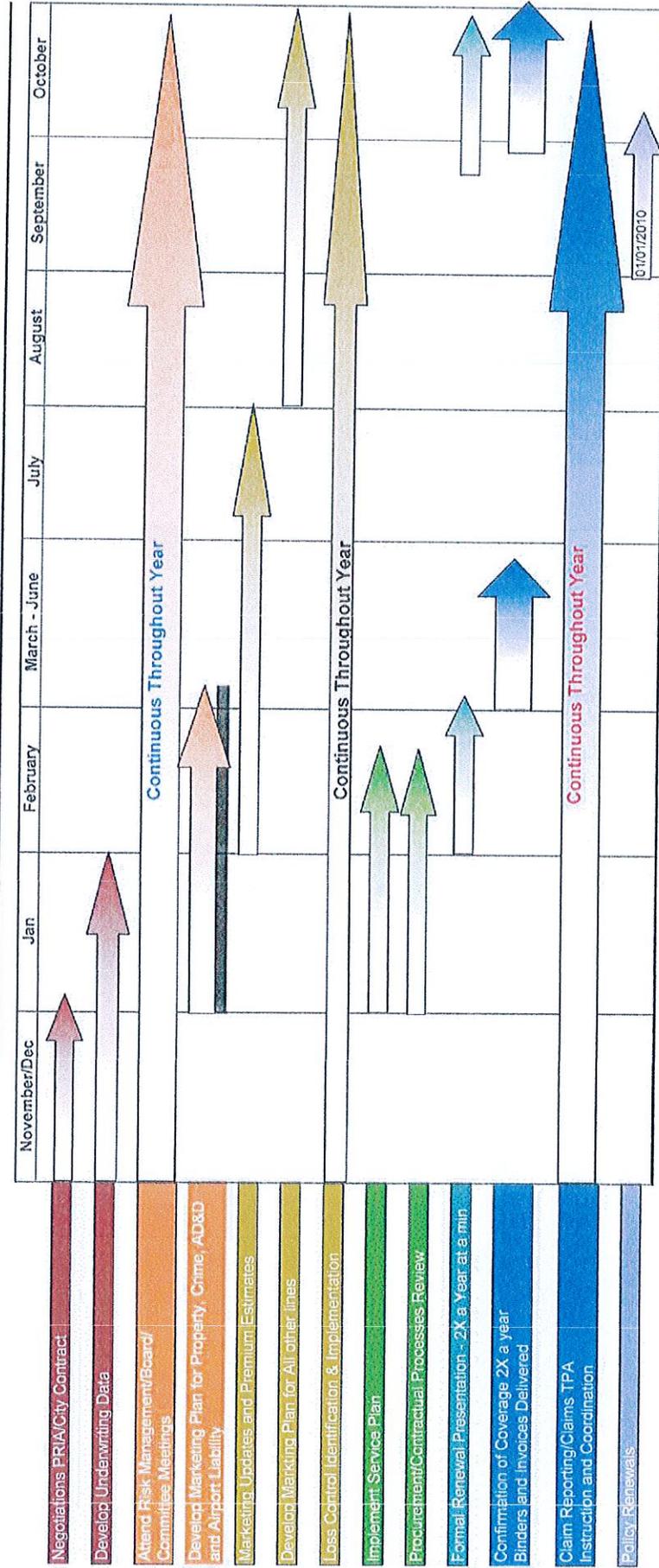
- Robin Faircloth – Lead Account Manager
  - Ms. Faircloth will be in charge of the daily servicing. She will be responsible for coordinating claims reporting, providing certificates of insurance, processing endorsements, and marketing assistance.
- Karen Hawkins – Secondary Account Manager
  - Ms. Hawkins will be the backup to Ms. Faircloth.
- Ann Hansen – Quality Control Supervisor
  - Ms. Hansen will be responsible for ensuring that all team members are adhering to Brown & Brown quality control standards in the servicing of the city's account.



**Resumes are attached in Section E - Attachments**

**C. Estimated timetable graph and detail is provided on the next 3 pages.**

**PROPOSED INSURANCE RENEWAL SCHEDULE**  
 City of Ft. Lauderdale





## 2009-2010 IMPLEMENTATION/ACTION OUTLINE - Specimen MARCH AND MAY RENEWALS

### OCTOBER 2009

- Review and finalize timeline
- Begin negotiations on PRIA/City contract
- Preliminary property appraisal communications
- Request copies of current insurance policies
- Request copies of current or past applications and other pertinent risk exposure information
- Request loss data for all lines of coverage
- Interview Designated Property Adjuster candidates

### NOVEMBER 2009

- Attend Risk Management/Board/Committee meetings
- Exposure identification and analysis, with priority on:  
Development of accurate property data
- Collect underwriting data, including liaison with various departments, site visits, etc.
- Review and identify alternative program design
- Develop marketing plan
- Finalize PRIA/City contract
- Finalize Broker of Record letters
- Risk Management insurance renewal strategy meeting

### DECEMBER 2009

- Marketing updates and premium estimates to Risk Manager/Committee
- Risk Management/Insurance Committee/Board Meetings as needed – develop tentative annual meeting schedule.
- Liaise with Budget and Facilities departments to for overview of exposure changes and impact on risk.
- Property modeling completed (subject to development of property data)
  - o Loss limit vs. PML
  - o Impact of alternative risk transfer/funding
  - o Evaluate Bond Requirements
- Applications/Submissions to Marketplace
- Continue development of underwriting data
- Identify loss control/training needs and solutions
- Workers compensation analysis

### JANUARY 2010

- Market feedback and premium estimates to Risk Manager/Committee
- Risk Management/Insurance Committee/Board Meetings as needed
- Discuss and implement daily service plan and expectations
- Procurement/contractual processes review
- Contractual review throughout the contract period
- Underwriting meetings and negotiations
- Interview Designated Property Adjuster candidates

*Preliminary Draft*



## 2009-2010 IMPLEMENTATION/ACTION OUTLINE - Specimen

### **FEBRUARY 2010**

- Marketing and premium estimates to Risk Manager/Committee
- Risk Management/Insurance Committee/Board Meetings as needed
- Target formal renewal presentation
- Review Certificate of Insurance needs

### **MARCH 2010**

- Confirmation of Coverage/Binders and Invoices delivered to The City
- Claim Reporting/Claims TPA instruction and coordination

### **APRIL 2010**

- Schedule of Insurance finalized
- Collect fiscal year-end information for Actuary
- Implement FEMA pre-loss plan (if requested by the County)

### **MAY 2010**

- Continuous review and reporting regarding market and other conditions affecting Florida public entities throughout the year.
- Stewardship Report

### **JUNE 2010**

- Policy delivery (tentative)

### **JULY AUGUST SEPTMEBER 2010**

- Risk Management/Insurance Committee Meetings
- Review service plan
- Review loss control plan

### **OCTOBER 2010**

- Insurance marketing strategy meetings
- Development of underwriting data

## **CITY OF FORT LAUDERDALE REGULAR MEETING SCHEDULE**

*TO BE DETERMINED. THIS IS UTILIZED THROUGHOUT THE YEAR FOR TIMELINE PLANNING.*

*Preliminary Draft*



**2009-2010 IMPLEMENTATION/ACTION OUTLINE – City of Fort Lauderdale  
OCTOBER AND NOVEMBER RENEWALS**

**JULY**

- Review and finalize timeline
- Request copies of current or past applications and other pertinent risk exposure information
- Request loss data for all lines of coverage
- Begin preparations for submissions

**AUGUST**

- Attend Risk Management/Board/Committee meetings
- Exposure identification and analysis, with priority on
- Collect underwriting data, including liaison with various departments, site visits, etc.
- Review and identify alternative program design
- Develop marketing plan
- Finalize Broker of Record letters
- Risk Management insurance renewal strategy meeting

**SEPTEMBER**

- Marketing updates and premium estimates to Risk Manager/Committee
- Risk Management/Insurance Committee/Board Meetings as needed – develop tentative annual meeting schedule.
- Applications/Submissions to Marketplace
- Continue development of underwriting data
- Identify loss control/training needs and solutions
- Workers compensation analysis

**OCTOBER**

- Market feedback and premium estimates to Risk Manager/Committee
- Risk Management/Insurance Committee/Board Meetings as needed
- Discuss and implement daily service plan and expectations
- Procurement/contractual processes review
- Contractual review throughout the contract period
- Underwriting meetings and negotiations

**NOVEMBER**

- Marketing and premium estimates to Risk Manager/Committee
- Risk Management/Insurance Committee/Board Meetings as needed
- Target formal renewal presentation
- Review Certificate of Insurance needs



## 2009-2010 IMPLEMENTATION/ACTION OUTLINE - Specimen

### DECEMBER

- Confirmation of Coverage/Binders and Invoices delivered to The City
- Claim Reporting/Claims TPA instruction and coordination

### JANUARY 2010

- Schedule of Insurance finalized
- Collect fiscal year-end information for Actuary

### FEBRUARY 2010

- Continuous review and reporting regarding market and other conditions affecting Florida public entities throughout the year.

### MARCH 2010

- Policy delivery (tentative)

### APRIL, MAY, JUNE 2010

- Risk Management/Insurance Committee Meetings
- Review service plan
- Review loss control plan

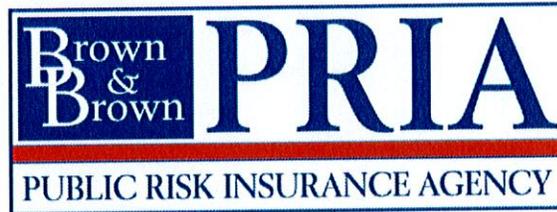
### JULY 2010

- Stewardship Report
- Insurance marketing strategy meetings
- Provide renewal premium estimates and expectations.
- Development of underwriting data

### CITY OF FORT LAUDERDALE REGULAR MEETING SCHEDULE

*TO BE DETERMINED. THIS IS UTILIZED THROUGHOUT THE YEAR FOR TIMELINE PLANNING.*

*Preliminary Draft*



## **TAB 3**

Business Licenses. Evidence that your firm and persons performing the work are licensed to do business in the State of Florida and licensed as a broker for all lines sought by the City.

Our Business Licenses are attached on the following page.

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

RISK MANAGEMENT ASSOCIATES, INC. DBA PUBLIC

RISK INSURANCE AGENCY

615 CRESCENT EXECUTIVE COURT SUITE 600  
LAKE MARY FL. 32746

Agency License Number L018706

Location Number: 133164

Issued On 09/14/2006

Pursuant To Section 626.382 Florida Statutes, This Agency's License Will  
Expire On 09/14/2009

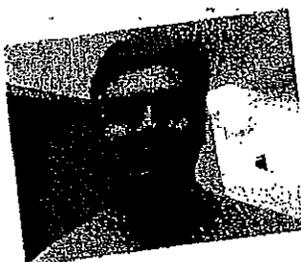
Pursuant To Section 626.747 Florida Statutes, This Agency Shall Be In The Active Full Time  
Charge Of A Licensed General Lines Agent Or Life Or Health Agent Who Is Appointed To  
Represent One Or More Insurers

Pursuant To Section 626.172 Florida Statutes, Each Agency Shall Display The License Or  
Registration Prominently In A Manner That Makes It Clearly Visible To Any Customer Or Potential  
Customer Who Enters The Agency



Tony Gallagher  
Chief Financial Officer

State of Florida



RESIDENT  
LICENSE

TOM GALLAGHER  
Chief Financial Officer  
State of Florida

ALAN SCOTT FLOREZ

License Number: P034571

IS LICENSED TO TRANSACT THE FOLLOWING CLASSES OF INSURANCE

General Lines (Prop & Casu) 03/15/2006

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

**FLORIDA DEPARTMENT OF INSURANCE**

WILLIAM R. DAWSON  
1910 388 820  
IS LICENSED TO TRANSACT THE  
FOLLOWING BRANCHES OF INSURANCE:  
Auto, Marine, P.P. 609 & 610

**A063548**

*[Signature]*  
SIGNATURE



RESIDENT  
LICENSE

TOM GALLAGHER  
Chief Financial Officer  
State of Florida

ROBIN LEE FAIRCLOTH  
License Number: A295946

IS LICENSED TO TRANSACT THE FOLLOWING CLASSES OF INSURANCE

General Lines (Prop & Casu)	07/02/1998
Life, Health & Var Annuity	08/16/2002
Surplus Lines	10/16/2006

This license must have an active appointment with the insurer or employer for which products of such class are being transacted.

**FLORIDA DEPARTMENT OF INSURANCE**

**KAREN MICHELE HAWKINS**

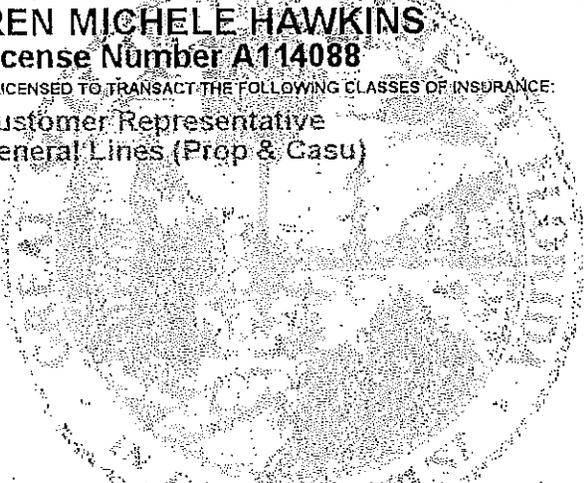
**License Number A114088**

IS LICENSED TO TRANSACT THE FOLLOWING CLASSES OF INSURANCE:

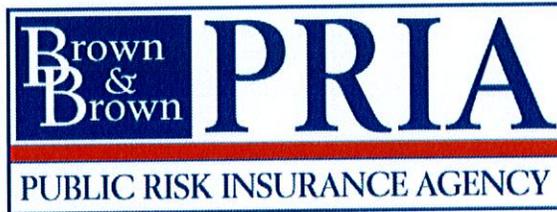
**Customer Representative  
General Lines (Prop & Casu)**



**RESIDENT  
LICENSE**



This licensee must have an active appointment with the insurer or employer for which products or services are being marketed. See reverse for additional requirements.  
The Florida Community College System is Experior's subcontractor for providing test centers for the fulfillment of its contract with the Florida Department of Insurance.



## **TAB 4**

Evidence of Insurance. Certificate of Insurance showing coverage, forms, limits. Actual insurance certificates will be required from recommended contractor, prior to award.

Our Evidence of Insurance is attached on the following page.

# ACORD CERTIFICATE OF LIABILITY INSURANCE

OP ID JW  
BROWN-3

DATE (MM/DD/YYYY)  
08/12/08

**PRODUCER**  
Brown & Brown of Florida, Inc.  
Daytona Beach Office  
P Box 2412  
Daytona Beach FL 32115-2412  
Phone: 386-252-9601 Fax: 386-239-5729

**INSURED**  
  
BROWN & BROWN INC ETAL  
P O BOX 2412  
DAYTONA BEACH FL 32115

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURERS AFFORDING COVERAGE		NAIC #
INSURER A:	Travelers Prop & Cas of Amer	25674
INSURER B:	National Surety Corporation	21881
INSURER C:	Charter Oak Fire Insurance Co	
INSURER D:	XL Specialty Ins Co	37885
INSURER E:	Fidelity and Deposit Ins Co	

## COVERAGES

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

INSR ADD'L LTR	INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A		GENERAL LIABILITY	6305355C241	07/19/08	07/19/09	EACH OCCURRENCE	\$ 1,000,000
		<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,000
		<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				MED EXP (Any one person)	\$ 5,000
		GEN'L AGGREGATE LIMIT APPLIES PER:				PERSONAL & ADV INJURY	\$ 1,000,000
		<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC				GENERAL AGGREGATE	\$ 2,000,000
						PRODUCTS - COMP/OP AGG	\$ 2,000,000
A		AUTOMOBILE LIABILITY	BA6854C201	07/19/08	07/19/09	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
		<input type="checkbox"/> ANY AUTO				BODILY INJURY (Per person)	\$
		<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per accident)	\$
		<input type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident)	\$
		<input checked="" type="checkbox"/> HIRED AUTOS				AUTO ONLY - EA ACCIDENT	\$
		<input checked="" type="checkbox"/> NON-OWNED AUTOS				OTHER THAN EA ACC AGG	\$
		GARAGE LIABILITY					\$
		<input type="checkbox"/> ANY AUTO					\$
B		EXCESS/UMBRELLA LIABILITY	SUO00081071037	07/19/08	07/19/09	EACH OCCURRENCE	\$ 10,000,000
		<input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE				AGGREGATE	\$ 10,000,000
		<input type="checkbox"/> DEDUCTIBLE					\$
		<input type="checkbox"/> RETENTION \$					\$
C A		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	9517B580-08	07/19/08	07/19/09	<input checked="" type="checkbox"/> WC STATU-TORY LIMITS	
		ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	9517B761-08	07/19/08	07/19/09	E.L. EACH ACCIDENT	\$ 1,000,000
		If yes, describe under SPECIAL PROVISIONS below				E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
		OTHER				E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
D		INS AGENTS E&O	ELU106364-08	08/23/08	08/23/09	EACH LOSS	\$ 20,000,000
E		EMP DIS/FIDELITY	CCP0061089 - \$250,000 DED	04/28/07	04/28/10	BLANKET	\$ 25,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

CANCELLATION: EXCEPT 10 DAYS FOR NON-PAYMENT OF PREMIUM

FOR INFORMATION

NAMED INSURED: PUBLIC RISK INSURANCE AGENCY

CERTIFICATE HOLDER

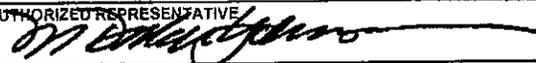
PUBLR04

PUBLIC RISK INSURANCE AGENCY  
P O BOX 2416  
DAYTONA BEACH FL 32115

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE





## TAB 5

### Performance Capacity Measurements

Our Performance Capacity Measurements are attached on the following page. We have attached a sample of Lee County BOCC stewardship report. We would prepare this summary for the City as broadly or as narrow as the City desires and for whatever audience required.



**LEE COUNTY BOCC  
2008-2009 INSURANCE RENEWAL  
EXECUTIVE SUMMARY (SAMPLE)**

We have been able to accomplish the following at this year's renewal:

- **Overall premium reduction was over \$1,000,000, or 14%, under premiums paid in Fiscal Year Ending 2007. Over the past 2 years, the overall premium savings negotiated on Lee County's behalf has been \$3,500,000+!**
- **Improved Coverage Terms, as highlighted below by line of coverage.**

**POLICY MARKETING RESULTS:** *(A complete summary of Marketing Results has been provided and should be consulted for further detail.)*

- **Casualty** – PRIA solicited several major and emerging insurers of Public Entities in the State of Florida:
  - **Star (Incumbent)** – Quoted expiring program and higher XS WC retentions with minimal savings. Recommendation is to remain with Star at expiring coverage and retentions.
  - **Ace** – Quoted Integrated product with GL/POL/AL at approximately 8.5% higher premiums and coverage variances in comparison to Star. Ace does not provide a competitive XSWC product, so partnered with Midwest Employers.
  - **Midwest Employers** – As a previous insurer of Lee County, Midwest provided the most competitive XS WC options in the market. However, when paired with Ace, premium was higher than Star.
- **Inland Marine – Toll & Miscellaneous Bridges** – Interest was again expressed by several of Lee County's current insuring partners (including London/Lloyds, Lexington, and Arch) in addition to the incumbent, Ace/Westchester, for both policies. The most complete competing coverage was provided by Lloyds, but the cost was 20% greater than Ace. Ace is recommended on both policies' 2008-9 renewal. We were able to negotiate the following significant coverage enhancements:
  - **Tolls (Enterprise Fund)**
    - 15% Reduction of Premium
    - 50% Reduction of "All Other Perils" deductible (\$500,000 to \$250,000)
    - Named Storm Deductible reduced from 10% to 5% on Sanibel.
    - 5% Flood and Named Windstorm deductibles apply per structure.
    - Several valuable Sublimits (such as Extra Expense) increased significantly.



## EXECUTIVE SUMMARY (Cont'd) (SAMPLE)

- **Miscellaneous Bridges**
  - 10%+ premium reduction
  - 50% Reduction of “All Other Perils” deductible (\$500,000 to \$250,000)
  - Flood Deductible reduced from 5%/\$1mm to 3%/\$500,000 Minimum
  - Named Windstorm Deductible reduced from 5%/\$1mm to 3%/\$250,000 Minimum
  - Several valuable Sublimits (such as Extra Expense) were doubled and tripled.
  
- **Property** – We access all conceivable property markets every year, but with the continued softening market, the incumbents very competitively defended their position. Our proposed coverage structure is as per expiring and with the incumbent carriers offering the following enhancements:
  - 29%+ Rate Reduction. Overall premium reduction equates to approximately 20%, as we have added \$100,000,000 of insured assets to the program.
  - \$15,000,000 additional Flood Coverage for Flood Zones added into the \$15,000,000 excess \$15,000,000 limit.
  - Conducted on-site visits to several new and existing locations and also with the Property inspector. These visits produced valuable information for the risk and insurance program.
  
- **EMS Rotorcraft Aviation** – We again went to market on this line of coverage and were able to negotiate the following with Global Aerospace, Incumbent:
  - **7% premium savings** for 2008-9, after the 18% savings from 2007-8.
  - Increases on virtually all Sublimits for liabilities, as outlined in the proposal.
  - Coordinated Loss Control and Stewardship meetings to include Global Aerospace’s safety and underwriting personnel, Lee County Risk Management, and Lee County EMS Aircraft Operations personnel.



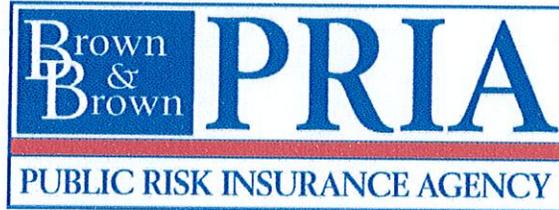
## **EXECUTIVE SUMMARY (Cont'd) (SAMPLE)**

### **CLAIMS:**

- There was one insured Property loss. Lexington Insurance Company (AIG) paid \$565,125 due to a covered fire at the Justice Center Annex Building. Lee County's Risk Manager was able to collect a reimbursement from the State of Florida to cover the \$75,000 insurance policy deductible.
- CJW was contracted on behalf of Lee County and Lexington as Lee County's Designated Adjuster for the Fire Claim. This relationship is currently under review to determine to designate a permanent placement of CJW in this position.
- PRIA attended claims review meetings and performed claims handling instructions overview with Gallagher Basset.

### **BROKERAGE SERVICES/COMPENSATION:**

- Public Risk Insurance Agency will be billing the third annual installment of \$165,000 for the Property, Casualty, and Aviation.
- Peachtree Special Risk LLC is continuing to place all Property and Inland Marine policies at a reduced commission rate of 5%.
- Alexander Aviation is providing brokerage services on the Aviation policy at ½ of standard commission to recognize the partnership with PRIA.



## **TAB 6**

Proposer's assessment of the City of Fort Lauderdale's needs and the quality of the proposal to meet those needs, including a plan/outline.

Our assessment of the City of Fort Lauderdale is attached on the following page



The areas of focus would be the property and excess workers compensation. I will offer opinions of what to look for and will make certain assumptions for the sake of explaining a suggested process. The information provided on the policies did not include enough information to be definitive about what would be the best course of action.

### Property

#### Blended rate approach with inclusion of specialized carrier

The first thing that jumps out when looking at the property schedule is that \$180,000,000 of the \$370,000,000 is comprised of utility related structures. The current rate of \$.58 cents per \$100 of value could be further reduced as we have done in Sarasota County and Citrus County. In those counties the utility values were put with an energy/utility carrier. On average the rate for utility/energy specialist carriers is 20% - 30% less than rates for standard property. The program that Sarasota County and Citrus County are currently in did not require an all in or nothing approach. The standard property is still with the same carriers. The result was a blended rate that came in less than the expiring rate. We estimate conservatively that the City can save over \$200,000 or 10% with this approach. In addition the coverage and services are specifically designed for utilities.

#### Improving the wind modeling by additional information on property structures

The current property schedule provided in the bid process does not include roof geometry and other key components of building structure. It appears there are hidden columns in the excel spreadsheet. If these items are there then our efforts will concentrate on continuing to emphasize the quality of information to the underwriters when negotiating on your behalf. If they are not there and we provide them on the renewal, we have a key negotiating tool to utilize. Please note that the wind modeling we provided in this RFP does not include critical information that would certainly improve the Probable Maximum Loss amount.

#### Appraisal

It was indicated in the Q&A that an appraisal had not been performed in at least 4 years. PRIA can assist in developing a process to obtain an appraisal at a discounted rate with Asset Works. They are an independent appraisal firm that we work closely with as they provide these services for a great deal of the public entities in the State and Broward County. However, we would work with whomever the risk management staff deemed to be the best option for the City. Since there is a large amount of property to be appraised a rate of \$90 - \$100 per building would likely be the cost. These appraisals could be phased in over 3 years to lessen the financial impact.

#### Higher Deductible

In conjunction with the risk management team and actuarial firm, we could assist in determining if the City could afford to take on a higher property deductible, which will allow it to insulate itself some more against fluctuations in the property market.



OIR letter of reasonable level of insurance per the Stafford Act

We have reviewed several project worksheets for the City of Ft. Lauderdale and know that the City has received public assistance from FEMA for structural damage on buildings in the downtown area. If the City has already obtained this letter and the property program changes, we can assist the City in preparing the information necessary to receive another letter. This letter is critical to obtaining the maximum amount of FEMA assistance. Without it, FEMA can withhold certain levels of public assistance equal to the public assistance provided on the same structure in the past.

Excess Workers Compensation

Public Risk Insurance Agency has access to the Meadowbrook program with Star Insurance. This program is the most competitively priced program among the excess casualty programs on a consistent basis for public entities. In addition, the general liability and auto liability is included. Obviously losses are a factor. However, we are confident that a submission to Meadowbrook is critical to determining if the City has the most cost effective program.



## **TAB 7**

Proposer's ability to assign appropriate resources to the account in a timely manner.

Our ability to assign appropriate resources is described below:

As indicated in Tab 2, we have provided a list of those who will be assigned to the account. We have assigned a dedicated Account Executive and Account Representative to service the account. Those individuals have back up as described. We also have three additional specialists. A broker for surplus lines property and one for surplus lines workers compensation. In addition, we have a dedicated safety and loss control specialist. This team of 8 individuals works together on a regular basis. The makeup of the team is designed specifically to allocate resources among the specialties of each individual and provide the back up necessary for when the unexpected occurs.



## **TAB 8**

Commitment to full disclosure of business history and market access that may influence the City's risk financing plan, along with statement of current market access.

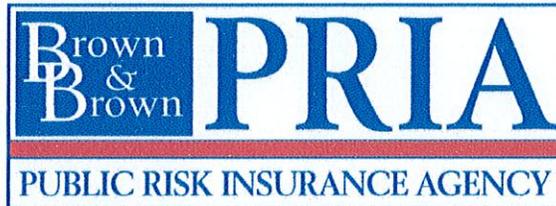
PRIA is committed to openly providing information that is reasonably provided to us about our business history and market access. As the largest independent agency in the state of Florida, Brown & Brown provides complete access to the worldwide insurance marketplace. We are committed to continuous development of insurance provider relationships on behalf of our clients. We "market" our accounts throughout the year to insurance providers to be sure that our clients have the best insurance program in the marketplace.

Brown and Brown, Inc. Top 5 Carriers (based on 08 total premium volume)

1. American International Group, Inc. (AIG) \$458,958,510
2. Travelers Group \$339,140,507
3. Lloyds of London (Consol Group) \$270,271,002
4. Zurich Financial Services \$244,640,589
5. CNA Insurance Companies \$203,454,663

### Carrier Relationships

Through the executive leadership of Brown & Brown, Inc., PRIA is able to rely on direct access to decision makers from all of the world's most viable carriers for public entities. We are constantly kept abreast of changes in the marketplace and pass along that information to our clients. In addition, our ability to directly access key leaders of the world's top carriers provides our clients with the relationships necessary to focus needed attention on their accounts when needed.



This is a general overview of the most responsive and competitive markets that we would approach in addition to the current carriers and any others who become viable options.

1. Property Placement

Note: Brown & Brown policy prohibits placement with of business with carriers below and AM Best rating of A-, any exceptions requires review and approval from Brown & Brown's Quality Control Committee.

<u>Company/Market</u>	<u>AM Best Rating</u>
AIG – Lexington, National Union Fire, et al	A XV
Lloyds	A XV
Ace/Westchester	A+ XV
Starr Tech	A+ XV
Aspen	A XV
Max Specialty	A- XIV
Axis	A XV
Arch	A XV
C N A	A XV
RSUI/Landmark	A XII
AmRisc	All Carriers A- or better
Essex	A XI
Ironshore	A- XI
Allied World Assurance Corp	A XV

2. Public Officials Liability

<u>Company/Market</u>	<u>AM Best Rating</u>
AIG (Lexington)	A XV
Travelers	A+ XV
Ace	A+ XV

3. (Excess) Workers' Compensation Insurance:

<u>Company/Market</u>	<u>AM Best Rating</u>
Midwest Employers	A- VIII
Star Insurance Company (Meadowbrook)	A- VIII
New York Marine and General Insurance Company	A VIII
Discover Re	A+ XV



## **TAB 9**

Commitment to full disclosure of any and all compensation and considerations paid as a result of insurance written.

PRIA is committed to full transparency of all compensation related to this account. As indicated in the stewardship report sample provided, we will indicate what the commission is for all relevant lines of coverage.



## **TAB 10**

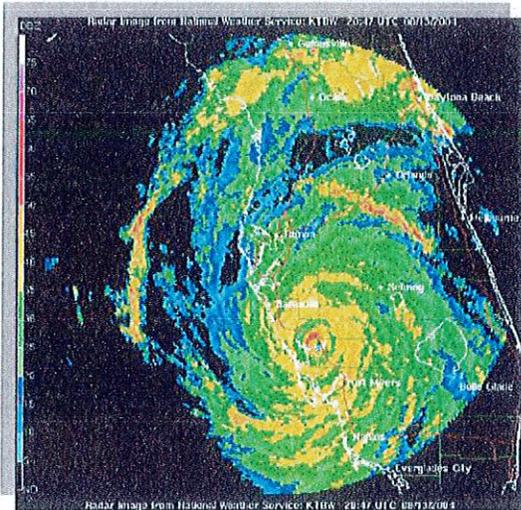
Additional services available in-house, not requested by the City in Part IV- technical specifications/scope of work with fee schedule for those services (For information Purposes Only).

Our additional services available in-house is attached on the following page

## Wind Modeling



Wind Modeling is a risk management tool that is utilized to assist in purchasing property insurance. Specifically, this tool is used to determine the Probable Maximum Loss or PML. This figure provides a benchmark.



### Modeling and Probable Maximum Loss (PML) for the City of Ft. Lauderdale

100 Year PML - \$ 29,422,925

250 Year PML - \$ 71,985,464

500 Year PML - \$ 102,337,558

1000 Year PML - \$ 135,117,735

Wind Modeling is net of 5% wind deductible

*This modeling sample does not include roof geometry information that when provided tends to improve the results.*

The AIR modeling is being provided to you as an illustration of modeling programs which may be used by the underwriters in evaluating a particular risk. In providing this modeling to you, Peachtree Special Risk Brokers makes no representations or warranties, whether express or implied, concerning the AIR model's accuracy or fitness for a particular purpose.



## Coordination with FEMA

Our organization has achieved an intimate understanding of FEMA's interpretation of the Stafford Act and how the Act impacts future public entity loss reimbursements. We have also established a process with FEMA personnel that will improve their ability to quickly pay public assistance funds to our clients. For example, we have provided a current property policy and schedule to FEMA in advance of any losses so that FEMA will not need to request this information directly from our clients. We have also coordinated the efforts of the insurance company's loss adjusters to better align with the data that FEMA requires on their Project Worksheets. These Project Worksheets are an integral part of FEMA's reimbursement process and can significantly slow the process if they are not completed accurately.

In the event of a major loss PRIA will be assisting in every step of the insurance company claims process as well as the FEMA reimbursement process. We are confident that with the processes in place we can effectively improve the expediting of claim payments in most cases by several weeks.

### Summary of FEMA related services

- Direct communication with FEMA insurance consultants
- Up to date location schedules and policies are provided to FEMA
- Accurate understanding of FEMA's guidelines regarding reimbursements
- Direct coordination with FEMA immediately after a catastrophic event to help expedite payment of claims.



## TAB 11

List of clients for whom you have provided similar services in the last three years; this will include and contracts you have had with the City of Fort Lauderdale. Provide agency name, telephone number, contact person and date of service was provided. Be prepared to provide, upon request, evidence of work product, ability to meet schedules, cooperation and responsiveness. Attached additional sheets if necessary.

Our list of clients is attached on the following page



**STATEWIDE REFERENCES  
OF CLIENTS OF SIMILAR SCOPE AND SIZE**

Scott Groulx  
**Sarasota BOCC**  
1660 Ringling Blvd  
Sarasota, FL 34236  
941-650-7971  
TIV's: \$523,528,316

Michael Quigley  
**City of Cape Coral**  
P.O. Box 150027  
Cape Coral, FL 33915  
239-574-0529  
TIV's \$197,383,565

William Bryan  
**Citrus BOCC**  
3600 W. Sovereign Path # 189  
Lecanto, FL 34461  
352-527-5365  
TIV's: \$287,492,321

Sandra Wilson  
**City of Ocala**  
612 SW First Street  
Ocala, FL 34478  
352-629-8359  
TIV's: \$542,744,702

Michael Hudson  
**District School Board of Pasco County**  
7227 Land O' Lakes Blvd  
Land O' Lakes, FL 34638  
813-794-2253  
TIV's: \$1,342,065,312

Micki Shirar  
**District School Board of Collier County**  
5775 Osceola Trail  
Naples, FL 34109  
239-377-0345  
TIV's: \$1,222,157,627

Mike Figueroa  
**Lee County BOCC**  
P.O. Box 398  
Fort Myers, FL 33902  
239-533-2310  
TIV's: \$867,375,606

Ben Few  
**City of Fort Myers**  
4560 Via Royale Suite 3  
Fort Myers, FL 33919  
239-334-7727  
TIV's: \$239,487,697



## BROWARD COUNTY REFERENCES

1. Organization Town of Davie  
Address 6591 Orange Drive, Davie, FL 33314  
Contact, phone number Kristi Caravella, (954) 797-1169  
Insurance/Services provided All Lines
  
2. Organization City of Coconut Creek  
Address 4800 W. Copans Road, Coconut Creek, FL 33063  
Contact, phone number Darlene Kassof, (954) 973-6737  
Insurance/Services provided All Lines
  
3. Organization City of Weston  
Address 17200 Royal Palm Blvd, Weston, FL 33326  
Contact, phone number Jeff Skidmore, (954) 389-4321  
Insurance/Services provided Property & Casualty and NFIP Flood
  
4. Organization City of Dania Beach  
Address 100 W. Dania Beach Blvd, Dania Beach, FL 33004  
Contact, phone number Mary McDonald, (954) 924-6800, extension 3630  
Insurance/Services provided All Lines
  
5. Organization City of Lighthouse Point  
Address 2200 NE 38<sup>th</sup> Street, Lighthouse Point, FL 33064  
Contact, phone number John Lavisky, (954) 784-3434  
Insurance/Services provided Property & Casualty
  
6. Organization City of Margate  
Address 5790 Margate Blvd, Margate, FL 33063  
Contact, phone number Laura Pastore, (954) 935-5270  
Insurance/Services provided Property & Casualty



## PRIA PUBLIC ENTITY CLIENTS

### City/Town/Village

Atlantic Beach  
Auburndale  
Bellevue  
Boynton Beach  
Bunnell  
Cape Coral  
Chipley  
Coconut Creek  
Cross City  
Dania Beach  
Davenport  
Davie  
Deltona  
Destin  
Eagle Lake  
Edgewater  
Fellsmere  
Fort Walton Beach  
Gretna  
Groveland  
Haines City  
High Springs  
Highland Beach  
Jupiter  
Lake Alfred  
Lake Hamilton  
Lighthouse Point  
MacClenny  
Madeira Beach  
Marco Island  
Margate  
Mayo  
Milton  
Mulberry  
Naples  
Ocala  
Orange City  
Perry  
Polk City  
Port St. Joe  
St. Cloud

### City/Town/Village

#### (continued)

Sarasota  
Venice  
Weston  
Wewahitchka  
Williston  
Winter Haven

#### Counties

Citrus  
Clay  
Columbia  
Flagler  
Gadsden  
Gilchrist  
Highlands  
Jefferson  
Lee  
Marion  
Santa Rosa  
Sarasota  
Union  
Wakulla  
Washington

#### Special Districts

Barefoot Bay  
Buckhead Ridge MCD  
Central Florida Fire  
Citrus Mosquito Control  
Clay County Utility  
Collier Mosquito  
East County WCD  
East Lake Tarpon Fire  
EMSA  
Ft. Myers HA  
Ft. Myers Bch Fire Dist  
Hillsborough Transit  
Immokalee WSD  
Key Largo Ambulance  
Key Largo Fire/Rescue  
Lake Region Lakes

### Special Districts

#### (continued)

Loxahatchee River  
District  
Loxahatchee Groves  
WCD  
LYNX  
Melbourne Tillman WCD  
Miami Beach HA  
New River Solid Waste  
North Naples FCD  
Northern Palm Bch Co.  
Improvement District  
Old Plantation Water  
Control District  
Palm Beach County HA  
Peace River WSA  
Pinellas Suncoast Fire  
Sebring Airport  
Senior Resources  
South Walton FD  
St. Johns River WMD  
Suwannee River WMD  
Southwest Florida WMD  
Tampa Bay Water  
Tampa Historic Streetcar  
Three Rivers Library  
Titusville HA  
Upper Captiva FD  
Wakulla UFFA  
Winter Haven HA  
Community  
Development Districts  
Lakeland HA  
Lealman FCD

#### Schools/Universities

Collier School District  
Florida Atlantic University  
Lee School District  
Okaloosa School District  
Orange School District  
Pasco School District  
Seminole School District

# **INSURANCE REQUIREMENT MATRIX**

# Bid/RFP Minimum Insurance Requirements

PROJECTS	A(a)		A(b)		B		C		D		E		H		S	
	Builder's Contract/Construction Services	Specialty Contracts/Construction Services	Specialty Contracts/Construction Services	Specialty Contracts/Construction Services	Professional Liability/Errors & Omissions											
<b>COMMERCIAL GENERAL LIABILITY</b>																
*General Aggregate	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$5,000,000
*Products & Completed Operations Aggregate	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$5,000,000
*Personal and Advertising Injury	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
*Each Occurrence	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,000,000
*Fire Damage Liability	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$100,000
*Medical Expenses	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$10,000
*Project Specific Aggregate																\$10,000,000
<b>AUTOMOBILE LIABILITY</b>																
*Combined Single Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$5,000,000
<b>WORKERS' COMPENSATION AND EMPLOYER'S LIABILITY</b>																
*Employer's Liability/Accident (1)	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$1,000,000
*Disease Each Employee	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$1,000,000
*Disease Each Employee	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$1,000,000
<b>BUILDER'S RISK/INSTALLATION FLOATERS</b>																
*Roadways/Buildings																100% of Completed Value
*Machinery/Equipment																100% of Value
*Deductible																\$10,000
<b>POLLUTION LIABILITY</b>																
*Bodily Injury & Property Damage																\$1,000,000
<b>PROFESSIONAL LIABILITY and/or ERRORS AND OMISSIONS LIABILITY</b>																
*Policy Aggregate																\$1,000,000
*Bodily Injury & Property Damage																\$500,000
<b>INSURANCE CARRIER FINANCIAL STABILITY (BEST RATING)</b>																
																Insurance carriers must have a minimum financial rating of A-
<b>MANDATORY</b>																
																CCBOCC must be named as Additional Insured
																*Signed Hold Harmless in favor of CCBOCC required
																Waiver of Subrogation on all policies
																*CCBOCC will accept terms under originating bid specs and contract with CCBOCC named as Additional Insured with a signed Hold Harmless
																*Quotes/Workers Compensation: Sole Proprietor-EXEMPTION REQUIRED (FL Statute 449.05(2))

# **RESUMES**



**Paul Dawson**  
Senior Vice President / Account Executive  
Public Risk Insurance Agency

## **EXPERIENCE**

### **Public Risk Insurance Agency**

1995 to Present. Responsibilities include production, marketing and service of public entity programs and commercial accounts. Consult directly with clients regarding coverages, policy forms and company affiliated services (e.g. loss control, claims handling, risk management).

### **E.I. DuPont**

1987 to 1995

Safety Manager, Southeast District  
Large Account Representative.

Responsibilities including implementation of ISO 9000 programs, new product marketing plans, fleet safety and new employee training.

## **EDUCATION**

Valencia Community College  
A. S. Degree

2-20 Property and Casualty license, State of Florida  
Risk Management for Public Entities (RMPE)  
ARM 56

## **PROFESSIONAL AFFILIATIONS**

Northeast Florida League of Cities, Associate Member  
Northwest Florida League of Cities, Associate Member  
Public Risk Insurance Management Association, Associate Member

## **AREAS OF SPECIAL EXPERTISE**

Florida public entity insurance programs  
Florida workers' compensation  
Alternative risk financing and implementation  
Public entity environmental insurance



**Alan Florez**  
Executive Vice President / Profit Center Leader  
Public Risk Insurance Agency

## **EXPERIENCE**

### **Public Risk Insurance Agency**

April 2006 to Present.

Responsibilities include production, marketing and service of public entity programs and commercial accounts. Consult directly with clients regarding coverage, policy forms and oversight for affiliated services (e.g. loss control, claims handling, risk management).

### **Executive Office of the Governor**

Special Assistant to Governor Jeb Bush, November 2002 to March 2005.

Served as Personal Aide to the Governor. Responsibilities included working as an intermediary to relay important and often sensitive information to the Chief of Staff and Senior Management. Responsible for managing Governor's time and maximizing his effectiveness and productivity during travel on official business

### **Bush-Brogan 2002**

Hispanic Outreach Coordinator, September 2002 – November 2002

Responsible for development of Hispanic outreach strategy and coordination.

Organized outreach efforts in Central and South Florida Hispanic communities

Implemented campaign strategy to ensure promotion of Governor Bush's positions and accomplishments.

### **Executive Office of the Governor**

Deputy Director of Legislative Affairs, July 2001 – September 2002

Worked under Lt. Governor Frank Brogan and the Director to develop strategy to secure passage of the Governor's legislative priorities. Supervised and coordinated with designated agency legislative affairs directors to ensure collaboration and proper representation of the Governor's positions on legislative matters

### **Citizens for a Sound Economy, CSE**

Grassroots Coordinator, Dec. 1998 – June 2001

Field Director for the North Florida and Central Florida Regions of the State

Organized several conferences and political rallies aimed at mobilizing grassroots support for change in public policy. Worked with members of the Florida State Legislature to promote passage of CSE's legislative agenda

## **EDUCATION**

2-20 Property & Casualty license, State of Florida

B.A. in Political Science, University of Central Florida, Orlando, FL

## **ACTIVITIES**

Board of Trustees, University of Central Florida

Daytona Beach Chamber of Commerce, Board of Directors

YMCA Developing Hispanic Leaders, Board of Directors

Leadership 1000, Board of Directors

# MacDuff

Underwriters, Inc.

**Philip E. Adams**

Executive Vice President/Profit Center Manager  
Mac-Duff Underwriters, Inc.  
A Division of Peachtree Special Risk Brokers

## EXPERIENCE

### **MacDuff Underwriters, Inc. – A Division of Peachtree Special Risk Brokers**

Executive Vice President/Profit Center Manager, August 2005 to Present.

Responsible for all staffing, production, underwriting and profitability results of office operations. Key aspect is continued development of market relationships, both in the US and in London.

### **Peachtree Special Risk Brokers, LLC**

Senior Vice President, January 2001 to August 2005.

Started wholesale brokerage branch office in Lake Mary, FL in February of 2001, in which the office consisted of two employees and zero production. Office has developed into staff of 15 professionals that include both Brokerage and Underwriting. Responsibilities included: service and growth of brokerage book, both property & casualty lines; daily management of entire office environment; recruiting, training, and mentoring of new insurance talent; growth and profitability of office revenue. Promoted to Senior Vice President in June of 2005. Obtained status in Top Brokerage Club in 2002, 2003 and 2004. Obtained status for "Largest Single Brokerage Account" in 2001

### **Lumber Insurance Companies**

Regional Director of Sales, July 1997 to January 2001.

Responsible for managing nine direct producers servicing seven states. Directly responsible for goal setting and monitoring, budget setting and expense allocations, daily management of producer activity, and coordinating all outside agency involvement. Obtained positive growth in "Direct Written Premium" each year as a region. Liaison for endorsed Industry Associations.

### **Lumber Insurance Companies**

Account Executive, September 1995 to July 1997.

Responsible for soliciting new business prospects and the servicing of existing client base. Obtained territory growth in "Direct Written Premium" each year. Developed book to approximately \$1,800,000 in written premium.

### **American Hardware Mutual Insurance**

Senior Sales Representative, November 1987 to September 1995.

Developed territory from \$300,000 to over \$1,500,000 in written premiums. Responsible for successful addition of new clients, servicing existing client base, implementing Loss Control, involvement with various Trade Associations. Recipient of the "Fire Mark Award", "Millionaires Award" and "Management Performance Award" for overall achievement. Coordinated placement of business through Company owned "Agency" operation.

## QUALIFICATIONS

- Eighteen years combined experience as a professional in the insurance industry.
- Development of strong relationships within the Excess & Surplus Lines Company Arena:
  - Specialists in Florida Property placements
  - Strong relationships within London Underwriting network, and with key US Companies that focus on Florida property
  - Niche broker, specializing in Florida Municipality business
- 2-20 General Agents and 1-20 Surplus Lines Agents license, State of Florida
- Highly successful track record at each state of insurance development
- Designations of "Certified Insurance Counselor" and "Certified Risk Manager"



**Mike Marinan**  
Director of Safety & Risk Management  
Public Risk Underwriters

## **EXPERIENCE**

### **Public Risk Underwriters**

2001 to Present. Responsible for general management and oversight of all loss control and safety issues for Preferred Governmental Insurance Trust. Provide claim analysis for Trust members individually and collectively. Target clients with loss ratios exceeding 50% and establish measures for reducing losses. Visit accounts with specific individual safety and health needs. Assist with implementation of various programs, e.g. drug-free workplace, return to work-light duty policies and formal safety programs. Provide resources and direction at members' request.

### **Universal Underwriters Group**

1998 to 2001 Account Executive

### **Ulico Casualty Insurance Company**

1995 to 1998 Supervisor, Risk Management Services

### **Executive Risk Consultants**

1986 to 1995 Assistant Director, Safety Management/Marketing

### **CIGNA Insurance Company**

1980 to 1986 Senior Loss Control Representative

## **EDUCATION**

BS Degree - Industrial Safety – Central Missouri State University  
220 Property and Casualty license, State of Florida  
State Certified Instructor of Construction CE Credits (OTI 500)

## **ASSOCIATIONS:**

Florida Public Task Force on Workplace Safety  
Appointed by Governor Charlie Christ September 2008

## **AREAS OF SPECIAL EXPERTISE**

Consulting, Training and Risk Improvement for Public Sector



**Karen M. Hawkins**  
Account Representative  
Public Risk Insurance Agency

## **EXPERIENCE**

### **Public Risk Insurance Agency**

October 2008 to present.

Responsibilities include working with mid-sized to large public entity clients. Handle requests for certificates of insurance, policy changes and endorsements, claims issues, and other daily servicing duties.

Manage initial notices of claims. Track claims activity until adjustors close files. Help address conflicts that may arise from claimants, insureds, and carriers. Provide technical and clerical support for public entity service representatives

### **Risk Transfer Inc.**

2007-2008

Responsible for marketing commercial accounts to standard and non standard companies for PEO's and Temporary Staffing Agencies throughout the United States.

### **Lassiter-Ware Insurance**

2004 to 2007

Responsible for servicing a commercial book of business which included the preparation of submissions for new and renewal business.

### **Arthur J. Gallagher & Co.**

2000-2004

Responsibilities include working with mid-sized to large public entity clients. Handle requests for certificates of insurance, policy changes and endorsements, claims issues, and other daily servicing duties.

## **EDUCATION**

2-20 Property & Casualty license, State of Florida

Certified Insurance Service Representative (CISR)

Accredited Adviser of Insurance (AAI)

Associate in Account Management (AIAM)



**Robin L. Faircloth**  
Account Representative  
Public Risk Insurance Agency

## **EXPERIENCE**

### **Public Risk Insurance Agency**

July 2004 to present. Customer Service Representative

Responsibilities include working with mid-sized to large public entity clients. Handle requests for certificates of insurance, policy changes and endorsements, claims issues, and other daily servicing duties.

Manage initial notices of claims. Track claims activity until adjustors close files. Help address conflicts that may arise from claimants, insureds, and carriers. Provide technical and clerical support for public entity service representatives.

### **State Farm Insurance**

August 1998 to June 2004. Insurance Account Representative

Performed a range of insurance and financial sales and customer service functions. Handled the receiving, filing, and tracking the status of claims to facilitate appropriate resolutions, build customer satisfaction, expand account relationships.

Clarify complex insurance terminology and procedures to educate customers. Responsible for incoming money and processed daily deposits. Trained and assisted all team members with day-to-day activities.

## **EDUCATION**

Florida State University, BS Degree, Risk Management/Insurance and Finance

2-20 General Lines Agents License, State of Florida

2-15 Life, Health, and Variable Annuities License, State of Florida

1-20 Surplus Lines License, State of Florida

Risk Management for Public Entities (RMPE)



**Ann E. Hansen**  
Director of Operations  
Public Risk Insurance Agency

## **EXPERIENCE**

### **Public Risk Insurance Agency**

2001 to Present. Oversee day to day operations for support staff and operational issues. Supervisor of the CSR staff, provide support for AMS procedures and training. Monitor processing procedures and maintain quality control standards for the office.

### **Professional Liability Insurors, Inc. & Professional Insurance Education Inc.**

1991 to 2001. Specialized in writing Professional Liability for Insurance Agents and Title Agents. Responsibilities for the school also included obtaining approval of class materials, scheduling of continuing education classes with the State of Florida Insurance Department and reporting continuing education credits to the State.

### **Miller & Associates Inc.**

1986 to 1990. Office manager and supervisor of 5 employees. Directed the placement of all commercial and personal lines business.

### **CMS Insurance Services Inc.**

1983 to 1986. Personal Lines CSR for 1 year and Commercial Lines for 2 years.

### **Kemper Insurance Company**

1979 to 1983. Started insurance career as support staff and then Assigned Risk Workers' Compensation Clerk and Commercial Lines Underwriting Assistant.

## **EDUCATION**

2-20 Property and Casualty License, State of Florida

1-20 Surplus Lines License, State of Florida

Risk Management for Public Entities (RMPE)

**MBE CERTIFICATE FOR WORKERS  
COMPENSATION  
WHOLESALE BROKER**

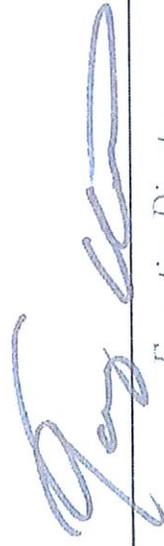


State of Florida  
*Minority Business Enterprise*  
Certification

**Re-Ex Insurance Brokers, LLC**

is certified as a Minority Business Enterprise under  
the provisions of Chapter 287, Florida Statutes for  
a one year period from:

October 6, 2008 to October 6, 2009



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Executive Director

*Florida Department of Management Services*  
*Office of Supplier Diversity*