UTILITY COMMISSION, CITY OF NEW SMYRNA BEACH

Invitation to Bid

Submitted by: Arthur J. Gallagher Risk Management Services, Inc.
Property, Casualty, General Liability, Automobile, Public Officials, Workers’ Compensation, & Extra Insurances
ITB #7-15
Opening Date: June 19, 2015

Chris Connelly, ARM-P, ARe
Area Senior Vice President
Chris_Connelly@aig.com
Direct: 407-563-3513

Michael Guzman, ARM
Senior Account Executive
Michael_Guzman@aig.com
Direct: 407-563-3555
June 16, 2015

Maureen Lynch, CPPB - Materials Manager
Utilities Commission City of NSB
200 Canal Street
New Smyrna Beach, FL 32168

RE: Invitation to Bid ITB #7-15

Dear Ms. Lynch:

On behalf of the Arthur J. Gallagher & Co. team, we would like to thank UCNSB for the opportunity to respond to the “Invitation to Bid ITB #7-15 Property, Crime, General Liability, Automobile, Public Official, Workers’ Compensation, and Extra Insurance.” We look forward to your review of our enclosed ITB response.

Gallagher has partnered with UCNSB on its property, crime, and fiduciary coverage for the past 9 years. We would appreciate the opportunity to continue the relationship with UCNSB. Due to recent developments, Gallagher is able to present UCNSB with a General Liability, Automobile, Public Official, and Workers’ Compensation as an additional option. This is the first year Gallagher as been able to present a liability option to the Utilities Commission’s. We have provided two options to UCNSB.

1. **Option 1** – Property & Crime “only” with Gallagher

We believe our response will illustrate that Gallagher is the insurance broker with the capabilities and experience best suited to provide insurance broker services to UCNSB. The Utilities Commission’s objectives and technical requirements are met by the Gallagher ITB response in a variety of ways, including:

1. **Past Performance & Cost Savings** – Gallagher has directly saved the Commission over $1.1M in the past 9 years as the property broker. In addition, we have greatly improved coverage terms to minimize UCNSB’s out of pocket expense.

2. **Public Entity Qualifications and Experience** – Gallagher is the largest broker for public entities across the U.S., providing brokerage, claims, and loss control services to over 7,000 public entities. In Florida, Gallagher provides services to over 100 public entities including:
   - 14 Special Districts
   - 17 Counties
   - 15 Cities
   - 4 Pools
   - 5 States
   - 32 Public School Districts

3. **Team Experience** – Our proposed servicing team has a combined 30 years of experience with large public sector clients. Our experience includes a wide range of public sector risks from utility authorities to counties to school districts.

4. **Proven Client Performance** – We have included references for 5 public entities similar in size and risk profile as the Utilities Commission. Your proposed team services a manageable client workload and has ample time to devote to the servicing of UCNSB’s risk management program. We encourage the Utilities Commission to reach out to our clients and see what they have to say about our team.

5. **Insurance Market Leader** – Gallagher places more than $8 Billion in annual insurance premium per year, and over $1.2 Billion in public sector premium.

We appreciate the opportunity to present the unique capabilities of our company to the Utilities Commission, City of New Smyrna Beach. Should the evaluation committee have any questions or need further clarification, please do not hesitate to contact us.

Your Gallagher Team;

Chris Connelly, ARM-P Are  Michael Guzman, ARM  Johanne Daguillard
Area Senior Vice President  Senior Account Executive  Account Manager

Arthur J. Gallagher & Co.
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<th>Page</th>
</tr>
</thead>
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<td>35</td>
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<tr>
<td></td>
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<td>39</td>
</tr>
</tbody>
</table>
Past Performance & Cost Savings
Gallagher has partnered with UCNSB on its property, crime, and fiduciary coverage for the past 9 years. During our time as the Utilities Commission’s property broker, we have significantly reduced the property premium by $1.1M throughout the past 9 years. In addition, Gallagher has enhanced UCNSB’s coverage terms and increased the limits. For this year’s renewal, we have negotiated a property rate of $0.24, which is 56% less than the Utilities Commission rate in 2007 when Gallagher was first hired.

<table>
<thead>
<tr>
<th>Property</th>
<th>Policy Year 06-07</th>
<th>Policy Year 15-16</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Broker</td>
<td>Brown &amp; Brown (PRIA)</td>
<td>Gallagher</td>
<td></td>
</tr>
<tr>
<td>Total Insured Value</td>
<td>$54,368,355</td>
<td>$62,968,859</td>
<td>16%</td>
</tr>
<tr>
<td>Rate</td>
<td>$0.55</td>
<td>$0.24</td>
<td>-56%</td>
</tr>
<tr>
<td>Premium</td>
<td>$300,000</td>
<td>$153,000</td>
<td>-49%</td>
</tr>
</tbody>
</table>

Property Rate Improvements
Below we have included a graph of UCNSB’s property rate since Gallagher was hired in 2007. Since Gallagher was hired we have been able to negotiate a competitive property rate for UCNSB year over year. Our team’s property rate negotiations have saved the Utilities Commission over $1.1M in property premiums throughout the last 9 years.

Since 2007, Gallagher has decreased the total premiums by an average of $126,000 per year. This has resulted in a total savings of over $1.1M in the past 9 years.
Coverage Enhancements
In addition to providing UCNSB with a significant property savings, Gallagher has also improved coverage terms and increased the limits. Below we have included a summary of some of the coverage enhancements we have negotiated for UCNSB.

<table>
<thead>
<tr>
<th>Coverage Enhancements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gallagher has also provided several coverage enhancements to UCNSB's expiring policies. We have highlighted the coverage enhancements in green and have provided a summary below.</td>
</tr>
</tbody>
</table>

1. Decreased Property Rate by 18%
2. Increased Boiler and Machinery Limit to $15M including sublimits
3. Increased the General Liability Aggregate Limit from $1M to $2M
4. Decreased the General Liability Deductible from $1,000 to $0
5. Increased Employee Practices Liability Limit from $1M to $2M/ $6M
6. Increased Employee Benefits Program Limit from $1M to $2M/ $6M
7. Increased Auto Liability Limit from $1M to $2M
8. Increased Cyber Limits from $25k/$35k to $1M

Coverage Options
Due to recent developments, Gallagher is able to present UCNSB with a General Liability, Automobile, Public Official, and Workers’ Compensation as an additional option. This year, Gallagher has the capability to present two options to UCNSB, both options are summarized below.

<table>
<thead>
<tr>
<th>Option 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property &amp; Crime only with Gallagher</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Option 2</th>
</tr>
</thead>
</table>

Gallagher Price Form
We have included our Price Form for UCNSB below. This year we were able negotiate an 18% rate reduction on the property, further adding to UCNSB’s insurance savings. In addition, we have provided several coverage enhancements to both the property and liability options. Please see our price form on the next two pages. All program enhancements are highlighted in green.
## Utilities Commission, New Smyrna Beach 15 - 16 Price Form

### Line of Coverage | Limit | Deductible/ SIR | Basis | Premium
--- | --- | --- | --- | ---
Property | | | | $153,000

- **Buildings & Contents**
  - Limit: $62,968,359
- **Terrorism**
  - Limit: Available
- **Flood Limit**
  - Limit: $5,000,000
  - Deductible: 3%, $500,000 Min
  - Basis: Annual Aggregate
- **High Hazard Flood Zone Limes (A&V)**
  - Limit: $1,000,000
  - Basis: Annual Aggregate
- **Earth Movement**
  - Limit: $10,000,000
  - Basis: Annual Aggregate
- **Boiler and Machinery**
  - Limit: $15,000,000
  - Basis: Any One Accident
- **Business Interruption**
  - Limit: $100,000
- **Extra Expense**
  - Limit: $500,000
- **Accounts Receivable**
  - Limit: $1,000,000
  - Basis: Per Occurrence
- **Newly Acquired Locations**
  - Limit: $2,500,000
- **Debris Removal**
  - Limit: $5,000,000
  - or 25%
- **Pollution Clean Up**
  - Limit: $500,000

**Boiler & Machinery Various Sublimit**

- **Ammonia Contamination**
  - Limit: $15,000,000
  - Basis: Any One Accident
- **Expediting Expense**
  - Limit: $15,000,000
  - Basis: Any One Accident
- **Hazardous Substances**
  - Limit: $15,000,000
  - Basis: Any One Accident
- **Water Damage**
  - Limit: $15,000,000
- **Consequential Damage**
  - Limit: $15,000,000
  - Basis: Any One Accident
- **Named Windstorm Limit**
  - Limit: $10,000,000
  - Deductible: 3%, $500,000 Min
  - Basis: Per Occurrence
- **Mobile Equipment**
  - Limit: $533,921
  - Deductible: $10,000
  - Basis: Per Occurrence
- **EDP Media/Extra Expense**
  - Limit: $500,000
  - Basis: Per Occurrence
- **Expediting Expenses**
  - Limit: $500,000
  - Basis: Per Occurrence
- **Service Interruption**
  - Limit: $500,000
  - Basis: Per Occurrence
- **Misc. Unnamed Locations**
  - Limit: $1,000,000
  - Basis: Per Occurrence
- **Valuable Paper Records**
  - Limit: $1,000,000
- **Gas Turbine Generators**
  - Limit: $300,000
  - Basis: Per Occurrence
- **Engineering Fee**
  - Limit: N/A
  - Basis: N/A
- **Fees & Surcharges**
  - Limit: N/A
  - Basis: N/A

**Total Annual Premium** $158,534

**Crime**

- **Employee Theft**
  - Limit: $250,000
  - Deductible: $1,000
- **Inside Theft and Money & Securities**
  - Limit: $100,000
  - Deductible: $1,000
- **Inside the Premises**
  - Limit: $100,000
  - Deductible: $1,000
- **Outside the Premises**
  - Limit: $100,000
  - Deductible: $1,000
- **Computer Fraud**
  - Limit: $100,000
  - Deductible: $1,000
- **Forgery & Alteration**
  - Limit: $100,000
  - Deductible: $1,000
- **Funds Transfer Fraud**
  - Limit: $100,000
  - Deductible: $1,000

**Total Annual Premium** $2,242

***Coverage Enhancements Highlighted in Green***
### Utilities Commission, New Smyrna Beach 15 - 16 Price Form

<table>
<thead>
<tr>
<th>Line of Coverage</th>
<th>Limit</th>
<th>Deductible/ SIR</th>
<th>Basis</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>General Liability</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General Liability/ Professional Liability</td>
<td>$2,000,000</td>
<td>$0</td>
<td></td>
<td>$76,628</td>
</tr>
<tr>
<td>Board Form Property Damage</td>
<td>Per Form</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extra Contractual Legal Expense</td>
<td>Included</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fire Legal Liability</td>
<td>Included</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Attendan's/ Medical/ Dir. Mal</td>
<td>Included</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Errors and Omission Liability</td>
<td>$2,000,000</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Practices Liability</td>
<td>$2M Occurrence $6M Aggregate</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Benefits Program/ Admin</td>
<td>$2M Occurrence $6M Aggregate</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information Security &amp; Privacy/ Cyber</td>
<td>$1,000,000</td>
<td>$15,000</td>
<td>Included</td>
<td>$9,377</td>
</tr>
<tr>
<td>Sewer Line Backup/ Initial Cleanup</td>
<td>Included</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Auto</strong></td>
<td>Included in General Liability</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Auto Per Schedule</td>
<td>$2,000,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Auto Liability</td>
<td>$2,000,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UM</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Injury Protection</td>
<td>Statutory</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Auto Medical Payments</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical Damage</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Workers Compensation</strong></td>
<td></td>
<td></td>
<td></td>
<td>$158,605</td>
</tr>
<tr>
<td>Bodily Injury by Accident</td>
<td>Statutory</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bodily Injury by Disease</td>
<td>Statutory</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bodily Injury by Disease</td>
<td>Statutory</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Extra Insurance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Special Coverage (AST) Storage Tank</td>
<td>$1,000,000</td>
<td>$5,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fuel Island Pollution Policy</td>
<td>$1,000,000</td>
<td>$10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fiduciary Insurance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A3 Bonds</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flood on 200 Canal Street FEMA</td>
<td>$500,000/ $500,000</td>
<td>$1,000/ $1,250</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flood on Other Property's FEMA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Broker Fee</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
<td>$10,000</td>
</tr>
</tbody>
</table>

**Total Annual Premium**: $254,610

***Coverage Enhancements Highlighted in Green***
Tab 2: References
REFERENCES

Provide the business names, contact persons and telephone numbers of five (5) references for which the firm has provided these services described in this solicitation for two (2) years or more. Include relationships with utility and governmental agencies. It is our intent to contact these references during the evaluation process.

1. Name of Company: Utility Commission, City of New Smyrna Beach, 200 Canal Street, New Smyrna Beach, FL 32168
   Point of Contact: Dan Sollitto
   Phone #: 386-424-3656
   Service(s) Provided: Property & Crime
   Dates of Service: 2007 - present

2. Name of Company: City of Clearwater, P.O. Box 4748, Clearwater, FL 33758
   Point of Contact: Linda Klasing
   Phone #: (727) 562-4655
   Service(s) Provided: Package to include General Liability, Public Officials Mist. Liability, Excess Workers Compensation coverage for USL&H and Jones Act only, EPL, Crime, Law Enforcement Activities and Tita, Property, B&M, Workers Compensation, Builders Risk, NFIP Floods, 3rd Party Storage Tank, Inland Marine, Terrorism and Cyber Liability
   Dates of Service: 2008 - present

3. Name of Company: City of Lakeland, 1140 East Parker Street, Lakeland, FL 33801
   Point of Contact: Karen Lukhau
   Phone #: (863) 834-6799
   Dates of Service: 1994 - present

4. Name of Company: City of Orlando, 400 South Orange Avenue, Orlando, FL 32801
   Point of Contact: Raymond Scullian
   Phone #: (407) 246 3343
   Service(s) Provided: Property policies as follows: 1) all City owned Properties. 2) Amway Center. 3) The Performing Arts Center.
   Environmental Liability policies, Fine Art, Heliport Liability policy.
   Dates of Service: 2005 - present

5. Name of Company: Pasco County BOCC, 7530 Little Road, Suite 330, New Port Richey, FL 34654
   Point of Contact: Kevin Fulford
   Phone #: (727) 847-8028
   Dates of Service: 1995 - present
Tab 3: Licenses
Licenses
Your Gallagher Orlando office is appropriately licensed to transact business in the State of Florida. Below is a copy of our business licenses. On the next two pages, you will also find a copy of your Gallagher servicing team’s 2-20 Property and Casualty Agent licenses.
License Details

6/7/2015

Demographic Information

Name of Licensee: CONNELLY, CHRIS  
License #: P040699  
Business Location: ORLANDO, FLORIDA

Types and Classes of Valid Licenses

<table>
<thead>
<tr>
<th>Type</th>
<th>Original Issue Date</th>
<th>Qualifying Appointment</th>
</tr>
</thead>
<tbody>
<tr>
<td>LIFE &amp; HEALTH(0218)</td>
<td>4/19/2006</td>
<td>YES</td>
</tr>
<tr>
<td>GENERAL LINES (PROP &amp; CAS)(0220)</td>
<td>11/27/2006</td>
<td>YES</td>
</tr>
</tbody>
</table>

License Details

6/7/2015

Demographic Information

Name of Licensee: GUZMAN, JOHN MICHAEL  
License #: W100553  
Business Location: ORLANDO, FLORIDA

Types and Classes of Valid Licenses

<table>
<thead>
<tr>
<th>Type</th>
<th>Original Issue Date</th>
<th>Qualifying Appointment</th>
</tr>
</thead>
<tbody>
<tr>
<td>GENERAL LINES (PROP &amp; CAS)(0220)</td>
<td>6/23/2012</td>
<td>YES</td>
</tr>
</tbody>
</table>
Licensee Details

6/7/2015

Demographic Information

**Name of Licensee:** GILLON, MICHAEL SCOTT  
**License #:** E068092  
**Business Location:** ORLANDO, FLORIDA

Types and Classes of Valid Licenses

<table>
<thead>
<tr>
<th>Type</th>
<th>Original Issue Date</th>
<th>Qualifying Appointment</th>
</tr>
</thead>
<tbody>
<tr>
<td>GENERAL LINES (PROP &amp; CAS)(0220)</td>
<td>5/23/2003</td>
<td>YES</td>
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</tbody>
</table>

Licensee Details

6/15/2015

Demographic Information

**Name of Licensee:** DAGUILLARD-GOHO, JOHANNE  
**License #:** D042902  
**Business Location:** ORLANDO, FLORIDA

Types and Classes of Valid Licenses

<table>
<thead>
<tr>
<th>Type</th>
<th>Original Issue Date</th>
<th>Qualifying Appointment</th>
</tr>
</thead>
<tbody>
<tr>
<td>GENERAL LINES (PROP &amp; CAS)(0220)</td>
<td>6/29/2002</td>
<td>YES</td>
</tr>
</tbody>
</table>
Administration—Staff Qualifications & Certifications

Team dynamics are critical to the successful implementation of a comprehensive and effective risk management program. UCNSB’s team is an enthusiastic, experienced and dedicated team with focused expertise and unprecedented national experience in Public Entity Risk Management placement. We have organized a team of experts to assist in design, negotiation, and servicing of UCNSB’s program. This hybrid model of local, regional, national, and international support will provide UCNSB with the best mix of hands-on service combined with the best brokerage talent from across the entire Gallagher organization. UCNSB’s Gallagher servicing team is displayed in the organizational chart below. Following our Gallagher Team Organizational Chart, UCNSB will find our team resumes.

Gallagher Team Organizational Chart

<table>
<thead>
<tr>
<th>Team Leaders</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-Team Leader</td>
</tr>
<tr>
<td>Chris Connelly, ARM-P, ARe</td>
</tr>
<tr>
<td>Area Senior Vice President</td>
</tr>
<tr>
<td><a href="mailto:Chris_Connelly@ajg.com">Chris_Connelly@ajg.com</a></td>
</tr>
<tr>
<td>407-563-3513</td>
</tr>
<tr>
<td>Co-Team Leader</td>
</tr>
<tr>
<td>Michael Guzman, ARM</td>
</tr>
<tr>
<td>Senior Account Executive</td>
</tr>
<tr>
<td><a href="mailto:Michael_Guzman@ajg.com">Michael_Guzman@ajg.com</a></td>
</tr>
<tr>
<td>407-563-3555</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Team Support</th>
<th>Program Administration</th>
<th>Claims &amp; Risk Control</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Leadership</td>
<td>Account Manager</td>
<td>Claims Advocate</td>
</tr>
<tr>
<td>Michael Gillon, ARM</td>
<td>Johanne Daguillard</td>
<td>Bart Douglas, AIC</td>
</tr>
<tr>
<td>Area President</td>
<td>Client Service Manager</td>
<td>Director, Claims Advocacy</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Back-up Account Manager</td>
<td>Risk Control Advocate</td>
<td></td>
</tr>
<tr>
<td>Audrey Dellolio</td>
<td>Jim Smith, MS, CSP</td>
<td></td>
</tr>
<tr>
<td>Area Assistant Vice President</td>
<td>Director, Risk Control Services</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Specialist Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wholesale E&amp;S Team Lead</td>
</tr>
<tr>
<td>Wes Robinson, CIC, CRIS</td>
</tr>
<tr>
<td>National Property President</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>International Team Lead</td>
</tr>
<tr>
<td>Mark Hubbard</td>
</tr>
<tr>
<td>Director, U.S. Property, AJG UK</td>
</tr>
</tbody>
</table>
# Team Leader Resumes

**Chris Connelly, ARM-P, ARE | Area Senior Vice President | Senior Director, Gallagher Public Sector Practice**

**Co-Team Leader**

The Gallagher team is Co-Led by Chris Connelly who is the primary coordinator of all Gallagher resources to UCNSB alongside Michael Guzman. Chris is a Senior Director within Gallagher’s nationwide Public Sector practice. He will assist his team in the day-to-day responsibilities in providing technical expertise, benchmarking with other public entity programs, and market relationships to ensure that UCNSB has the best program that can be placed in the market. Chris will be available to UCNSB on a daily basis with any questions or concerns UCNSB may have.

**Relevant Experience & Qualifications**

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

**Existing Clients**

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

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

**Education & Recognition**

- Recognized as 2013 “Power Broker” for Public Sector, *Risk & Insurance Magazine*
- 2012 “Power Broker” finalist for Public Sector, *Risk & Insurance Magazine*
- Association in Reinsurance (ARE) Designation
- Risk Management for Public Entities (RMPE) Designation
- CPCU 551 – Commercial Property Risk Management & Insurance
- CPCU 552 – Commercial Liability Risk Management & Insurance
- CGL / Builders Risk Monograph, American Bar Association
- Bachelors of Science from College Park Scholar’s Program
- Graduated from the University of Maryland
**Michael Guzman, ARM | Senior Account Executive**  
**Gallagher Public Sector Practice & Cyber Liability Practice**

**Co-Team Lead**
The Gallagher co-team is led by Michael Guzman who is a primary coordinator of all resources to UCNSB, alongside Chris Connelly. Michael will share responsibilities with Chris Connelly to ensure UCNSB receives exceptional service and expertise from the Gallagher network. He will work hand-in-hand with Chris and other team members to ensure effective execution of the entire team.

**Relevant Experience & Qualifications**
Michael specializes in providing services to educational institutions and governmental entities. He has worked closely similar public entity clients and has been instrumental in designing and negotiating insurance coverages. Michael is also Gallagher Florida's leading Cyber Risk Expert.

**Existing Clients**
Michael handles public entity and private educational institutions including:
- Counties and Cities
- State Governments
- Private K-12 Educational Institutions

**Education & Experiences**
- Licensed 2-20 Property & Casualty Agent
- Associate in Risk Management (ARM)
- Member of Public Risk Management Association (PRIMA)
- Member of Chartered Property Casualty Underwriters (CPCU) Program
- Member of Orlando Young Professionals (OYP)
- Bachelors of Science in Risk Management and Insurance—Florida State University

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**Team Support**

**Michael Gillon, ARM | Area President | Branch Manager, Orlando**  
**Principal, Public Entity & Scholastic Division**

**Executive Leadership**
Michael Gillon will be the Executive Leadership for UCNSB. He is an exponential resource to UCNSB and our Gallagher team and is used for his expertise in Florida Public Entities. Michael will be available to the team as needed.

**Relevant Experience & Qualifications**
Michael specializes in providing services to public entities. Since 2002, Michael has worked closely with public entities and has been instrumental in designing and negotiating his clients’ insurance coverages as well as assisting with contractual risk management concerns. Michael will be available on a daily basis to respond to the service needs of UCNSB and will assist in the design and implementation of your insurance programs. In 2014, Michael was promoted to Branch Manager in Orlando.

**Existing Clients**
Michael currently manages public entity client insurance programs including over $20 Billion of insured property and over $30 Million in annual insurance premiums. The current accounts managed by Michael include:
- 3 Florida County Governments
- Large Florida City Clients, 1 with a Power Generating Utility
- 2 3 Florida School District (2 Consortia with 24 Members)
- 3 Florida Airport Authorities
- 1 State Government

**Education**
- Licensed 2-20 Property & Casualty Agent
- Associate in Risk Management (ARM)
- Bachelors of Science in Finance and Insurance—University of Florida
## Program Administration

### Johanne Daguillard | Account Manager
Public Sector Practice, Higher Education Practice

#### Senior Account Manager
Johanne Daguillard’s role will be to handle daily servicing responsibilities, ensuring all team members are up-to-date on all aspects of UCNSB’s program. She will also assist in the marketing phase of the insurance renewal cycle, working closely with UCNSB to help facilitate the gathering of exposure information, and working closely with Michele in the negotiations with insurance companies.

#### Relevant Experience & Qualifications
Johanne has over 25 years of related insurance experience in the property/casualty arena. She has worked at Gallagher for over 11 years, specializes in Public Entity Risks and continuous her education in insurance related courses.

#### Existing Clients
Johanne has a manageable workload of six individual clients to ensure availability to UCNSB. Her clients include:
- Two Counties
- One Higher Education Consortium
- One College
- One Library District
- One Utility Commission

#### Education
- Licensed 2-20 Property & Casualty Agent
- Bachelor of Science in Business Management, NYC—Pace University Graduate

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### Audrey Dellolio, ARM-P, AU | Area Assistant Vice President
Public Entity & Scholastic Division

#### Back-Up Account Manager
Audrey's role will be to backup Johanne for daily servicing responsibilities.

#### Relevant Experience & Qualifications
Audrey brings over 30 years of experience to UCNSB. The last eight years she has focused on service for public entities and has experience with a variety of educational and governmental exposures.

#### Existing Clients
Audrey has a manageable workload of four individual clients to ensure availability to UCNSB. Her clients include:
- One State
- Two Counties
- One K-12 Consortium

#### Education
- Licensed 2-20 Property & Casualty Agent
- Association in Risk Management (ARM) Designation
- Risk Management for Public Entities (ARM-P)
- Associate in Underwriting (AU)
- Currently pursuing Associate in Surplus Lines Insurance designation (ASLI)
Claims & Risk Control

**Bart Douglas, AIC | Managing Director**

**Gallagher Claims Advocacy**

**Claims Advocate**
Bart is available to assist UCNSB with regular claim reviews and in the claims settlement process to ensure prompt, fair claim settlements. In the event of significant losses, Bart will be available to assist UCNSB as your professional advocate, dealing directly with the claims adjusters who represent the various insurance companies participating on UCNSB’s program. Bart will be available to the team as needed.

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

**Existing Clients**
Bart has been instrumental in his participation with a number of clients. His client base consists of primarily public entity and higher education accounts including:
- Florida Governments
- Florida School Districts
- Ecclesiastical Provinces including Catholic Schools

**Education, Licenses & Designations**
- Associate in Claims (AIC) Designation
- Candidate for Chartered Property Casualty Underwriter Designation
- Bachelors of Science in Social Science—Harding College, Searcy Arkansas

**Jim Smith, M.S., CSP | Managing Director**

**Southeast Regional Risk Control**

**Risk Control**
Jim’s role is to coordinate loss control activities and training as desired by UCNSB to reduce your cost of risk. Jim will be available to the team as needed.

**Relevant Experience & Qualifications**
Jim has 29 years of experience in risk control and is a frequent speaker for our clients and national safety associations on topics including public entity and higher education loss trends, workplace safety, vehicle operations loss control, effective media relations and employment practices.

**Existing Clients**
Jim has been instrumental in his participation with a number of clients. His client base consists of primarily public entity and higher education accounts including:
- Florida Governments
- Florida School Districts
- Ecclesiastical Provinces including Catholic Schools

**Education, Licenses & Designations**
- Certified Safety Professional—Comprehensive Practice
- Masters of Science and Bachelors of Science—Industrial Safety
Specialist Resources Resumes

Wes Robinson, CIC, CRIS | National Property President
Wholesale E&S
Team Lead

Wes has worked closely with the Gallagher team for 12 years placing complex catastrophe exposed accounts ranging in size from a few hundred thousand in premium to over $15 million. He currently manages over $60 million in property premium, and is also RPS’ national property resource for their brokerage network which places over $600 million in property premium. In the event that your core proposed Gallagher servicing team needs additional assistance in accessing domestic excess and surplus lines carriers, Wes will step in and be of assistance to the Gallagher team. In this role, he will negotiate appropriate coverage terms, pricing, and program structure while working in tandem with the Gallagher team to ensure the most competitive capacity is provided to UCNSB. Wes will be available to the team as needed.

Mark Hubbard | Managing Director | | AJG U.K.
Gallagher Wholesale, Property & Casualty Division
International
Team Lead

Mark will function as the lead for accessing the wholesale global marketplace outside of North America. Mark has been part of the Gallagher team for the past 14 years working almost exclusively on difficult to place client accounts where large amounts of catastrophe aggregate is required from markets from outside the USA. Throughout his 28 year career, Mark has worked in various different Property insurance areas but always specializing in the Property Catastrophe sector. Mark is a senior market contact with many insurance companies throughout UK, US, Bermuda and Europe where he enjoys strong relationships with key personnel within these organizations. Mark will be available to the team as needed.

Dorothy Gjerdrum, ARM-P, CIRM | Executive Director
Director, Public Sector
Risk Management Consulting

As Senior Managing Director of Gallagher Public Sector, Dorothy leads 300 Gallagher insurance brokers and specialists dedicated to public sector clients across the United States, focusing on issues of risk management, exposure identification, pool operations and enterprise risk management (ERM). In addition to leading the broker group, Dorothy provides consulting and risk management services to select Gallagher public sector and higher education clients. Dorothy is available to discuss and recommend ERM and Risk Management Insurance Systems (RMIS) processes and resources to UCNSB as needed. Dorothy will be available to the team as needed.
Adam Cottini | Area Vice President
Managing Director, Gallagher Cyber Risk

Cyber Risk Specialist
Adam is a National Resource for Executive Risks Liability for Arthur J. Gallagher Risk Management Services, Inc. He oversees all Cyber Liability experts throughout the nation and is a strong resource to UCNSB when needed. Adam began his career at Gallagher in 2008 managing a diverse book of professional liability accounts consisting of Directors’ & Officers’ Liability, Employment Practices, Fiduciary Liability, Professional Errors & Omissions, Cyber Risk, and Media Liability. He also focused on building the cyber practice. In 2014, he became Gallagher’s Managing Director of the Cyber Liability Practice. Some of Adam’s existing clients include FCSRMC, Miami Dade Schools, District Mutual Insurance, McDonald’s Corporation, Honeywell International, Inc., News Corporation, just to name a few. Adam graduation form State University of New York with a bachelor’s of science in Business Administration and Finance. Adam will be available to the team as needed.

Anthony L. Lehnen, CHMM | Area Senior Vice President
Director, Environmental Risk

Environmental Risks
Mr. Lehnen is the Managing Director of Gallagher Environmental Risk and Insurance (GERI). GERI is an expertise group within Arthur J. Gallagher Risk Management Services, Inc. (Gallagher) that focuses on risk management issues of companies with environmental exposures. As an Area Senior Vice President, Mr. Lehnen is responsible for providing technical knowledge, brokering, and sales of environmental insurance for GERI throughout the United States. Mr. Lehnen also has the responsibility for maintaining relationships with the primary providers of environmental liability insurance. Anthony will be available to the team as needed.

Wayne Onyx | Area Senior Vice President
Director, Risk Services | HPR Engineering

Wholesale E&S Team Lead
Wayne is a Senior Consultant with Gallagher’s Risk Service group and is available for various special project relating to Property Engineering, including managing carrier risk control services, plan review and special projects. Wayne brings over 25 years of experience in loss control including 15 years with Arthur J. Gallagher & Co. Wayne is proficient in both the NFPA (National Fire Protection Association) standards and FM Global data sheets to meet client needs in addition to being a member of the NFPA and local SFPE (Society of Fire Protection Engineering) chapter. He has also recently authored a chapter on fire protection maintenance and testing for the ASSE’s (American Society of Safety Engineers) Safety Professionals Handbook. Wayne will be available to the team as needed.
Tab 4: Required Forms

- Public Entity Crimes
- Non-Collusion Affidavit
- Drug-Free Workplace
- Vendor Information Form
- Bid Form
2.04 PUBLIC ENTITY CRIMES FORM (ATTACHMENT “A”)

SWORN STATEMENT UNDER SECTION 287.133(3) (1)
FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES

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

1. This sworn statement is submitted Bid, Bid or Contract for Utility Commission, City of New Smyrna Beach

2. This sworn statement is submitted by Arthur J. Gallagher Risk Management Services, Inc. [name of entity submitting sworn statement] whose business address is: 200 South Orange Avenue, Suite 1350, Orlando, FL 32801 and (if applicable) its Federal Employer Identification Number (FEIN) is 362102482.

   (If entity has no FEIN, include the Social Security Number of the individual signing this sworn statement: N/A)

3. My name is Michael Gillon and my relationship to the entity named above is Area President, Orlando Office.

4. I understand that a “public entity crime” as defined in Paragraph 287.133 (1) (g), Florida Statutes, means a violation of any state of federal law be a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or with the United States, including, but not limited to, any bid or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state, or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.

5. I understand that “convicted” or “conviction” as defined in Paragraph 287.133 (91) (b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without adjudication of guilt, in any federal or state trial court or recording, relating to charges brought by federal or state trial court or recording, relating to charges brought by federal or state trial court or recording, relating to charged brought by indictment or information after July 1, 1989, as a result of just verdict, non-jury trial, or entity of a plea of guilty or nolo contendere.

6. I understand the “affiliate” as defined in Paragraph 287.133(1)(a), Florida Statutes, means: (1) A Predecessor or Successor of a person convicted of public crime: or (2) An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term “affiliate” includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm’s length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of public crime in Florida during the preceding 36 months shall be considered an affiliate.

7. I understand that a “person” as defined in Paragraph 287.133(1) (e), Florida Statutes, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts for the provisions of goods or services for a public entity, or which otherwise transacts or applies to transact business with a public entity. The term “person” includes those officers, directors, executives, partners, shareholders, employees, members and agents who are active in management of an entity.
Utilities Commission, City of New Smyrna Beach, FL
Property, Crime, General Liability, Automobile, Public Official and Workers Compensation Insurance
ITB #7-15

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

Public Entity Crimes Statement
Page 2 of 2

[ ] Neither the entity submitting this sworn statement, or one more of the officers, directors, executives, partners, shareholders, employees, members or agents who are active in the management of the entity, nor any affiliate or the entity, has been charged with and convicted of public entity subsequent to July 1, 1989, AND [Please indicate which additional statement applies.]

[ ] There has been a proceeding concerning the conviction before a hearing officer of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer did not place the person or affiliate on the convicted vendor list. [Please attach a copy of the final order.]

[ ] The person or affiliate was placed on the convicted vendor list. There has been a subsequent proceeding before a hearing officer of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer determined that it was in the public interest to remove the person or affiliate from the convicted vendor list. [Please attach a copy of the final order.]

[ ] The person or affiliate has not been placed on the convicted vendor list. [Please describe any action taken by or pending with the Department of General Services.]

Date: 11/15/15 [Signature]

State of: Florida

County of: Orange

Personally appeared before me, the undersigned authority, Michael Gillon [name of individual signing] who after first sworn by me affixed his/her signature in the space provided above on this 5th day of June 2015.

My commission expires: April 16, 2017 [Notary Public]

Shayna M. Valdez-Lanier
Print, Type, or Stamp of Notary Public

Personally known to me, or
Produced Identification:

Type of I.D.
2.05 **NON-COLLUSION AFFIDAVIT OF PRIME BIDDER (ATTACHMENT “B”)**

State of Florida

County of Orange

Michael Gillon, being first duly sworn, deposes and says that:

He/she is Area President of Arthur J. Gallagher Risk Management Services, Inc., Bidder that has submitted the attached Bid;

He/she is fully informed respecting the preparation and contents of the attached Bid and of all pertinent circumstances respecting such Bid;

Neither the said Bidder nor any of its officers, partners, owners, agent representatives, employees, or parties in interest, including this affiant, has in any way colluded, conspired, connived or agreed, directly or indirectly, sought by agreement or collusion or communication or conference with any other Bidder, firm or person, to fix the price or prices in the attached Bid or of any other Bidder, or to fix any overhead, profit or cost element of the Bid price or the Bid price of any other Bidder, or to secure through any collusion, conspiracy, connivance or unlawful agreement any advantage against the UCNSB.

The price or prices quoted in the attached Bid are fair and proper and are not tainted by any collusion, conspiracy, connivance or unlawful agreement on the part of the Bidder or any of its agents, representatives, owners, employees, or parties in interest, including this affiant.

Signed

Area President

Title

Subscribed and sworn to before me this 5th day of June, 2015.

Shaynae M. Valdez-Lanier

Office Manager

Title

My Commission Expires: April 16, 2017

Notary Public - State of Florida

Bonded Through National Notary Assn.
2.06 CERTIFICATION OF DRUG-FREE WORKPLACE

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

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.

2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.

3. Give each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection (1).

4. In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.

5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.

6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

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

[Vendor Signature]
BID NO 07-15 INSURANCE
BID FORM

The Utilities Commission reserves the right to waive informalities in any bid, to reject any and all bids in whole or in part, with or without cause, and/or accept the bids or portions thereof that in its judgment will be for the best interest of the Utilities Commission. These prices are valid for orders placed within Ninety (90) days from the date of bid opening unless specified otherwise.

Submitted by: Michael Gillon (Authorized Signature)  
(Please Print)

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

Date: 11/5/15

Title: Area President, Orlando

Phone No: 407-370-2320

Fax No: 407-370-3057

E-Mail: Michael_Gillon@aig.com

Signature: 

THE COVERAGE OBTAINED AS A RESULT OF THIS ITB SHALL BE EFFECTIVE BEGINNING OCTOBER 1, 2015 THROUGH SEPTEMBER 30, 2016. THE COMMISSION INTENDS TO RENEW THE COVERAGE LISTED IN THIS BID FOR THREE ONE YEAR PERIODS BEYOND THE INITIAL TERM; CONTINGENT UPON AVAILABLE FUNDING AND FAVORABLE RENEWABLE PROPOSALS. THE COMMISSION MAY AT ITS OPTION HAVE THE RIGHT TO CANCEL COVERAGE OR CHANGE CARRIERS, OR BROKERS.
Tab 5: Addenda Acknowledgement
May 28, 2015

RE: ITB 7-15 ADDENDUM NO. 1

To prospective bidders:

The Utilities Commission is issuing the following addendum. As such it becomes an integral part of the bid and must be acknowledged by the return of this signed form, with your bid form, acknowledging receipt of the addendum.

The following questions have been asked:

We are working on the quote for the Utility and our Boiler and Machinery company, Travelers (which is a reinsurer for Preferred Governmental Insurance Trust) will not provide a quote for the whole operation without sending one of their specialist engineers out to do a survey at the location with the two 24 megawatt Turbine Generators. Please let me know if you are amenable to allowing Travelers to do a pre-inspection on location.

ANSWER:

The Utilities Commission is willing to make the turbine generators available for inspection on Wednesday June 3 between the hours of 9AM and 12PM. You must call to schedule a time and receive directions. Please contact Dan Willis (386) 631-1757.

Acknowledgment of Receipt of ADDENDUM NO. 01
Company: Arthur J. Gallagher Risk Management Services, Inc.
Name & Title: Michael Gillon, Area President
Signature: [Signature]
May 28, 2015

RE: ITB 7-15 ADDENDUM NO. 1

To prospective bidders:

The Utilities Commission is issuing the following addendum. As such it becomes an integral part of the bid and must be acknowledged by the return of this signed form, with your bid form, acknowledging receipt of the addendum.

The following questions have been asked:
We had requested the vehicle schedule in excel as the original PDF we received was difficult to read. I have attached the vehicle schedule UCNSB provided through the RFP. Is there any to request the vehicle schedule in a different format, preferably excel if possible?

ANSWER:
The attached vehicle list is legible. It is in PDF format. The Utilities Commission does not release such information in a format other than PDF.

Acknowledgment of Receipt of ADDENDUM NO. 03
Company: Arthur J. Gallagher Risk Management Services, Inc.
Name & Title: Michael Gillon, Area President
Signature: [Signature]
UTILITIES COMMISSION
City of New Smyrna Beach, Florida
200 Canal Street
P.O. Box 100
New Smyrna Beach, Fl. 32170-010

June 9, 2015

To prospective Bidders:

The Utilities Commission is issuing the following addendum. As such, it becomes an integral part of the Bid and must be acknowledged by the return of this signed form, with your Bid Form, acknowledging receipt of the addendum.

Acknowledgment of Receipt of ADDENDUM NO. 02

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

Name & Title: Michael Gillon, Area President

Signature: [Signature]
Tab 6: Questionnaire
**Questionnaire**

1. **Is your company bondable? Has your company ever been denied bond? If yes, explain.**
   
   Yes. We are not aware of any instances where Gallagher has been denied a bond.

2. **Since January 1, 2009, has your company been a defendant in any lawsuits?**
   
   There are no pending claims or lawsuits which would affect our performance or generate negative publicity and, to the best of our knowledge, there are no such claims pending. Gallagher and its affiliates, however, may be involved in regulatory or court actions at any given time proportionate for a broker of its size and profile.

3. **Is your company a subsidiary or otherwise legally affiliated with any other company?**
   
   Arthur J. Gallagher Risk Management Services, Inc.’s parent company is Arthur J. Gallagher & Co.

4. **If your company rated by Dunn & Bradstreet or any other rating agency? If yes, what is the name of the agency and rating?**
   
   Gallagher does not have a financial rating, however we can provide a Dunn and Brad Street analysis if requested. For a copy of Gallagher’s 2014 Annual Report, UCNSB can go to our website at [http://investor.ajg.com/phoenix.zhtml?c=104111&p=irol-reportsannual#annual](http://investor.ajg.com/phoenix.zhtml?c=104111&p=irol-reportsannual#annual).

5. **Is your company in any stage of bankruptcy, including initial filing?**
   
   Arthur J. Gallagher Risk Management Services, Inc. is not in any state of bankruptcy.

6. **Has your company been disbarred by Federal Government or any State Government?**
   
   Arthur J. Gallagher Risk Management Services, Inc. has never been disbarred by Federal Government or any State Government.
Tab 7: Other Information

- General Overview of Firm
- Loss Control Services
Firm Philosophy & Corporate Background Overview

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

Arthur J. Gallagher & Co.

General Overview of Firm

Arthur Gallagher

Robert “Bob” Gallagher

Patrick Gallagher, Jr.

Family Founder

Publicly Traded

Family Run

Arthur J. Gallagher & Co. - Corporate

| **Home Office** | The Gallagher Centre  
2 Pierce Place  
Itasca, IL 60143-3141  
(630) 773-3800 |
<table>
<thead>
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</thead>
<tbody>
<tr>
<td><strong>Founded</strong></td>
<td>1927</td>
</tr>
<tr>
<td><strong>Size</strong></td>
<td>World’s fourth largest insurance broker</td>
</tr>
<tr>
<td><strong>Revenues</strong></td>
<td>$4.6 Billion in total revenues in 2014</td>
</tr>
<tr>
<td><strong>Employees</strong></td>
<td>20,000+</td>
</tr>
<tr>
<td><strong>Sales and Service Offices</strong></td>
<td>More than 650 in 30 countries</td>
</tr>
<tr>
<td><strong>Approximate Number of Clients</strong></td>
<td>Over 7,000 Public Entity &amp; Scholastic Clients</td>
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</tbody>
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| **Public Sector Locations** | Over 30 offices  
Over 325 sales and services professionals |
| **Area of Specialization** | AJGRMS has more than two-dozen industry and coverage practice groups servicing industries ranging from Public Sector, Higher Education, Healthcare, Construction, Commercial Real Estate Developers, Restaurants, and Religious and Not-for-Profit Institutions. |

Arthur J. Gallagher & Co.
Gallagher Florida
In the State of Florida, Gallagher opened its first office in the late 1970s. Arthur J. Gallagher & Co. currently employs over 550 employees in Florida, places over $527 Million in premium and maintains five brokerage offices (Orlando, Tampa, Boca Raton, Miami, and Jacksonville).

**Arthur J. Gallagher & Co - Orlando, Florida**

| Local Office                  | 200 South Orange Avenue, Suite 1350  
|                              | Orlando, FL 32801                  |
| County                       | Orange                              |
| Founded                      | 1991                                |
| Professional Staff           | 20                                  |
| Approximate Number of Clients| 280                                 |
| Area of Specialization       | Public Entities and Public School Districts |

Gallagher Florida Property and Public Entity Insurance Expertise
Gallagher is Florida’s largest and most experienced broker in placing Public Entity property insurance in the State of Florida.

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

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

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

Gallagher became a publicly-traded company in 1984 (NYSE: AJG). Our most recent financial report as well as all public company filings can be found on our website www.ajg.com under the “Investor Relations” tab.

Arthur J. Gallagher & Co., an international service provider, who plans, designs, and administers a full array of customized, cost-effective property/casualty insurance and risk management programs. The company also furnishes a broad range of risk management services including claims and information management, risk control consulting and appraisals to help corporations and institutions reduce their cost of risk. In addition, the company assists clients in all areas of their employee health/welfare and retirement plans, including plan design, funding and administration.

Gallagher has operations in 25 countries and, through a network of correspondent brokers and consultants, Gallagher offers client-service capabilities in more than 140 countries around the world.

Arthur J. Gallagher & Co. Awards and Recognitions

In 2012, 2013, 2014 and 2015, Arthur J. Gallagher & Co. has been named as one of the World’s Most Ethical Companies. Gallagher joins a small group of companies committed to operating at the highest ethical standards, being the only insurance broker given this honor. Gallagher also was recognized and honored as one of Forbes’ 2015 America’s Best Employers award. Earlier this year, our CEO and Chairman President, Pat Gallagher, stated:

We are delighted to be recognized by Forbes as a 2015 America's Best Employer. The Gallagher culture emphasizes teamwork, inclusiveness and mutual respect, and we strive to provide a supportive work environment that allows our employees to grow and succeed. This recognition, combined with the announcement earlier this month from the Ethisphere Institute that we were again recognized as a World's Most Ethical Company, represents a powerful testimony to the strength of our global organization.
Gallagher Client Service Model
The primary goal of our service offering is to act as an extension of your risk management team. We do this by leveraging our core strengths in providing both day-to-day services and tailored projects to your team. Below is a snapshot of our value added client service model.

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

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

Recurring Services
✓ Budget Forecasting / Projections – We assist you in projecting and meeting your budgeting requirements
✓ Communicate Market Conditions and Projections
✓ Pre-Renewal Discussions and Appetite for Risk
✓ Data Collection – Exposure analysis – Identify Goals & Objectives for the Renewal
✓ Detailed Submissions with meaningful analysis
✓ Marketing – provide options for consideration
✓ Benchmarking – Historical / Peer Measurement - both Regionally and Nationally

Project Specific
✓ Annual Stewardship Reports – summarizing successes of your program
✓ Resources available: Claims Advocacy & Loss Control specializing in Public Entity
✓ Support in claims dealing with FEMA and the Emergency Management Department in determining “insured losses” vs. uninsured losses
✓ Claims and Loss Analysis Review
✓ Loss Control Recommendations – focus on historical cost drivers
✓ Manuscript Forms / Endorsements to fit your needs
✓ White Paper discussions on Emerging Issues & Risks - both local & national
✓ Coordinate CAT Modeling, Appraisal Services and Engineering reports to strengthen exposure data
✓ Consulting Work with Detailed Recommendations
Loss Control Services

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

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

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

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

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

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

Tailored Loss Control Services
Gallagher is a leader in Public Entity and Higher Education risk management and can offer UCNSB tailored risk control in these areas to benefit your overall total cost of risk. Gallagher would work with Risk Management staff to identify its needs and create tailored risk control services. In addition, our team has formulated specific training modules geared towards educational exposure which we would make available to UCNSB.
Our loss control team has worked with Risk Managers to support their efforts in loss prevention. Provided below are a few highlights of this work to describe our team’s experience in this area. Gallagher would ensure this past experience is put to work for you.

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

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

**Public Sector Bulletin Examples**
Below, and on the following page, we have provided examples of our Public Sector Bulletins created for our Florida Higher Education and Public Entity clients. Also provided, is an example of our Webcast Flyer we provide to our clients eight times a year.
Webcast Flyer Example

Arthur J. Gallagher Risk Management Services, Inc. appreciates the opportunity to respond to UCNSB’s ITB. We look forward to continuing working with you for your insurance needs. Should you have any additional questions, please do not hesitate to ask your Gallagher servicing team.