

# City of Key West



## Request for Proposal #005-17

### Insurance Broker Services – Property/Casualty and Workers' Compensation

Response Prepared By:

Risk Management Associates, Inc., dba Public Risk Insurance Agency  
*A wholly owned subsidiary of Brown & Brown, Inc.*

Michelle Martin, CIC – Vice President / Account Executive

Kyle Stoekel, Account Executive

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Daytona Beach, FL 32114

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Due: April 26, 2017 at 3:00 p.m.

**Electronic Copy**



**City of Key West**  
Request for Proposals #005-17  
Insurance Broker Services – Property/Casualty and  
Workers’ Compensation

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# Tab 1

## Executive Summary

April 24, 2017

City Clerk, City of Key West  
1300 White Street, City Hall  
Key West, FL 33040

RE: RFP No. 005-17 – Insurance Broker Services – Property/Casualty and Workers’ Compensation

On behalf of Public Risk Insurance Agency (PRIA), I am pleased to submit our response to RFP 005-17 – Insurance Broker Services – Property/Casualty and Workers’ Compensation. We trust that you will find the response contained herein to be concise in demonstrating our understanding of the City’s solicitation for a qualified professional insurance broker.

As project team leader, I offer over 20 years of hands-on public entity insurance brokerage experience. This includes **6 years of a successful working relationship with the City of Key West**. Just a few results and risk management functions provided for the City between 2009 and 2015 are as follows:

Program design developed and improved during our tenure:

- Implemented Premises **Pollution** & Remediation Liability coverage
- Implemented **Cyber Liability** Coverage
- Implemented **Stop Loss Aggregate** for excess liability and workers’ compensation. This had not been provided in the past and was of great value for financial planning by containing the City’s self-insured exposure.
- Provided Blanket Property Coverage for up to **full Replacement Value** of all assets.
- Provided Named Windstorm coverage within Property program, **including Storm Surge**.
- Negotiated Marine-related coverages with one insurer, Great American (which remains the current insurer and program), for **15% lower premium** and **greater coverage** vs. the prior broker’s program:
  - Outer Mole excess coverage compliant with Navy contract
  - Pollution coverage
  - Hull coverage for new pumper boats purchased via a grant

Risk Management support services provided to the City of Key West:

- Assisted Marina operations with updated insurance requirements for tenants, including presentation and attendance at public meetings.
- Consultative services to include Vendor insurance requirements and contract compliance
- Coordinated **Safety Funding** with insurer – \$5,000 provided for a wheelchair lift at the community pool to maintain accessibility in accordance with the Americans for Disabilities Act.

Risk Management support services provided to the City of Key West (Cont'd):

- Coordinate property appraisals and asset management program
- Flood Audit to determine appropriate insurability in compliance with FEMA's Stafford Act.
- Coordinate activity of safety consultant for the following projects:
  - Participation in Wellness fair
  - Review and redesign of parking meter coin collections to avoid frequency of injury
  - Review and support of use of Personal Protective equipment
  - Assistance with update of Safety Manuals
  - Driver and fleet safety
  - Review and identification of loss leaders and frequencies
  - Provision of safety videos and online training for safety sensitive jobs
  - Assistance with safety committee
  - Workers compensation and professional liability claims advocacy, including favorable handling for a claim resulting in a landmark case law in Florida.

In addition to our effective results-based focus, PRIA's outstanding qualifications include:

- ✓ Parent company is a **Florida corporation**, operating here for 78 years.
- ✓ We are the largest independent intermediary in the state of Florida and as such enjoy **direct access to hundreds of insurers**.
- ✓ PRIA, the office which has and will provide services to the City enjoys current client relationships with over **250 public entities** in the state.
- ✓ Our team of professionals average 10+ years' experience
  - **Public Entity specialists**
  - **Marine Specialist**
- ✓ PRIA has **institutional knowledge** of the City's operation and has a proven track record of excellent results.

We welcome and encourage the opportunity to further explain our proposal and approach to risk management via discussion and/or on-site presentation. We are proven and committed to provide professional services with superior results for your property and casualty program. Thank you for your consideration.

Sincerely,



Michelle Y. Martin, CIC  
Vice President, Account Executive



Matt Montgomery  
Executive Vice President

# Tab 2

## History of the Firm

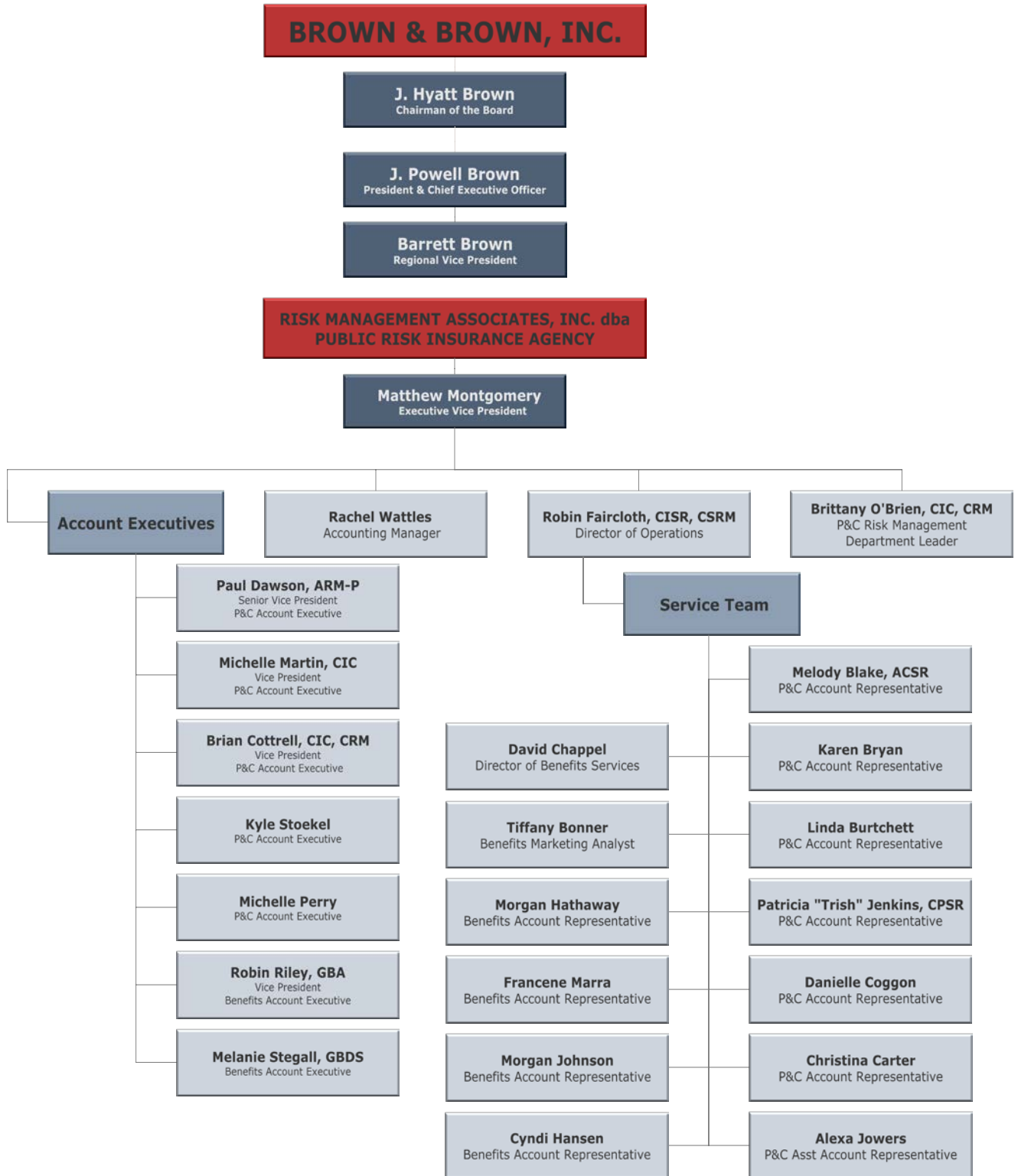
*Provide information on the history and organizational structure of your Firm including the year established, ownership and principal officers.*

Founded in 1939, Brown & Brown remains a Florida based company today with headquarters in Daytona Beach. In Florida alone, Brown & Brown **employs more than 2,100 Floridians** in over than 40 offices around the State. From a market-impact standpoint, Brown & Brown writes more insurance premium within the State than any other broker. Brown & Brown's public entity practice exceeds \$200 million in annual Florida premium, while premium volume for all Florida clients (public and private entities) exceeds **\$2.5 Billion**. This distinguishes Brown & Brown as the largest provider of insurance and related services in Florida by three times more than that of our largest competitor. Consequently, our negotiating power with insurance carriers doing business in Florida is unmatched. Please view our website at: [www.bbinsurance.com](http://www.bbinsurance.com).

Nationally, Brown & Brown's public entity footprint is immense, with more than \$175 Billion in total insurable property values (TIV) represented by our team of insurance professionals. This has been accomplished by balancing our strong local and state presence with corporate expansion into national and international insurance markets. Brown & Brown provides world class insurance services and product offerings to public entities of all shapes and sizes. In Florida, our representation of public entities ranges from the small Town of Mayo to the State of Florida. We also place public entity insurance and reinsurance in many states, including Colorado, Georgia, Washington, New York and Illinois. These placements cover the gamut of insurance lines from property, casualty and workers' compensation, to life and health; span the range of risk retention strategies from first dollar to large self-insured retentions; and cover everything from excess property and casualty to the placement of reinsurance for coverage risk pools and large public entities utilizing alternative risk transfer strategies.

Public Risk Insurance Agency (PRIA) is a wholly owned subsidiary of Brown & Brown. PRIA operates somewhat autonomously within the Brown & Brown organization. Of great advantage to the City of Key West is our Risk Management Division, which provides dedicated staff and resources specifically for entities with large, catastrophic-exposed property schedules and self-insured components. The Risk Management Division is an example of PRIA's autonomy from a one-size-fits-all corporate structure; we manage the day-to-day operations and service functions provided to our clients. PRIA has focused exclusively on the risk management and insurance needs of Florida's public entities since 1992. In 2000, PRIA was purchased in whole by Brown & Brown and remains a wholly owned subsidiary of Brown & Brown.

PRIA is located within our corporate offices in Daytona Beach and has immediate access to senior management, including our Chief Executive Officer, Chairman of the Board, President and legal, accounting, and human resources. This provides the perfect blend of the advantages of a national broker and a locally-focused boutique agency.





# Tab 3

## Firm Experience & Qualifications

*Identify and describe pertinent experience of the Firm, including servicing other public sector accounts, if any. Provide the percentage of your Firm's current clients that are public entities.*

There is no other firm solely dedicated to serving the special needs of Florida's local governments.

- **100% of PRIA's clients are public entities.**
- PRIA has exclusively served Florida governments for **25 years**.
- PRIA places over **\$110 million** of annual premiums for our Florida public entity clients
- PRIA currently represents more than **250** of Florida's governmental entities, including:
  - State of Florida
  - 22 counties
  - 63 cities
  - 8 public school districts
  - 6 public universities
  - Other special taxing districts
- Professional Affiliations - PRIA is involved and committed to supporting industry organizations to include:
  - Florida League of Cities (FLOC)
  - Florida City and County Managers Association (FCCMA)
  - Public Risk Management Association (PRIMA)
  - Florida Governmental Finance Officers Association (FGFOA)
  - Florida Association of Counties (FAC)
  - Florida Educational Risk Managers Association (FERMA)
  - Florida School Board Association (FSBA)
  - Risk Management Society (RIMS)
  - Florida Public Human Resources Association (FPHRA)
- **Marine-related exposures** are provided for many of our municipal clients including:
  - City of Miami
  - City of Naples
  - Town of Bay Harbor Islands
  - Brevard County
  - Town of Jupiter
  - City of Madeira Beach
  - Lee County

In addition, PRIA has access to the international Brown & Brown public entity resource network. Our client listing is provided on the next page.

Cities / Towns / Villages							
Atlantis	Davenport	High Springs	Marco Island	Pierson			
Auburndale	Davie	Highland Beach	Margate	Polk City			
Aventura	Deltona	Indian Shores	Marianna	Punta Gorda			
Bal Harbour Village	Destin	Indian River Shores	Mayo	Royal Palm Beach			
Bay Harbor Islands	Doral	Inverness	Miami Gardens	Sarasota			
Bellevue	Eagle Lake	Jacksonville Beach	Miami	St. Cloud			
Bonita Springs	Edgewater	Jupiter	Mulberry	Tallahassee			
Bunnell	Fellsmere	Lake Helen	Naples	Treasure Island			
Casselberry	Fort Lauderdale	Lake Worth	North Miami	West Palm Beach			
Chattahoochee	Fort Walton Beach	Lauderhill	North Port	Westlake, City of			
Chipley	Freeport	Lighthouse Point	Ocala	Weston			
Coconut Creek	Groveland	Madeira Beach	Palm Bay				
Dania Beach	Haines City	Madison	Perry				
State / Counties							
Baker	Clay	Flagler	Gilchrist	Jefferson	Levy	Okaloosa	Wakulla
Brevard	Columbia	Florida, State of	Gulf	Lafayette	Madison	Santa Rosa	Washington
Citrus	Desoto	Gadsden	Highlands	Lee	Marion	Sarasota	
Schools / Universities							
Collier School District	Lee County School District	Orange School District	University of Florida				
Florida Atlantic University	Madison School District	Pasco School District	University of North Florida				
Florida International University	Marion School District	Seminole School District	University of West Florida				
Florida Polytechnic University	Okaloosa School District	University of Central Florida					
Special Districts							
Barefoot Bay Recreation District	Fellsmere Water Control District	Lakewood Ranch Stewardship District	Pine Tree Water Control District	Suwannee River Water Management District			
Bayfront Park Management Trust	Ft. Myers Housing Authority	Lee County Housing Authority	Pinellas Park Water Management District	Tallahassee Community Redevelopment Agency			
Big Bend Water Authority	Ft. Myers Beach Fire District	Lehigh Acres Municipal Services Improvement	Pinellas Suncoast Fire & Rescue District	TBARTA			
Bonita Springs Fire Control District	Highlands County Sheriff	Loxahatchee Groves Water Control District	Pinellas Suncoast Transit	Tampa Bay Water			
Broward MPO	Hillsborough Transit Authority	Loxahatchee River District	Pompano Beach Housing Authority	Tampa Historic Streetcar			
Buckhead Ridge Mosquito Control District	Immokalee Fire Control District	Melbourne-Tillman Water Control District	Port Ybor Association, Inc.	Three Rivers Regional Library System			
Central Florida Fire Consortium	Immokalee Water and Sewer District	Miami Beach Housing Authority	Ranger Drainage District	Tindall Hammock Irrigation & Soil			
Children's Board of Hillsborough County	Indian River Lagoon Council	Miami Sports & Exhibition Authority	Sanibel Fire & Rescue	Titusville Housing Authority			
Citrus Mosquito Control District	Jacksonville Beach CRA	Moore Haven Mosquito Control District	Sebring Airport Authority	Troup Indiantown WCD			
Citrus County Sheriff	Jupiter Redevelopment Agency	Naples Airport Authority	Seminole Improvement District	Upper Captiva Fire District			
Clay County Utility Authority	Key Largo Fire Rescue & Emergency Medical	New River Solid Waste	South Indian River WCD	Viera Stewardship District			
Collier Mosquito Control District	Key Largo Volunteer Fire	North Springs Improvement District	South Trail Fire	Wakulla United Firefighters Association			
Consolidated Dispatch Agency	Lake Asbury MSBD	Northern Palm Beach County ID	Southeast Overtown Park West CRA	Washington County Sheriff			
Davie Community Redevelopment Agency	Lake Region Lakes	Old Plantation Water Control District	Southwest Florida Water Management District	West Palm Beach CRA			
Emerald Coast Utilities Authority	Lake Worth Drainage District	Palm Beach County Housing Authority	Spring Lake Improvement District	Winter Haven Housing Authority			
Estero Fire Rescue	Lakewood Ranch Interdistrict Authority	Peach River / Manasota Regional WCD	St. Johns River Water Management District	52 Community Development Districts			

# Tab 4

## Staff Experience & Qualifications

*Provide the names of the brokers and account representatives to perform the work of the City and a brief statement as to why each agent/broker is qualified to provide the services requested. Identify areas of expertise for each employee; include resume, citing experience and references, including licenses, designations/affiliations, and any other pertinent qualifications.*

All PRIA staff are 100% dedicated to insurance placement and broker services for public entities. Our team's collective experience **exceeds 300 years**. Our team approach to servicing Risk Management accounts is to provide a strong internal service team that is ready to respond to each risk management client's unique risk exposures and needs. Each member is supported by specific backup professionals to ensure no service interruption in the event any PRIA teammates are out of the office. All teammates and the agency are appropriately licensed and insured. Resumes are included herein, and below is an overview of the team:

**Matt Montgomery – Executive Vice President**, leads PRIA with over 10 years of experience with both Federal and State Governments.

**Michelle Martin, CIC – Vice President/Account Executive** will serve to coordinate all services as outlined. She will coordinate and manage the account representation including the marketing and service plan and retain ultimate responsibility for all aspects of the project. Ms. Martin's professionalism and expertise in the industry has been exemplified by her commitment to and representation of dozens of Florida municipalities. Throughout the contract year, Ms. Martin will oversee the renewal marketing process including submission, marketing, negotiating with various insurers. She will also present insurance renewal options to staff, committee, or in public meetings. She has the following public entity and risk management experience:

- Over 25 years' industry experience
- Client retention rate of 98%
- Large multi-layered property design and placement
- Insurance and self-insurance program and policy design
- Risk retention analysis
- Local government financing and budgeting
- Florida Statutes such as FS 768.28 and FS 440 and case law affecting liabilities of public entities.
- FEMA Coordination
- Claims Advocacy
- Informational and Educational Presentations

**Brian Cottrell, CIC – Vice President/Account Executive** will serve as backup to Ms. Martin. Mr. Cottrell has served Florida public entities' insurance programs for over 30 years.

**Kyle Stoekel – Account Executive** – Will assist in client communications, presentations, and marketing of insurance to insurance companies to provide various coverage options.

**Robin Faircloth, CISR, CSRM – Director of Operations** – Oversees all customer service and agency operations. With a Risk Management degree from Florida State University, Ms. Faircloth has focused in public entity service for 13 years. She has been charged to constantly improve PRIA’s service offerings, including technological efficiencies to assist our clients.

**Brittany O’Brien, CIC, CRM – Risk Management Team Leader** – Organizes and directs insurance program solutions and analytics for PRIA clients with self-insured program components. Her 12 years of total experience and 5 years with PRIA provides for an efficient service delivery along with constant creative analysis of risk management programs.

**Account Representatives** – Our Account Representatives average over 10 years’ experience and undergo focused training to handle public entity accounts. In addition, we maintain dedicated support staff for back up of service staff, special projects, certificate of insurance issuance and claims reporting.

**Mike Marinan, RMPE – Senior Safety Consultant** - Has a degree in Industrial Safety Engineering and over 32 years’ experience in the Safety and Risk Management field. He was formerly appointed by the Governor to the Task Force on Workplace Safety. Mr. Marinan has worked with the City in the past for on-site trainings and development of the Safety Committee. Mr. Marinan is a resource for PRIA and may be available to the City directly.

**James Gallaudet, Marine Manager** – Will serve as the marine specialist on the team. Jim’s experience began in the 1970’s as a marine insurance underwriter and underwriting manager for insurers such as Commercial Union Insurance Company and Wausau Insurance Company. He has served as a Professor Instructor of Ocean Shipping and Marine Insurance at the College of Insurance, New York, NY, served with the U.S. Navy, and has a Third Officer License with the US Coast Guard. In addition to public entity and municipal risks, Jim has overseen the insurance program development and support services for the following marine-related companies:

- Contender Boats
- Coco Plum Yacht Club
- Oceanside Marina
- Galleon Marina
- Jungle Queen
- Inter-Island Boat Services
- Luu Marine
- Triton Submarines
- Mystic Pointe Marina
- National and State Park Concessions
- Camper Nicholson
- Marina Del Ray
- Beyel Brothers
- Casey Key Marina
- Soverel Harbour
- Offshore Power Boats

## **Michelle Y. Martin, CIC**

Vice President / Account Executive

Risk Management Associates, Inc. dba Public Risk Insurance Agency  
*(a wholly owned subsidiary of Brown & Brown, Inc.)*



### **CURRENT**

Since 2005, direct consulting with public entities to identify, analyze, and minimize risk exposures, including:

- Develop and design individualized insurance programs
- Claims advocacy
- Internal policy and procedures development
- Contract review for insurance compliance
- Development of RFP/Vendor insurance requirements
- Effective staff, committee, and board meeting communication and presentations
- 2015-16 association speaking engagements:
  - FGFOA – “Risk Management is Everybody’s Business: Controlling Costs and Maximizing Productivity”
  - FERMA - “School District Catastrophe Preparedness – Are Your Resources on Board?”
  - State of Florida Inter-Agency Committee – “Insurance Focused Disaster Preparedness and Response”

### **PAST CAREER HIGHLIGHTS**

Developed a Risk Management Division to best serve Public Entity and National Accounts including focused marketing and analytics to achieve optimum results for self-insured and alternative risk finance programs.

Marketing Manager for \$170,000,000+ of premium volume for Special Risk Division serving governmental and commercial clients.

Commercial Account Executive for local, national, and international clients.

### **EDUCATION**

University of Central Florida, B.A. Business Administration/Finance (cum laude)

2-20 General Lines Agents License, State of Florida

Certified Insurance Counselor (CIC)

Risk Management for Public Entities (RMPE)

### **PROFESSIONAL AFFILIATIONS**

RIMS – Risk and Insurance Management Society

PRIMA – Public Risk and Insurance Management Association

FGFOA – Florida Government Finance Officer Association

Society of Certified Insurance Counselors

**Brian Cottrell, CIC CRM**

Vice President / Account Executive  
Risk Management Associates, Inc. dba Public Risk Insurance Agency  
*(a wholly owned subsidiary of Brown & Brown, Inc.)*



**EXPERIENCE**

**Risk Management Associates, Inc. dba Public Risk Insurance Agency (a wholly owned subsidiary of Brown & Brown, Inc.)**

May 2006 to present. Vice President / Account Executive  
Responsibilities include production, marketing and service of public entity programs. Consult directly with public entity clients regarding coverage, policy forms, and company affiliated services (e.g. loss control, claims handling, and risk management).

**Acordia/Wells Fargo – West Palm Beach**

1989 to 2006  
Responsibilities included production, marketing and service of public entity programs and commercial accounts. Consulted directly with clients regarding coverage, policy forms, and company affiliated services (e.g. loss control, claims handling, and risk management).

**Florida League of Cities**

1985 to 1989  
Responsibilities included production and servicing of public entities in South Florida.

**EDUCATION**

Palm Beach Community College  
A.A. Degree – Business Administration  
Certified Insurance Counselor (CIC)  
Certified Risk Manager (CRM)

**LICENSES**

2-20 General Lines Agents License, State of Florida  
2-18 Life & Health license, State of Florida

**PROFESSIONAL AFFILIATIONS**

Society of Certified Insurance Counselors  
Society of Certified Risk Managers  
RIMS – Risk and Insurance Management Society  
PRIMA – Public Risk Management Association  
FASD – Florida Association of Special Districts – Board Member  
Palm Beach County Municipal League of Cities, Associate Member  
Past President – Independent Ins. Agents of Palm Beach County



**Robin L. Faircloth, CISR**

Director of Operations

Risk Management Associates, Inc. dba Public Risk Insurance Agency  
*(a wholly owned subsidiary of Brown & Brown, Inc.)*



**EXPERIENCE**

**Risk Management Associates, Inc. dba Public Risk Insurance Agency (a wholly owned subsidiary of Brown & Brown, Inc.)**

April 2010 to Present. Director of Operations

Oversee day-to-day operations for support staff and operational issues. Supervisor of Account Representative staff, provide support for AMS procedures and training. Monitor processing procedures and maintain quality control standards for the office. Direct and support agency operational needs. Service of select accounts.

October 2009 to April 2010. Director of Marketing

July 2004 to October 2009. Customer Service Representative

**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. Clarified 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

Certified Insurance Service Representative (CISR)

Certified School Risk Management (CSRSM)

Risk Management for Public Entities (RMPE)

FEMA Public Assistance Program

Candidate for Associate in Risk Management (ARM)

**LICENSES**

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

**Brittany Spohn O'Brien, CIC, CRM**

Risk Management Department Leader  
Risk Management Associates, Inc. dba Public Risk Insurance Agency  
*(a wholly owned subsidiary of Brown & Brown, Inc.)*



**EXPERIENCE**

**Risk Management Associates, Inc. dba Public Risk Insurance Agency (a wholly owned subsidiary of Brown & Brown, Inc.)**

November 2014 to present. Risk Management Department Leader  
The Risk Management Department is comprised of individuals with in-depth knowledge and experience in servicing our larger more complex accounts. Enhanced services include emerging market and exposure evaluation, claims/loss analysis, retention analysis, coverage/quote comparisons, flood exposure auditing, and appraisal analysis.

March 2011 to November 2014. Account Manager  
Responsibilities include working with large public entity clients. Handle requests for certificates of insurance, policy changes and endorsements, claims issues, and other daily servicing duties.

**Caton-Hosey Insurance – Port Orange, FL**

May 2007 – March 2011. Commercial Lines Account Manager  
Co-managed a book of business handling new and renewal business for multiple agents. Processed endorsements, policies, billing, rating, claims handling and certificates of insurance.

**Newman-Crane & Associates Insurance, Inc. – Orlando, FL**

May 2006 – 2007. Commercial Lines Customer Service Representative  
Processed endorsements, policies, certificates of insurance. Created flyers and brochures for marketing.

**Levings Group, Inc. – Gainesville, FL**

November 2004 – 2006. Account Representative  
Experience in various lines of insurance including commercial trucking, homeowner's, condominium, logging/equipment, commercial property.

**EDUCATION**

University of Florida, BS Degree, Business Administration – Management  
Certified Insurance Counselor (CIC)  
Certified Risk Manager (CRM)  
Risk Management for Public Entities (RMPE)

**LICENSES**

2-20 General Lines Agents License, State of Florida  
1-20 Surplus Lines License, State of Florida

# Tab 5

## References

*Provide three references from the public-sector clients (preferably clients in Florida) for which your Firm has conducted business for the past three consecutive years.*

<b>Client</b>	<b>Contact</b>
<b>City of Miami</b> 444 SW 2 <sup>nd</sup> Avenue, 9 <sup>th</sup> Floor Miami, FL 33130	Frank Gomez Phone: (305) 416-1740 fgomez@miamigov.com
<b>City of Miami Gardens</b> 18605 NW 27 <sup>th</sup> Avenue, Suite 126 Miami Gardens, FL 33056	Linda Bass Phone: (305) 914-9156 lbass@miamigardens-fl.gov
<b>City of Naples</b> 735 8 <sup>th</sup> Street South Naples, FL 34102	Lori McCullers Phone: (239) 213-1833 lmccullers@naplesgov.com
<b>City of Ft. Lauderdale</b> 100 N. Andrews Avenue, 3 <sup>rd</sup> Floor Fort Lauderdale, FL 33301	Guy Hine Phone: (954) 828-5177 ghine@fortlauderdale.gov

# Tab 6

## Approach & Methodology

*Describe the approach the Proposer will take in satisfying all the requested activities identified in the Scope of Work section of the RFP.*

**Our approach is a holistic approach consisting of proactive activities and methodology focused on reducing the Total Cost of Risk.**



The scope of services requested is typical for our municipal clients and our basic service offering is broader than the RFP scope. Our technical approach will be tailored and formalized with the City's risk management staff and updated as risk factors and market conditions evolve. Below is an overview of our basic service offerings. We have also responded individually to each requirement of the RFP below.

- Communication with and availability to the City for advice and consultation on all risk management issues
- Analyze and evaluate current program strengths and weaknesses
- Establish program goals, timelines and strategies
- Identify and evaluate underinsured or uninsured exposures of the City
- Design alternate risk transfer options
- Perform contractual risk reviews and provide insurance recommendations
- Assist in drafting reports and analysis for senior management
- Engage in direct negotiations with insurers for optimal terms
- Present insurance renewal options
- Attend on-site and public meetings in support of all services
- Act as a claim advocate for all claim conflicts and complex claims
- Coordinate and attend claims review meetings
- Review loss reports and assist in trending
- Establish estimated renewal pricing annually
- Communicate industry trends, changes and emerging solutions
- Monitor client satisfaction and program efficiencies

We will initially draft a detailed timeline of specific functions that we will perform throughout the year at specific intervals. Our service team is specifically trained to anticipate the next item on the timeline during the policy year and the renewal period. PRIA is committed to adhering to the following timetable for renewal and maintenance of all insurance policies. These timeframes and functions are flexible and will be finalized after determining objectives with City staff.

### **150+ days prior to policy expiration**

- Renewal Strategy Meeting
- Submit Estimate Pricing
- Discuss Budget Constraints and Goals
- Written request for underwriting data to City & assist the City in collection of data
- Establish competitive markets to be approached & Identify desired improvements

### **90 to 120 Days prior to policy expiration**

- Initiate Marketing Process
- Submit underwriting data to interested carriers
- Update risk management on progress and early pricing indications

### **60 to 90 days prior to expiration**

- Summary of quotes received and markets approached
- Cost of Risk Analysis
- Obtain Catastrophic Modeling Results
- Develop recommendation for most effective program
- Attend renewal meetings with City to evaluate preliminary terms
- Finalize terms with carriers at the direction of risk staff

### **10 to 60 days prior to expiration**

- Attend secondary renewal meetings if necessary
- Attend City Commission Meetings or Workshops if necessary
- Complete required signed documents
- Submit Requests to Bind to carriers

### **Inside 30 days prior to expiration**

- Request, Review and Issue Binders
- Issue any recurring Certificates of Insurance
- Issue Invoices & Binders

### **30 to 60 days after policy inception**

- Re-issue any expired binders
- Review and Issue Policies

### **Ongoing**

- Daily Policy Maintenance and Client Service
- Claims Advocacy and Handling
- Claim Reviews
- Contractual Risk Transfer Reviews
- Special Event Insurance Procurement
- Submit Annual and Semi-Annual Reports
- Review Risk Management Polices and Submit Recommendations
- Risk Control and Loss Prevention Program Implementation
- Attend Safety Committee Meetings
- Flood Zone Audits for all Properties
- Legislative Change Tracking – Reports to City if necessary

## Quality Control

PRIA has a thorough and extensive quality control process that assures the quality and accuracy of all our transactions and processes. It is critical to maintain strict controls and protocols in all facets of our business to ensure that our clients' requests, communications and financial transactions are conducted with the utmost accuracy and consistency. Our corporate parent, Brown & Brown, utilizes a separate internal audit division to ensure that these protocols and procedures are strictly followed. This division is accountable only to the CEO of Brown & Brown. We are audited twice a year for financial transactions and for adherence to quality service processes and procedures. We are proud that PRIA's most recent audit resulted in our receipt of the second highest award among 195 offices.

## PROGRAM ADMINISTRATION

*Program Administration shall include, but is not limited to, the following:*

1. *Act as an independent insurance advisor to the City and proactively provide ongoing, unbiased, professional advice and recommendations that benefit the City.*

PRIA is an independent insurance intermediary. Corporately, Brown & Brown has direct contracts with hundreds of insurance companies with over **\$14 Billion of premiums** placed on behalf of our clients. Our philosophy is:

*Do business with as many insurance markets as possible. Do not simply offer renewal and accept pricing from the same company year after year and limit our clients' options – be sure that we are getting the best deal for our clients every year.*

We believe that an agent's job is to utilize market forces and competition in the marketplace to be sure PRIA brings the most competitive insurance placements to our clients every year. This concept also underlines one of our core business principles: **Always do what is best for the client.** We have learned how to keep the markets' interest while conducting a competitive process in a professional manner.

2. *Proactively provide ongoing review and analysis of the City's insurance programs and identification of risk transfer and risk financing options.*

Identifying, understanding and evaluating exposure to loss are the very basic elements of our service commitment. We will assess exposure to loss in many different ways and with varying methods. Risk identification and exposure analysis is the foundation of our risk management program design recommendations. PRIA will provide alternative program structures based on our professional staff experience and volume relationships with insurers and reinsurers.

One example of risk identification that we provided to the City during our past tenure is the incorporation of Cyber Liability coverage into the City's insurance program.



3. *Be familiar with the major exposures of the City.*

PRIA is already familiar with the major exposures of the City due to our past tenure as the City’s insurance broker. This will provide for a relatively seamless transition and a chance for a fresh evaluation of exposure.

4. *Be familiar with the coverage provided by all relevant insurance policies and documents issued to the City.*

Agreed, this is our primary function.

5. *Assure that insurance policies are competitively marketed and placed in a timely manner, without lapses in coverage periods, with reputable and financially responsible insurers.*

Established timelines are required for our staff, as evidenced in the timeline illustrated on Page 16.

- 150+ days prior to policy expiration - Renewal Strategy Meeting
- 90 to 120 Days prior to policy expiration - Initiate Marketing Process
- 60 to 90 days prior to expiration – Initial program review with City
- 10 to 60 days prior to expiration – Attend proposal meetings & submit bind orders for policies.
- Provide confirmation of coverage in place at all times.

Our Security Council within Quality Control monitors insurers at a national level and mandates only financially-secure insurers are offered to our clients. Financial ratings and other information are provided prior to binding coverage and monitored year-round.

**Lexington Insurance Company** 

A.M. Best #: 002350    NAIC #: 19437    FEIN #: 251149494

Administrative Office  
99 High Street 23rd Floor  
Boston, MA 02110  
[United States](#)

Web: [www.aig.com](http://www.aig.com)  
Phone: 617-330-1100

[View Additional Address Information](#)

Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.



Based on A.M. Best's analysis, [058702 - American International Group, Inc](#) is the AMB Ultimate Parent and identifies the topmost entity of the corporate structure. View a list of [operating insurance entities](#) in this structure.

Best's Credit Ratings	
<p><b>Financial Strength Rating</b> <a href="#">View Definition</a></p> <p>Rating: A (Excellent) Affiliation Code: p (Pooled) Financial Size Category: XV (\$2 Billion or greater) Outlook: Stable Action: Affirmed Effective Date: June 02, 2016 Initial Rating Date: June 30, 1966</p>	<p><b>Best's Credit Rating Analyst</b></p> <p>Rating Issued by: A.M. Best Rating Services, Inc. Senior Financial Analyst: Darian Ryan Vice President: Michael J. Lagomarsino, CFA, FRM</p>
<p><b>Long-Term Issuer Credit Rating</b> <a href="#">View Definition</a></p> <p>Long-Term: a Outlook: Stable Action: Affirmed Effective Date: June 02, 2016 Initial Rating Date: April 06, 2005</p>	<p><b>Disclosure Information</b></p> <p> <a href="#">View A.M. Best's Rating Disclosure Form</a></p> <p> <a href="#">A.M. Best Removes From Under Review and Affirms Ratings of American International Group, Inc. and Majority of its Subsidiaries</a> June 02, 2016</p>

*6. Ensure that insurers are licensed to conduct business in the State of Florida.*

The Security Council within our Quality Control division monitors insurers at a national level and mandates only financially-secure and authorized insurers are offered to our clients. Financial ratings, financial reports, and other information are researched and provided prior to proposed coverage with any insurer and monitored year-round.

*7. Provide service for the insurance policies placed for the City including processing all changes and endorsements and verifying the accuracy of invoices within a reasonable time.*

Service for all insurance placed and subsequent invoicing with PRIA is included in our basic service offering:

- Endorsement requests and invoicing processed within 24 hours
- Policies checked for accuracy, corrected, and provided to the City within 30 days of receipt

*8. Provide the City, as early as possible, information regarding rate and coverage changes, downgrades in the financial status of insurance carriers, market developments, or other significant problems that could affect the City's insurance coverage.*

As part of our Quality Control procedures, there is immediate corporate communication regarding downgrades in financial status of insurance carriers.

Market updates and other economic developments which may affect the City are communicated continuously.

*9. Upon request by the City, but at least once a year, provide a comprehensive report that reviews all the City's insurance programs.*

At minimum, PRIA will provide an annual renewal proposal and stewardship report to review the City's insurance programs.

*10. Be available to answer questions or obtain answers from underwriters for policy coverage questions.*

Agreed, this is part of our ongoing primary function.

*11. Be available by phone and/or to meet the City staff and designated representatives as reasonably requested.*

PRIA's standard of excellence dictates that phone calls are returned same-day. We will also be on-site for staff, committee, or public meetings as requested.

*12. Provide consultation service and written reports as normally expected of a professional broker to a large client.*

At minimum, we will provide an annual proposal with stewardship report. In addition, we will provide a Schedule of Insurance which summarizes the current insurance program.

Custom reports can also be developed at the request of the City.

*13. Provide assistance with claims and insurance applications as requested by the City.*

PRIA will provide value-added service designed to reduce staff's burden, to include:

- Prefilling renewal and new business applications. We will gather significant underwriting information from financial reports, online searches, loss reports and physical site inspections.
- Reconcile asset schedules with insurance schedules.
- Assist with claim reporting function directly with TPA and insurers, including pursuit of additional claim data.

### Claim Advocacy

PRIA has extensive experience assisting our clients with claims both large and small. Our position is that we work for and represent our clients and not the insurance carriers. The City will never question which side of the fence we are on. As a claims advocate we will work closely with you and directly on your behalf with insurance carriers. We are willing and able to coordinate and attend claims meetings in an effort to resolve claims quickly and equitably. We have a staff member whose primary function is to ensure that all claims submitted through our office are received and acknowledged by an adjuster within 24 hours. We also follow up with adjusters on open claims to ensure claims handling is in step with the Client's desires. Just a few examples of our successful claims advocacy are:

**Marion County** – in 2014, a sinkhole formed under one of the County's Chlorine Contact Chambers. There was no visible damage to the structure but significant damage was a probability. The insurer initially denied the request to establish a claim and grout the sinkhole citing "no damage" had yet occurred. After a careful review of the property policy PRIA made the case that the policy should provide claim payments to "preserve property where a loss was imminent". We were successful and the carrier paid \$153,717 to grout the sinkhole until stable.

### Claim Advocacy (Cont'd)

**City of Pensacola** – Hurricane Ivan caused \$17,000,000 of damage to City property. PRIA was successful in obtaining a \$5,000,000 wire transfer to the City shortly after the loss. We also worked tirelessly in settling the Building Ordinance portion of the claim to the satisfaction of the City. We acted on behalf the City, directly with the City's insurance carriers.

**Citrus County** – The County had a large employment practice claim containing a wide range of allegations. Several of the allegations may not have been covered by insurance but we “convinced” the carrier to provide defense of all allegations because the carrier issued a reservation of rights letter in violation of FS 627.

- 14. Assist in analyzing loss exposures from existing and new operations, and determine the appropriate risk management alternatives, including types, availability, costs and extent of coverage that should be considered.*

One of the many reasons for our success is that we do not simply “sell” insurance policies. Our desired position with our clients is that of a true risk management consultant. We objectively evaluate our clients' risk exposures and recommend the most cost effective method of handling of each risk.

We visit major property locations, review current loss control and safety programs, review loss experience reports, and interview key personnel in order to understand our clients' needs. Formal reports are written with recommendations for improvement and correction if needed. We will also provide loss control resources and training when requested and in response to our own recommendations. Our experience in designing programs has ranged from high retention/ self-insured structures to first dollar coverage.

- 15. Fully cooperate with representatives of the City and the City's insurance consultant on all insurance related issues.*

Agree. It is important to communicate with all stakeholders to develop the best insurance and risk management program for the City.

*Describe how the Firm plans on analyzing the City's existing coverages and evaluating whether the coverages adequately protect against losses.*

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.

In taking over a new program, we first evaluate the current policies vs. availability of coverage in the current market and future exposure concerns.

Below are just a few coverage/exposure items we would examine within the current property policies:

- Evaluate the **cost per square foot values** in comparison to industry standards to disclose any potential underinsured situations. We provide recommendations for and assistance with implementing formal property appraisals.
- Disclose any **FEMA insurance commitments** that may require specific limits of insurance. Are current extra expense limits and period of restoration terms adequate if a catastrophic event occurs?
- Review the exposure vs. coverage currently needed to provide adequate building ordinance and increased cost of construction coverages to ensure adequate limits.
- Assignment and coordination with a designated property adjustment team.

Evaluation of the City's liability retention and transfer programs will be conducted to determine which retention and transfer levels are the most cost efficient. Self-insured programs do not remain static. On an annual basis, we will evaluate the cost efficiency of various retentions, transfers (insurance coverage) and limits. Our process is to include detailed analytical data that provides a solid financial basis for risk management decisions. Below is one of our templates of a retention analysis report that we use to evaluate various retention options at policy renewal.

Below is a simplified example of retention analysis:

XYZ CLIENT 10-YEAR CLAIMS ANALYSIS						
(Losses over \$500,000 total incurred in the past 10 years)						
ACCIDENT DATE	TOTAL INCURRED	CLAIMANT NAME	CLAIM STATUS	DESCRIPTION		
2008	\$558,542	Mr. Jones, Sr.	OPEN	<i>Detail Description</i>		
2010	\$542,493	Mrs. Jones	OPEN	<i>Detail Description</i>		
2013	\$789,170	Mr. Jones, Jr.	OPEN	<i>Detail Description</i>		
EXPIRING \$750,000 SIR & PREMIUM						
CLAIMS PAYMENTS						
YEAR	TOTAL INCURRED	Self-Insured	Insurance Pays	ANNUAL PREMIUM	TOTAL COST OF RISK	
2004-2005	1,281,504	1,281,504	0	250,000	1,531,504	
2005-2006	2,324,440	2,324,440	0	250,000	2,574,440	
2006-2007	2,122,609	2,122,609	0	250,000	2,372,609	
2007-2008	1,595,139	1,595,139	0	250,000	1,845,139	
2008-2009	3,540,482	3,501,312	39,170	250,000	3,751,312	
2009-2010	1,611,807	1,611,807	0	250,000	1,861,807	
2010-2011	2,418,043	2,418,043	0	250,000	2,668,043	
2011-2012	1,266,775	1,266,775	0	250,000	1,516,775	
2012-2013	1,164,270	1,164,270	0	250,000	1,414,270	
2013-2014	1,005,721	1,005,721	0	250,000	1,255,721	
	<b>18,330,790</b>	<b>18,291,620</b>	<b>39,170</b>	<b>2,500,000</b>	<b>20,791,620</b>	
OPTION \$650,000 SIR & PREMIUM						
CLAIMS PAYMENTS						
YEAR	TOTAL INCURRED	Self-Insured	Insurance Pays	ANNUAL PREMIUM	TOTAL COST OF RISK	
2004-2005	1,281,504	1,281,504	0	300,000	1,581,504	
2005-2006	2,324,440	2,324,440	0	300,000	2,624,440	
2006-2007	2,122,609	2,122,609	0	300,000	2,422,609	
2007-2008	1,595,139	1,595,139	0	300,000	1,895,139	
2008-2009	3,540,482	3,401,312	139,170	300,000	3,701,312	
2009-2010	1,611,807	1,611,807	0	300,000	1,911,807	
2010-2011	2,418,043	2,418,043	0	300,000	2,718,043	
2011-2012	1,266,775	1,266,775	0	300,000	1,566,775	
2012-2013	1,164,270	1,164,270	0	300,000	1,464,270	
2013-2014	1,005,721	1,005,721	0	300,000	1,305,721	
	<b>18,330,790</b>	<b>18,191,620</b>	<b>139,170</b>	<b>3,000,000</b>	<b>21,191,620</b>	

We understand that workers' compensation claims may represent the largest cost in the City's self-insured program. PRIA employs advanced analytics to identify problem areas as well as areas of success. Our solutions, tools and recommendations are custom fit and will result in meaningful improvement. Below is the loss analysis recently performed for the City of Ocala and is used to **reveal job functions and departments that are performing better or worse than the State average for workers' compensation claims experience**. This is a custom designed tool that can very quickly identify trends and problems areas so that loss control and safety tools can be efficiently directed.

Class Code	Class Code Description	14-15 Actual Payroll	2015 Expected Loss Rate	Expected Annual Losses	YTD 6-30-16	Actual Losses 14-15	Actual Losses 13-14	Actual Losses 12-13	Average Actual Losses	Ratio Avg to Expected Losses
7539	Electrical	\$ 5,322,748	0.97	\$ 51,631	\$ 10,937	\$ 22,756	\$ 4,397	\$ 35,662	\$ 19,667	0.38
5509	Street or Road Maintenance	\$ 790,794	3.47	\$ 27,441	\$ 71,123	\$ -	\$ 9,919	\$ 6,328	\$ 23,299	0.85
7520	Waterworks	\$ 2,576,596	1.77	\$ 45,606	\$ -	\$ 2,981	\$ 9,362	\$ 12,127	\$ 6,525	0.14
7580	Sewer Operations	\$ 126,243	1.25	\$ 1,578					\$ -	0.00
7704	Firefighters	\$ 7,322,082	1.84	\$ 134,726	\$ 36,559	\$ 92,448	\$ 87,345	\$ 24,119	\$ 64,126	0.48
7720	Police	\$ 10,389,221	1.56	\$ 162,072	\$ 91,855	\$ 241,171	\$ 146,275	\$ 231,960	\$ 189,670	1.17
8380	Automobile Repair or Services	\$ 406,808	1.44	\$ 5,858	\$ -	\$ 2,428	\$ 8,646	\$ -	\$ 2,953	0.50
8742	Sales	\$ 67,348	0.18	\$ 121				\$ -	\$ -	0.00
8810	Clerical Office Employees	\$ 11,905,924	0.1	\$ 11,906	\$ 17,250	\$ 2,650	\$ 4,665	\$ 434	\$ 6,666	0.56
9015	Buildings-Operation By Other	\$ 228,561	2.09	\$ 4,777	\$ 31	\$ -	\$ -		\$ 8	0.00
9102	Parks NOC	\$ 1,425,907	1.88	\$ 26,807	\$ 1,823	\$ 5,825	\$ 1,437	\$ -	\$ 2,423	0.09
9060	Country Club/ Golf	\$ 9,560	3.09	\$ 295		\$ -	\$ -		\$ -	0.00
9403	Garbage Collection	\$ 1,565,522	3.28	\$ 51,349					\$ -	0.00
9410	Municipal NOC	\$ 1,748,381	1.02	\$ 17,833					\$ -	0.00
		\$ 43,885,695		\$ 542,000	\$ 229,578	\$ 370,259	\$ 272,046	\$ 310,630	\$ 279,453	

Emerging exposures are also included in our risk analysis (cyber, social engineering, hostile work environment, active shooter risk, etc.).

The below are tools and processes utilized in the Identification and risk management process:

**ModMaster** – PRIA subscribes to this software which provides analysis and forecasting for experience modification factors for Workers Compensation.

ModMaster®

## TAKE CONTROL OF YOUR WORK COMP COSTS WITH EXPERIENCE MOD ANALYSIS



Realize your company's full potential for cost savings with a complete mod analysis by PRIA. We can help you better understand your mod rating and determine just how much you could be saving on your work comp premiums. Using your loss history information we can work together to create a targeted loss control program to decrease your total costs.

### Cash in on your most powerful cost saving tool – the mod.

#### RE-EVALUATE YOUR GOALS

Remember, a mod score of 1.0 is only average – the equivalent of a "C" on a report card. Don't be satisfied with average. Target your cost centers, reduce your mod and achieve your best with loss control.

#### DISCOVER COST-DRIVERS

We expose problem areas and understand the full impact of the mod. We examine loss trends to better understand why your losses happen and how to prevent them. From there we can help you explore and act on opportunities for improvement.

#### ISOLATE AND IMPLEMENT

By refining our focus, we can develop powerful, customized loss control solutions. We make the most of strategic cost-saving opportunities to improve your work comp program and decrease your costs.

#### STAY AHEAD OF THE CURVE

Mod analysis can better prepare you for the future. Increase the accuracy of your cost allocation and risk management decisions. Know what to expect by forecasting for future concerns, like changes in payroll or loss trends.

Call **PRIA** to learn more today!

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**RiskMeter** – RiskMeter is an online resource providing on-demand hazard risk data. This in-house subscription is utilized to be sure the most accurate and complete underwriting data is provided to the property underwriters via the Property Schedule. Real time data available for individual sites includes:

- Distance to Coast
- Storm Surge Score
- FEMA Flood Insurance Rate Map and panel number

**RiskMeter Online™ Report** **CoreLogic**

You are currently logged in as: (btbria ) on 03-10-2015

**Address**  
 Policy Number:  
 Output Address: 500 WHITEHEAD ST, KEY WEST, FL 33040  
 Input Address: 500 Whitehead street, key west, FL 33040  
 GeoResult: S8 (Most Accurate)  
 Latitude: 24.554609 Longitude: -81.804027

**Distance to Intracoastal**  
 Distance to Coast 0.2 - 0.3 mi

**Distance to Shore**  
 Distance to Coast 0.2 - 0.3 mi

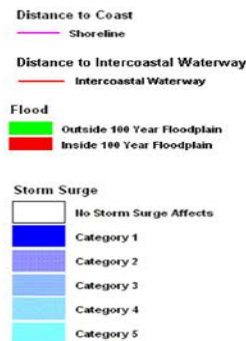
**Flood Zone Determinations**

SFHA (Flood Zone)	Out
Within 250 feet of multiple flood zones?	No
Zone	X
Map Number	12087C1516K
FIPS Code	12087
Census Tract	9724.00

**Storm Surge**

Min. Hurricane Cat	4
Surge_Score	2-Medium/Low Risk
Cat 1	N/A
Cat 2	N/A
Cat 3	N/A
Cat 4	10
Cat 5	12
Notes	N/A

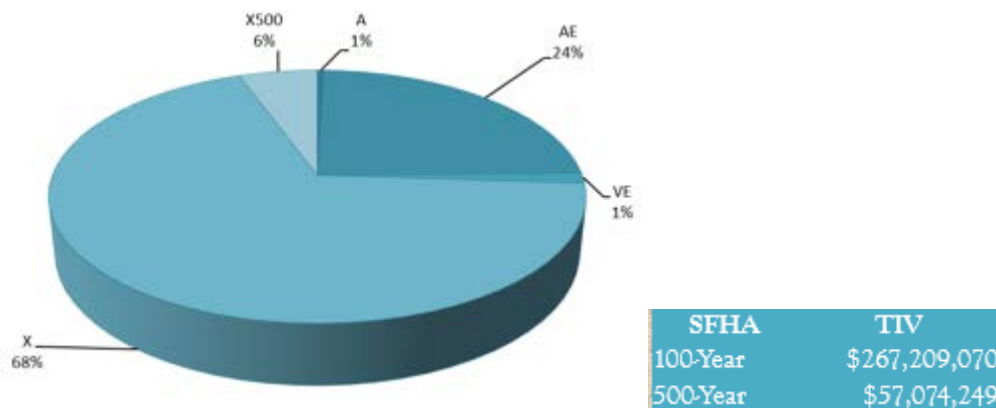
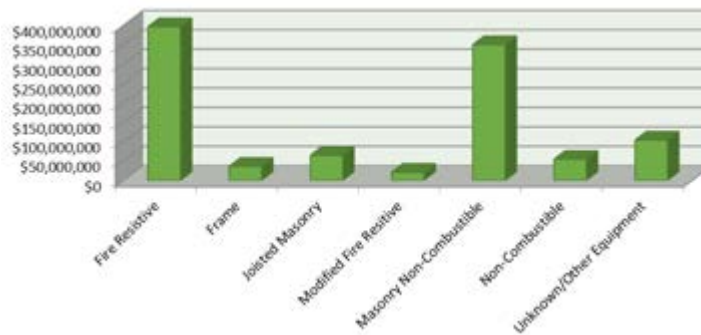
*All heights are shown in feet above sea level. These are maximum storm surge heights at high tide.  
 A Minimum Hurricane Category of 0 means this area is not affected by storm surge.  
 'N/A' means Not Affected. This location would not be submerged during a hurricane of this category.*



**Flood Audit** – This is a unique process that we have developed to keep up with FEMA’s internal changes including flood mapping changes. We regularly review anticipated flood zone changes (which can employ a variety of methods) to determine impact to structures located in Special Flood Hazard Areas (SFHA’s). The importance of this exercise is to determine and communicate the implications of FEMA and the Stafford Act to our clients.

**Property Modeling & Risk Analytics** – In addition to the analytics and sophisticated reports, we possess and will utilize in-house modeling capabilities to generate both modeling results from various softwares. Our process generates multiple models to disclose deficiencies in the building and secondary characteristics data in the current schedule. The second step is to “scrub” the data to determine the impact including alternative and possibly more accurate data. This process and its findings are very helpful to analyze and hopefully minimize the risk perception to the insurance marketplace.

- Data cleansing and auditing to reduce uncertainty and ensure adequate data is represented in the modeling software utilized by insurers to evaluate risk, set rate and coverage terms
- Custom catastrophe modelling analysis
- Data quality assessments
- Geo-visualization tool – Spatial Key



SFHA	TIV
100-Year	\$267,209,070
500-Year	\$57,074,249

# Tab 7

## Complaints, Claims or Lawsuits

*Cite major complaints, claims or lawsuits (if any) pending against the firm that would be considered material to the Firm's financial status or ability to perform requested services.*

Risk Management Associates, Inc. dba Public Risk Insurance Agency and Brown & Brown, Inc. have no pending major complaints, claims or lawsuits that would be considered material to the Firm's financial status or ability to perform requested services.

# Tab 8

## Additional Services

*Discuss any additional services the Firm normally offers in conjunction with providing the lines of insurance that are referenced in the RFP.*

Just two examples of Brown & Brown resources available to the City are:

**Brown & Brown local offices** –With over 40 offices in the State of Florida, Brown & Brown offers both Public Entity expertise within PRIA and other Brown & Brown subsidiaries, including offices located in Monroe (Key Largo), Miami-Dade (Miami, Homestead, Miami Lakes) and Collier (Naples) Counties. These offices will be designated as **Catastrophic Emergency Hubs** if necessary and will provide local services on an as needed basis.

We have specific disaster recovery experience, procedures and protocol that have been practiced in virtually all Hurricanes affecting the state of Florida in recent history.

- Record claims directly from the insured and expedite delivery to the insurance company.
- Provide face to face contact for our clients. We even provided meals to clients who were waiting to file claims after Hurricane Charley.
- Through the Brown & Brown catastrophic plan, satellite offices can be opened immediately to follow up on claims and continue with daily requests from clients.
- FEMA coordination and protocol

**Continuity of Operations Planning and Disaster Planning** – One of Brown & Brown’s subsidiaries is Procor Solutions + Consulting (Procor). Procor is comprised of leading Risk and Disaster Management professionals who provide continuity of operations evaluation services through expertise in disaster planning, disaster response, property/business interruption loss, mitigation and claims, analytics and risk technology.

To help an organization become more prepared, ProcorPlan.com provides a solution to the following questions:

1. What are my greatest risks by location and what do I do for each?
2. What are my business continuity plans by location, including alternate sites?
3. In the event of loss, who is the team (internal and external) that will help me recover at this location?
4. When I need to prove damages, how do I account for key equipment and contents and keep track of warranty, maintenance records?
5. Where can I manage key emergency documents for the location including evacuation procedures?

**Claims Support Services** – The Procor team of forensic accountants, construction estimators and insurance claim experts prepare and certify claims packages with a goal of quick and reasonable insurance claim settlements.

Procor services may require additional fees.

# Tab 9

## Fee

*The City is seeking proposals based on an annual flat fee basis. This will require the proposer to negotiate all premiums on a “net of commission” basis. If the selected Broker or any affiliated company receives any commissions associated with the placement of the City’s insurance, such commissions shall be remitted to the City upon request.*

**FEE: \$55,000 Annual**

As this is a Fee contract, PRIA will not accept contingent, bonus or other compensation regardless of placement\*.

\*EXCEPTION: We note the City does not purchase NFIP policies currently per Exhibit I in the RFP. However, FEMA issued a memorandum in April 2012 prohibiting the “rebating” or return of commission practice for NFIP flood policies. PRIA adheres to this directive for all NFIP flood policies placed. A copy of the FEMA directive is available on the FEMA website <http://bsa.nfipstat.fema.gov/wyobull/2012/w-12026.pdf>.

Anticipated NFIP Commissions based on current program: **\$0.00**

PRIA accesses intermediaries or wholesale brokers only when required by insurers or if there is a coverage or premium advantage for our clients to do so. Wholesale access and remuneration will be fully disclosed and subject to approval by the City.



# Tab 10

## Required Forms

## CONTRACT AND INSURANCE REQUIREMENTS

Are subject to legal review.

Below is a copy of our current insurance certificate.

		BROWN-3      OP ID: JW																																																									
		DATE (MM/DD/YYYY) 01/05/2017																																																									
<p><b>CERTIFICATE OF LIABILITY INSURANCE</b></p> <p>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.</p> <p><b>IMPORTANT:</b> If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).</p>																																																											
<b>PRODUCER</b> Brown & Brown of Florida, Inc. Daytona Beach Office P.O. Box 2412 Daytona Beach, FL 32115-2412 M. Decker Youngman		<b>CONTACT NAME:</b> LAURIE KOHLER #17021 <b>PHONE (A/C, No, Ext):</b> 386-239-7242 <b>FAX (A/C, No):</b> 386-323-9159 <b>E-MAIL ADDRESS:</b> lkohler@bbdaytona.com																																																									
<b>INSURED</b> BROWN & BROWN INC ETAL PUBLIC RISK INSURANCE AGENCY P O BOX 2412 DAYTONA BEACH, FL 32115		<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : Travelers Prop &amp; Cas of Amer</td> <td>25674</td> </tr> <tr> <td>INSURER B : Continental Casualty Co</td> <td>20443</td> </tr> <tr> <td>INSURER C : Travelers Indemnity</td> <td>25658</td> </tr> <tr> <td>INSURER D : XL Specialty Ins Inc.</td> <td>37885</td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Travelers Prop & Cas of Amer	25674	INSURER B : Continental Casualty Co	20443	INSURER C : Travelers Indemnity	25658	INSURER D : XL Specialty Ins Inc.	37885	INSURER E :		INSURER F :																																											
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INSURER F :																																																											
<p><b>COVERAGES</b>      <b>CERTIFICATE NUMBER: 12021</b>      <b>REVISION NUMBER:</b></p> <p>THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.</p> <table border="1"> <thead> <tr> <th>INSR LTR</th> <th>TYPE OF INSURANCE</th> <th>ADDL INSD</th> <th>SUBR WVD</th> <th>POLICY NUMBER</th> <th>POLICY EFF (MM/DD/YYYY)</th> <th>POLICY EXP (MM/DD/YYYY)</th> <th>LIMITS</th> </tr> </thead> <tbody> <tr> <td>A</td> <td> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY  <input type="checkbox"/> CLAIMS-MADE    <input checked="" type="checkbox"/> OCCUR             GEN'L AGGREGATE LIMIT APPLIED PER:  <input checked="" type="checkbox"/> POLICY    <input type="checkbox"/> PROJ-JECT    <input type="checkbox"/> LOC            OTHER:         </td> <td></td> <td></td> <td>TC2JGLSA9527B87417</td> <td>01/01/2017</td> <td>01/01/2018</td> <td>           EACH OCCURRENCE \$ 1,000,000            DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000            MED EXP (Any one person) \$ 5,000            PERSONAL &amp; ADV INJURY \$ 1,000,000            GENERAL AGGREGATE \$ 2,000,000            PRODUCTS - COMP/OP AGG \$ 2,000,000         </td> </tr> <tr> <td>A</td> <td>           AUTOMOBILE LIABILITY  <input type="checkbox"/> ANY AUTO  <input type="checkbox"/> ALL OWNED AUTOS    <input type="checkbox"/> SCHEDULED AUTOS  <input checked="" type="checkbox"/> HIRED AUTOS    <input checked="" type="checkbox"/> NON-OWNED AUTOS         </td> <td></td> <td></td> <td>TC2JCAP9527B86217</td> <td>01/01/2017</td> <td>01/01/2018</td> <td>           COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000            BODILY INJURY (Per person) \$            BODILY INJURY (Per accident) \$            PROPERTY DAMAGE (Per accident) \$         </td> </tr> <tr> <td>B</td> <td> <input checked="" type="checkbox"/> UMBRELLA LIAB    <input checked="" type="checkbox"/> OCCUR  <input type="checkbox"/> EXCESS LIAB    <input type="checkbox"/> CLAIMS-MADE         </td> <td></td> <td></td> <td>6011849429</td> <td>01/01/2017</td> <td>01/01/2018</td> <td>           EACH OCCURRENCE \$ 10,000,000            AGGREGATE \$ 10,000,000         </td> </tr> <tr> <td>A</td> <td>           WORKERS COMPENSATION AND EMPLOYERS' LIABILITY  <input type="checkbox"/> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory In NH)    Y/N    N/A         </td> <td></td> <td></td> <td>TC2JUB9517B58017</td> <td>01/01/2017</td> <td>01/01/2018</td> <td> <input checked="" type="checkbox"/> PER STATUTE    <input type="checkbox"/> OTHER            E.L. EACH ACCIDENT \$ 1,000,000         </td> </tr> <tr> <td>C</td> <td> <input type="checkbox"/> IF YES, DESCRIBE UNDER DESCRIPTION OF OPERATIONS below         </td> <td></td> <td></td> <td>TRKUB9518B76117</td> <td>01/01/2017</td> <td>01/01/2018</td> <td>           E.L. DISEASE - EA EMPLOYEE \$ 1,000,000            E.L. 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<p>DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  <b>FOR INFORMATION</b></p>																																																											
<b>CERTIFICATE HOLDER</b> PUBLR04  PUBLIC RISK INSURANCE AGENCY P O BOX 2416 DAYTONA BEACH, FL 32115		<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE 																																																									
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ACORD 25 (2014/01)		The ACORD name and logo are registered marks of ACORD																																																									

**EXHIBIT III**

**ANTI-KICKBACK AFFIDAVIT**

STATE OF FLORIDA

SS:

COUNTY OF ~~MONROE~~ Volusia

I the undersigned hereby duly sworn, depose and say that no portion of the sum herein response will be paid to any employee of the City of Key West as a commission, kickback, reward or gift, directly or indirectly by me or any member of my firm or by an officer of the corporation.

BY:



sworn and prescribed before me this 24th day of April, 2017

*Robin Lee Faircloth*

NOTARY PUBLIC, State of Florida

My commission expires: 9/30/2018



**EXHIBIT IV**

**SWORN STATEMENT PURSUANT TO SECTION 287.133(3)(A)  
FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES**

THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS,

1. This sworn statement is submitted to City of Key West

by  
Matthew Montgomery, Executive Vice President  
(print individual's name and title)

For

Risk Management Associates, Inc. dba Public Risk Insurance Agency  
(print name of entity submitting sworn statement)

whose business address is 220 S. Ridgewood Avenue, Suite 210, Daytona Beach, FL 32114

and (if applicable) its Federal Employer Identification Number (FEIN) is

59-2445801

(if the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement):

2. I understand that a "public entity crime" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by 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 of 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.
3. I understand that "conviction" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 01, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.

*INSURANCE BROKER – Property/Casualty  
and Workers Compensation*

*City of Key West*

4. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:
- a. A predecessor or successor of a person convicted of a public entity crime: or
  - b. 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 agent 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 of 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 a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.
5. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statute 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 provision of goods or services let by 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.
6. Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement (indicate which statement applies).

Neither the entity submitting this sworn statement, or any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July, 1989.

  X   The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 01, 1989.

       The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 01, 1989.

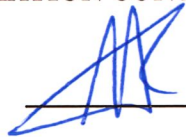
City of Key West

**INSURANCE BROKER – Property/Casualty  
and Workers Compensation**

However, there has been a subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative Hearings and the Final Order entered by the Hearing Officer determined that it was not in the public interest to place the

entity submitting this sworn statement on the convicted vendor list (attach a copy of the final order).

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH ONE (1) ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND, THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES, FOR THE CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.



(SIGNATURE)

4/24/2017

(DATE)

STATE OF Florida

COUNTY OF Volusia

PERSONALLY APPEARED BEFORE ME, the undersigned authority Matthew Montgomery who, after first being sworn by me, (name of individual) affixed his/her signature in the space provided above on this 24th day of April, 2017

Robin Lee Faircloth NOTARY PUBLIC

My commission expires: 9/30/2018



**EXHIBIT V**

**EOUAL BENEFITS FOR DOMESTIC PARTNERS AFFIDAVIT**

STATE OF Florida )  
 : SS  
COUNTY OF Volusia )

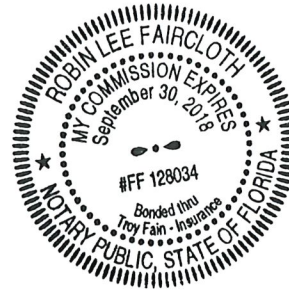
I, the undersigned hereby duly sworn, depose and say that the firm of Risk Management Associates, Inc.  
dba Public Risk Insurance Agency  
provides benefits to domestic partners of its employees on the same basis as it provides benefits  
to employees' spouses, per City of Key West Code of Ordinances Sec. 2-799.

By: 

Sworn and subscribed before me this 6th day of July 2017.

Robin Lee Faircloth

NOTARY PUBLIC, State of Florida at Large



My Commission Expires: 9/30/2018

\*The firm has provided employee benefits to same sex domestic partners in Florida. State and Federal laws take precedence.





N/A  
**EXHIBIT VIII**

**LOCAL VENDOR CERTIFICATION PURSUANT TO CKW ORDINANCE 09-22 SECTION 2-798**

The undersigned, as a duly authorized representative of the vendor listed herein, certifies to the best of his/her knowledge and belief, that the vendor meets the definition of a "Local Business." For purposes of this section, "local business" shall mean a business which:

- a. *Principle address as registered with the FL Department of State located within 30 miles of the boundaries of the city, listed with the chief licensing official as having a business tax receipt with its principle address within 30 miles of the boundaries of the city for at least one year immediately prior to the issuance of the solicitation.*
- b. *Maintains a workforce of at least 50 percent of its employees from the city or within 30 miles of its boundaries.*
- c. Having paid all current license taxes and any other fees due the city at least 24 hours prior to the publication of the call for bids or request for proposals.
  - o Not a local vendor pursuant to Ordinance 09-22 Section 2-798
  - o Qualifies as a local vendor pursuant to Ordinance 09-22 Section 2-798

If you qualify, please complete the following in support of the self-certification & submit copies of your County and City business licenses. Failure to provide the information requested will result in denial of certification as a local business.

Business Name

Phone:

Current Local Address:

Fax:

(P.O Box numbers may not be used to establish status)

Length of time at this address

\_\_\_\_\_  
Signature of Authorized Representative

\_\_\_\_\_  
Date

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

By \_\_\_\_\_, of \_\_\_\_\_

(Name of officer or agent, title of officer or agent) Name of corporation acknowledging)

or has produced \_\_\_\_\_ as identification

(type of identification)

\_\_\_\_\_  
Signature of Notary

\_\_\_\_\_  
Print, Type or Stamp Name of Notary

Return Completed form with  
Supporting documents to:  
City of Key West Purchasing

\_\_\_\_\_  
Title or Rank