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# City of Gainesville, Florida

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Response to RFP #RMDX-210025-GD  
Broker/Agent Insurance and Risk Management Consulting Services

April 9, 2021

Alliant Insurance Services, Inc.  
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## COVER LETTER

April 9, 2021

The City of Gainesville, Procurement Division  
Attn: Gayle Dykeman  
200 E University Avenue, Rm 339  
Gainesville, FL 32601  
Submitted via Demandstar

### **Response to Request for Proposal (RFP) #RMDX-210025-GD for Broker/Agent Insurance and Risk Management Consulting Services**

Dear Ms. Dykeman,

Alliant Insurance Services, Inc. (Alliant) appreciates the opportunity to respond to this Request for Proposal (RFP) for Insurance Agent of Record Services. We have drafted this comprehensive response for the City of Gainesville's (City) solicitation and acknowledge that we can provide the required services and comply with the outlined provisions. Our goal is simple; to do whatever is needed to get the job done, while delivering the continuous outstanding results to which our clients are accustomed.

Alliant is the nation's leading public-entity-focused insurance brokerage firm. Our long list of public entity clients confirms our abilities as the recognized leader, and we are proud of the accomplishments they represent. ***Our clients are our best advocates*** and we encourage the City of Gainesville to investigate references, validating our success in developing unique, innovative, and cost effective insurance programs. We are committed to our reputation as an ***aggressive broker working diligently to meet our client's needs***. As a result of this client-centric approach, our retention rate is 98%--a testament to our delivery of superior services and processes.

Our goal is to work with the City in a consultative role to deliver the City's desired services. First, we commit to spending the necessary time with your staff to understand the details of your operations and unique developing exposures, and the City's future risk management goals. Next, we commit to applying what we know and have learned to design a service plan, underwriting specifications, and coverage structure that achieves your goals.

With this approach, ***wealth of our experience, and our strong relationships with insurers***, we can deliver superior results for the City. Following are what we see as five (5) compelling reasons to work with Alliant as your brokerage partner:

**Relevant Experience and Team Expertise:** Alliant's Public Entity Division, and specifically the proposed service team, have developed a tremendous amount of expertise working with municipalities and other public entities across the nation. This relevant experience and expertise allows us to design, implement, and manage insurance solutions that have helped some of the largest public entities in the US, save millions of premium dollars annually, while providing the broadest coverage available. We proudly provide brokerage services to over 10,000 public entity



clients, including **over two thousand city and county clients**. Through this experience we have developed significant knowledge regarding the challenges clients face, and we can offer the best solutions when purchasing insurance.

**Strong Experience in Public Transit:** Alliant dominates the global commercial insurance marketplace for public entity accounts, representing many transit districts as well as part of the work we do for our county and municipal clients operating transit systems. Notable clients include: San Francisco MUNI, Sacramento Regional Transit, San Diego Metropolitan Transit System, North County Transit District (San Diego), TriMet (Portland), Utah Transit Authority, Valley Metro (Phoenix), Chicago Transit Authority, and King County Transit (Seattle), all of which contain significant rail operations. Further, we work with the California Transit Insurance Pool, which includes 35 individual public transit agencies and the Washington State Transit Insurance Pool. Alliant also represents many municipal clients that operate transit systems, including Santa Monica, Torrance, and Fresno, as well as numerous regional transit planning agencies such as San Francisco County Transportation Authority, Transbay Joint Powers Authority, San Francisco Water Emergency Management Authority, Ventura County Transit Commission and San Diego Association of Governments.

**Creativity and Program Design Innovation:** We do not believe in simply renewing programs and placements as-is, unless that option has been thoroughly reviewed and is in the best interest of our client. Instead, we constantly monitor client exposures, financial status, market conditions, changes in legislation, underwriter's changing risk appetites, and other factors so we can proactively propose adjustments to program structures, terms and coverage and/or alternative risk financing alternatives. This annual process allows us to take advantage of market opportunities that are currently available while also planning strategically for the long term. As a result, our programs and placements have stood the test of time over the last 25+ years, while retaining the flexibility to benefit our clients annually through all market cycles.

**Integrity and Professionalism:** Alliant has high standards of integrity and professionalism. We understand that public entities have long memories, and we know our reputation is both a valuable corporate and personal asset. Alliant recognizes the importance of our role in representing the City to the insurance underwriting community. We will treat the City's issues and opportunities as if they are our own.

Alliant is fortunate to have such a well-developed brokerage and risk management consulting practice. And we regard each client relationship as unique and would approach our service without any preconceived notions as to how best to meet the City's individual needs. Alliant understands that clients have long memories and know that our reputation is our most valuable corporate and personal asset; the Service Team will work every day to maintain that reputation so you are assured that the City will get our very best. We hope to have the opportunity to provide our brokerage and consultative services to the City.

**Fair Compensation:** Our proposed compensation is at a level we believe fairly represents the value of our time commitment and skills relative to the specific needs outlined in the solicitation. We understand that these are challenging financial times for public entities. Project funding is under pressure, and resources are stretched thin in every agency we work with. This is at a time when strong public transit options for the public have arguably never been so important. We support the



mission of our municipal clients and public transit through our hard work, active use of public transit, and material support of public transit and public associations such as APTA and PRIMA. We commit to making your financial investment in our firm deliver true value, and to go as far as possible. Brokerage fees are also a very small component in the overall cost of managing risk; having the most competent representation in the market, as well as superior consultative loss control and claims pays dividends in cost savings far exceeding any small differences between broker's quoted compensation.

Daniel Howell, Senior Executive Vice President & Managing Director, is legally authorized to enter into a contractual relationship in the name of the Alliant Insurance Services, Inc.

Best Regards,

**Daniel Howell**

Sr. Executive Vice President, MD  
415-403-1426

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**Carleen Patterson**

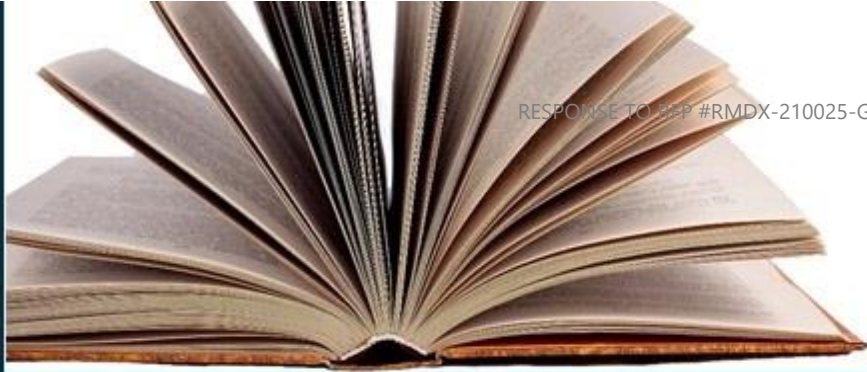
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## EXECUTIVE SUMMARY

### Company History/Profile

Alliant was established in 1925 in San Diego, California as the Robert F. Driver Company. Today, it is a privately held corporation headquartered in Newport Beach, California. As a firm, we are the largest specialty broker in the country, with our entire focus on select industry segments including public entity, education, construction, real estate, healthcare, tribal nations, hospitality, non-profits, and legal professionals. Business Insurance ranks Alliant as the fifth largest privately held broker as we represent over 114,000 clients across the nation. Alliant has maintained a flat management structure and employs an organizational structure that features a commitment to placing our key resources at the client level rather than at the corporate level.



Alliant is majority owned by our employees, which distinguishes us from firms of similar size by making our clients the center of all decision making, not shareholders. Women and minorities play an important role within our company as our goal is to create a diverse and inclusive environment where all perspectives are heard, valued and respected. As a majority employee owned company, roughly 60% of our workforce is female and over 24% of our employees are minorities. The balance of Alliant stock is owned by private equity and institutional investors. It is our belief that such a combination of

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ownership allows us both the necessary financial capacity to grow, and the incentive to fully focus on client service, developing best practices improvement and fostering innovation.

**Targeted Expertise** – Alliant is a specialty broker. This means that we pursue business opportunities because they are aligned with an identified company specialty, not simply because they represent a new business opportunity located near our office. By virtue of focusing on a particular segment of insurance – public entities for example – expertise is fostered through a deep understanding of our clients’ business, as well as the insurance markets to which risk is transferred. Our clients value this knowledge and experience, and it is respected by the carriers with whom we trade. As a result, we are better positioned than our competition to help our clients achieve above average outcomes.

**True National Platform** – All Alliant public entities colleagues work within the same financial division regardless of physical location. This means that intellectual capital flows freely through the Alliant network of public entity brokers. Aligning financial interest compounds the benefits of specialization by removing what would otherwise be regional profit center boundaries. We communicate with our public entity colleagues nationwide daily, to discuss and strategize marketing approaches and solutions. This is a markedly different financial model than other national brokerage firms; and while they can share resources too, it comes at a price and therefore has the unfortunate disadvantage of discouraging information sharing. Alliant has removed internal financial barriers through the use of a single profit and loss statement for our public entity group; and because of that, we can better serve our clients by drawing on a greater number of public entity resources when serving our clients.

**Private, Employee Owned** – Alliant is a privately held company and has been during its more than 90 year history. We value our independence because it enables us to focus our attention on the client, without the unfortunate “Wall Street” distractions of quarterly earnings reports. Fifty-three percent of Alliant is owned by employees. We have a successful track record of engaging Private Equity partners to provide liquidity and capital to grow the company in a healthy way. All of this to say that your service team is both highly motivated and incentivized to address your ongoing needs.

**Management Structure** – Our organizational management structure is flat when compared to our competitors. We have thoughtfully structured the company in this fashion, avoiding layers of ‘middle management’ that report upwards. Instead, we have deployed staff in the form of client facing resources. To this day, our CEO Tom Corbett services a book of business, and his primary client remains the same as it was when he established our public entity practice group in 1977. Your proposed service team leads know Tom Corbett and Ralph Hurst, our president of national brokerage and other Executive Management which creates a unique culture that is very supportive and client focused, with strong support from the top down.

**Marketing Abilities** – As an insurance broker, our overriding goal is to structure the most cost effective and comprehensive insurance program available in the market for our clients. Like our competitors, we compile clients’ exposure-related information into well-organized submissions to the marketplace. This is where our process deviates from the more standard method undertaken by brokers. Although we approach the same traditional insurance companies that our competitors would,

## EXECUTIVE SUMMARY

we also include the consideration of Alliant proprietary programs in the marketing process. Such options, should the client be interested in them, give our customers additional choices in an otherwise very narrow market. We find that the mere existence of these additional choices help us drive pricing and improve available coverage terms even if the client ultimately chooses to remain in the more traditional market.

### Public Entity and Municipal Experience

For over four decades, Alliant has developed custom insurance and risk management programs for our more than 10,000 public entity clients. More than 30% of our firm’s revenue is derived from services provided to the public sector and last year our premium volume for our public entity clients exceeded \$2 billion. Our team has many years of experience providing services to cities, counties, and state governments with complex exposures across the nation, similar to those required by the City.

Alliant has a history of developing creative and innovative solutions to meet the specific needs of our public agency clients. We have established many advantaged joint-purchase programs, discussed in greater detail later in this section, to benefit public entities. These programs were created with clients like the City in mind. We are proud of our reputation as a leading public entity specialty broker. This focus has created talented service teams able to share and expand their public entity experience across the country. Alliant has grown exponentially over the years, expanding our reach to provide broker services for public entities located from Alaska to Florida to Maine (48 states in all), providing our unique resources and expertise.

Our clients include:

- Thousands of cities across the country including Detroit, Oklahoma City, Austin, San Francisco, San Diego as well as many others.
- Ten state governments including: State of Illinois, State of Michigan, State of Ohio, State of California, State of Texas, State of Montana, State of Washington, State of South Carolina, and State of Wyoming.
- Over 1,000 special districts, authorities, agencies, and airports.
- Over 110 joint powers authorities or pools across the country including: American Public Entity Pool (consisting of both Ohio Township Association Risk Management Authority and Public Entities Pool of Ohio), Miami Valley Risk Management Association, and the PRISM (fka CSAC EIA and is the largest public entity pool in the nation).

Although not an extensive list of our full client base, the table below represents a number of our clients with similar operations and exposures to the City:

SAMPLE OF PUBLIC ENTITY CLIENTS	
City of Naperville, IL	City and County of San Francisco
City of Battle Creek, MI	PRISM (fka CSAC EIA)
City of Elgin, IL	City of San Diego, CA



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SAMPLE OF PUBLIC ENTITY CLIENTS	
City of Peoria, IL	City of Oakland, CA
South Dakota Public Assurance Alliance	City of Tucson, AZ
State of Nevada	City of Sacramento, CA
Enduris, WA	City of Long Beach, CA
Allen County, IN	State of California
Alaska Municipal League JIA	State of Montana
City of Detroit, MI	State of Washington
State of Michigan	Clark County, NV
Utah Local Governments Trust	Rhode Island Interlocal Trust
Virginia Municipal League	Local Government Insurance Trust

Many brokers have shown varying levels of commitment to the public sector. We believe the development of successful public entity programs, along with our 98% client retention, demonstrates Alliant's long term commitment and unmatched level of experience specific to the City's needs. Our interest in maintaining these programs and developing additional solutions shows a long term vision and focus that our competitors lack.



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The technical proposal is a narrative which addresses the scope of work, the proposed approach to the work, the schedule of the work, and any other information called for by the RFP which the bidder deems relevant.

**PROJECT SPECIFICATIONS** – *The successful proposer will be contracted to provide insurance broker and consulting services as described below:*

a) *Coordinate with the City of Gainesville’s Risk Management Department to ensure up to date exposure data is incorporated into the issuance of any marketed insurance program.*

Alliant acknowledges and agrees. As a pre-cursor to this section, Alliant would like to take the opportunity to introduce the City to our **Defined Client Service and Marketing Plan (Defined Plan)**, which is the framework for servicing our clients and managing their renewal process. This process, found in **Appendix B** has been developed through our years of experience and is fully customizable to suit each client’s needs. We do not engage a “one-size fits all” methodology and will work closely with the City to build an approach that fits all items under your Scope of Work. This Defined Plan is our framework for servicing our clients and managing their renewal process. This process has been developed through our years of experience and is fully customizable to suit the City’s specific needs. The Alliant approach provides consistency in quality service, checkpoints, and timelines for monitoring our jointly agreed upon service standards, and ensures the appropriate planning occurs well in advance of the expiration date. As described in Step 1 of the Defined plan, we will gather up to data from the City before we market the insurance program in order to develop an understanding of your unique exposures, your program structure, and you historical appetite for risk.

b) *Market and recommend insurance program included in Attachment A.*

### Recommended Marketing Approach

**Strategy** – As part of the Defined Plan, described in **Appendix B**, we will begin the marketing process with a strategy session with the City. We will review the current placements assessing the strengths and weaknesses; evaluate current market conditions and changes (short and long-term) in your organization. The session is an opportunity to brainstorm ways of improving the program. At its conclusion, we will have a set of mutually agreed upon goals and timelines for the marketing project. Part of this process will include a pre-agreed upon renewal timeline that encompasses all of your major projects and renewal dates. We will have initiated a **Risk Identification process** (as described above)

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and this will provide the basis for the brokerage team to canvass the market and provide multiple options to the City in terms of coverage enhancements, possible gaps in coverage that may exist, emerging trends and benchmarking.

**Program Design** – We will utilize your risk profile (which we will develop by using our structured risk identification model) and employ the agreed goals and design a program to accomplish them. The underwriting specifications will communicate the City's desires, along with the technical data necessary for the underwriters' analysis. We streamline this process by knowing the type and format of information the underwriter wants. By making our specifications "underwriter-friendly", we increase the likelihood of a favorable response.

In terms of program design, we suggest a three-prong approach to marketing and placing the City's insurance program. We would suggest pursuing all options in tandem to secure the best possible value.

### Option 1

#### **Evaluate Alliant's Proprietary Insurance Programs**

Alliant has developed an array of insurance programs that are exclusive to Alliant that meet the needs of large public entities such as the City. These programs are ***in addition*** to what is available in the standard insurance marketplace. Our competitors ***do not*** have access to our programs, and these programs have proven to be one of ***Alliant's greatest differentiators***. The success of our programs is achieved by utilizing the proven strategy of group purchase. Alliant is able to leverage the combined size of the participating group to provide extreme advantages to our clients with terms below market pricing, extremely high limits of coverage, and broad manuscript coverage forms. Alliant will utilize these programs as part of the marketing process. However, our proprietary programs will ***not limit or deter*** our marketing of the City's insurance program to all potential carriers. First and foremost, we are ***your broker***, and will always achieve your goals and objectives. Whether or not the City decides to participate in one of our exclusive programs, the mere consideration of its availability will drive down your price and enhance the City's coverage terms.

As the pressure on budgets continues to increase, the City needs to partner with brokers that can help deliver the lowest cost options without foregoing the integrity of the overall program. It is our opinion that our experience and availability of EXCLUSIVE programs makes us uniquely positioned to offer this to the City. Below we have described some of the major programs we would recommend for the City.

### Option 2

#### **Market and Negotiate terms with Markets beyond the Incumbent Carriers**

Alliant would also suggest marketing the City's insurance program to the global insurance marketplace with a timeframe that best suits your scope of work, leveraging current market conditions to achieve competitive pricing and terms. We have considerable clout in the public entity marketplace considering our work with over 10,000 clients. We understand the markets and can identify those that are good fits based on the unique needs of a particular client. In addition, we have successfully negotiated several coverage enhancements over the years from many of these markets to benefit our clients. We

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will identify those markets that are best matched with the City and work with them to provide favorable terms. For example on the property:

Besides Alliant's proprietary APIP program, your Alliant team has access to the entire global marketplace and frequently uses free-standing markets to create a traditional stand-alone property program. This includes access to Named Windstorm capacity available through MGAs like AmRisc and I-CAT, both of which Alliant has been able to get to quote on our policy form in the past. This approach could produce better coverage terms and more competitive rates than the City's current placement with Zurich. We believe Lexington, Lloyd's of London, Chubb and XL Catlin are all large markets that could be options worth considering for the City.

### **Option 3**

#### **Market and Negotiate Terms with your Incumbent Carriers**

Alliant has very strong and long-standing relationships with the major carriers within the public entity industry. While many of our clients enjoy the benefits of Alliant's proprietary programs referenced throughout our response, often times they are simply used like a market itself to leverage the best available terms out of your current carrier relationships. The key is finding the best results for our clients. With our strong trading relationship with each of your insurers, we are confident we can deliver outstanding results to the City.

### **Proprietary Programs**

Alliant's largest program is our **Alliant Property Insurance Program ("APIP")**. APIP's (and all of our programs) success is accomplished using the strategy of joint purchase. Alliant takes every participant in the program simultaneously to the marketplace giving each participant, regardless of size, substantial market clout. This approach is similar to Costco leveraging their buying power to benefit the consumer with higher quality products for a lower cost. In our case, we provide our clients with better terms and conditions for less premium. APIP is **not** a shared risk pool, but is simply a joint purchase program with guaranteed cost coverage and no participant is assessable.

APIP is currently the largest single property placement in the world with more than \$590 billion in total insurable values. The APIP form is a manuscript form that is amongst the broadest in the industry if not the broadest form available to public entities. To further highlight this, APIP has the following advantages that are not easily available in the standard marketplace and will contribute to enhancing the City's current program while offering additional savings that would not otherwise be available.

- Up to \$ 1 billion per occurrence limit available.
- Boiler and machinery available (primary \$25 million included for no additional cost).
- Flood automatically included excluding zones A and V.
- Cyber liability (first and third party coverage for liability associated with cyber related claims).
- Automatic acquisition of new locations up to \$50 million for no additional premium.
- Course of construction coverage, including delay in start-up, up to \$50 million for no additional premium.
- Pollution coverage.

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- Miscellaneous unnamed locations up to \$25 million for no additional premium.
- Appraisals for buildings with TIV greater than \$5 million every 3-5 years.
- Limited on-site loss control included for no additional charge.

**It is important to note that whether the City chooses to participate in the program or not, just merely having it available when negotiating with underwriters results in additional premium savings and coverage enhancements.**

In addition to APIP we have a number of supporting programs that will be available to the City. These programs also utilize the strategy of group purchase to increase economies of scale for our clients that results in savings and broadened coverage. Based on the Insurance Summary included in the RFP and what we know about the City, we have described some of the programs that would benefit the City and assist in improving the current program.

**Alliant National Municipal Liability Program (ANML)** – ANML is one of our newer programs, launched in 2006. This joint purchase program provides general liability, auto liability, employment practice, public officials' errors & omissions and police professional liability on a very broad municipal form. The standard program limit is \$10 million per occurrence with no aggregate limits except completed operations. Retentions range upwards from \$250,000 per loss. Coverage can be written on an excess insurance or reinsurance basis. The program is competitively priced and has boasted substantial growth each program year.

**Fiduciary Liability Insurance Program (FLIP)** – FLIP was launched by Alliant in 2005 to bring the cost advantages of group purchase coverage to retirement systems seeking individualized liability coverage at a cost significantly less than could be purchased as a single public entity. Participant savings have averaged 25% below market for standalone policies.

**Catastrophic Liability Insurance Program (CLIP)** – In response to catastrophic casualty losses suffered by a number of public agencies, Alliant has created CLIP, a group purchase excess liability program designed to protect public entities against potentially crippling litigation losses. This program provides excess general, auto, professional and public official's liability. The typical attachment point is \$25 million per loss, but the program has the flexibility to attach above or below that if needed. Limits up to \$75 million are available and can be tailored to fit the individual needs of the member.

**Alliant Crime Insurance Program (ACIP)** – We have designed and offer an exclusive crime insurance program. This program extends coverage to member entities on a group purchase basis. Our coverage form incorporates broad insuring agreements, including Faithful Performance, and we continuously seek ways to improve coverage and ensure premiums are the most competitive in the industry.

**Special Events Liability Program** – Our Special Events Liability program provides coverage for use of the client owned property by the public entity. This program was developed in response to our clients' need to transfer the risk to responsible parties and avoid the unduly high expense of insuring these contingent exposures.

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**Vendors/Contractors Program and Vendors Professional Liability Program** – We also offer programs for both Vendors/Contractors General Liability and Vendors Professional Liability. These programs have proven to be an especially useful resource in that they carry no minimum deposit premium requirements and they provide the minimum limits most clients require of their vendors and contractors. Significantly, they can also facilitate our clients’ ability to work with “small and/or emerging businesses”, who very often encounter difficulty in procuring insurance.

### **Special Authority Liability Insurance Program (SLIP)**

**Special Authority Property Insurance Program (SPIP)** – Our clients faced an increasing problem with responsibility for numerous small Authorities and specialty operations that exploded in scope because of Proposition 13 as a result, SLIP and SPIP was created to aid in the financial constraints associated with the proposition. Our clients were called upon to include these entities under their “corporate” authority, but at terms and conditions that did not meet their larger insurance program designs. This led to an administrative and financial burden for our customers. Alliant responded with the SLIP and SPIP Programs. These joint purchase property, auto, and general liability programs provide first dollar coverage at very competitive terms. Insurance companies traditionally were placing minimum premiums on these special risks with no concern for actually underwriting the individual risk. Today, SPIP and SLIP boast 840 members.

**Aircraft Liability and Hull/Airport Liability Insurance Programs** – Since 1988, Alliant has been serving the aviation insurance needs of public agencies throughout California. Seven years ago we embarked on the expansion of our long-standing CSAC-EIA Airport Program by creating the California Airport Liability Insurance Program (CALIP). Simultaneously, we grouped together our municipal aircraft clients to form the California Aircraft Municipal Program (CAMP). While the names of the Programs reference California, where each was originally launched, both Programs are available nationwide.

We trust that this section highlights our commitment to public entity experience and our commitment to our public entity clients. We are one of the leading public entity brokers in the United States precisely because of many of these programs and our innovative approach in putting them together. These programs are not risk sharing groups, but rather a risk transfer alternative funding option which brings all of our client’s clout to bear on the insurance market.

**Cyber Liability Platform** – Alliant has a robust Cyber Liability platform that is governed by our Newport Beach (CA), Houston (TX) and New York (NY) offices. This team (who has existed for more than 5 years) is made up of both brokers and staff whose main purpose is to stay abreast of emerging risks and trends as it pertains to Privacy and Security, as well as to develop innovative solutions to mitigate such risks. Felipe Garcia is in fact the Cyber Leader in Alliant’s public entity division. He personally manages three of Alliant’s Cyber programs, the APIP Cyber, the APIP Cyber Enhancement Offering (CEO) as well as the Alliant Cyber Excess Solutions (ACES), and he serves as the liaison between Alliant brokers/staff to provide them with solutions for any cyber related needs. In addition to our platforms, we are familiar with the Cyber marketplace and have strong partnerships with those carriers that like to entertain public entity risk, which include Great American, Beazley, AIG, Endurance, XL, Axis,

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and more. We will utilize our expertise in Cyber to create your program to ensure you have an effective risk-transfer mechanism that exceeds your scope of work.

**Active Assailant Coverage** – Active Assailant situations are unpredictable, develop quickly, and leave devastating personal and financial impact on those involved. Specific insurance products exist for this risk; however, they normally require completion of detailed applications, can be expensive, and/or carry high deductibles. For this reason, in partnership with the Beazley Syndicate, Alliant is offering an "Active Assailant" coverage. We recognize coverage for some events may already be provided by standard property and liability insurance programs, and as such, this coverage is designed to be primary to these programs and can serve as a buffer to your deductible or retention. Coverage is provided for bodily injury or property damage, including defense costs, which the Insured becomes legally liable to pay. Coverage is also afforded for 1<sup>st</sup> Party Property Damage/Business Interruption, Crisis Management, Funeral Expenses and Counselling Services.

**Other Alliant Programs** – In addition to Alliant's larger flagship proprietary programs (APIP and ANML), we employ the same "group purchase" approach to smaller risk exposure to create programs designed specifically to efficiently reduce the overall cost of risks (COR) for our clients. These programs include:

- Environmental Liability Program
- Fine Arts Program
- VIP-Volunteers Insurance Program
- Vendors/Contractors Program and Vendors Professional Liability Program

While our proprietary insurance programs are unique and available to our clients only, meeting our clients' needs "where they are" is the most important aspect of what we do. Many of our large public entity clients are not interested in "programs", so a substantial number of policies are placed on a "stand alone" basis. Further, the mere consideration and the recognition of their availability to the client by the worldwide market tends to drive down the commercial market price while enhancing coverage terms and conditions.

*c) Issue and deliver valid and timely binders for insurance policies purchased by the City.*

Alliant acknowledges and agrees; per our Defined Plan and proposed Service Standard Guidelines described in **Appendix B** and **Appendix C**, we will provide the City with Binders the same day coverage is bound and if it is placed by a wholesaler or intermediary, we will provide written confirmation that the binder is being issued.

*d) Assure that the insurance policies being purchased will be delivered in accordance with the proposals that were negotiated and/or accepted by the City.*

Alliant acknowledges and agrees; that the policies being purchased will be delivered in accordance with the proposal that was negotiated and accepted by the City.

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*e) Assure that policies reflect no lesser policy terms, conditions and coverage amounts and options that were accepted by the City.*

Alliant acknowledges and agrees; that the policies reflect no lesser policy terms, conditions and coverage amounts and options that were accepted by the City. The staff assigned to each account thoroughly reviews binders, policies, and endorsements upon receipt from the carrier to confirm that they are accurate and match the proposed terms and conditions. Comparisons are conducted on applications, proposals, binders and ultimately the policy, and two signatures are required on Alliant's Critical Documents Signoff Worksheet before a policy placement can be considered complete. Signoffs are done both physically by wet signature and by email acceptance of the documents.

We also have a Policy Review Checklist which is utilized to check every policy to ensure agreement with the proposal. The documents are closely compared to the insurance specifications that were used in the marketing process and the binding instructions that are provided to the carriers. These documents are then reviewed by the unit manager, marketing manager, and finally brokers who were directly involved in negotiating and placing the coverage. Signoff by management and the brokers is required before issuance to the City. Once the documents have passed the four levels of review, and have been determined to correctly reflect what was negotiated on your behalf, we will then distribute them to the City.

If there are corrections to be made to the policy, a letter outlining the corrections will accompany the policy when it is sent to the City. All corrections are added to an Open Items List for follow-up.

Alliant will provide the City with a hard copy and electronic copy of each policies.

*f) Immediately correct policy deficiencies before delivery to the City.*

Alliant acknowledges and agrees. As described in item e, above, we will use a formal critical documents signoff process and policy checklist to ensure policies have been issued as bound. Any needed corrections will be outlined in a letter to the City and we will follow up with the issuing carrier for immediate corrections.

*g) Promptly deliver policies to the City. If any deficiencies from the accepted proposal remain, provide a timeline for their resolution to the satisfaction the City.*

Alliant acknowledges and agrees. Per our Service Standard Guidelines in **Appendix C** we will deliver the policy within 10 days of receiving it from the Carrier. If there are any deficiencies, we will work with the City to develop a reasonable scheduled timeline for resolution within a timeframe acceptable to the City.





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*h) Promptly and accurately process insurance policy endorsements and other change request as needed.*

Alliant acknowledges and agrees. Endorsement requests from the insured are taken to the appropriate carrier immediately and confirmed with the insured as soon as the service team receives confirmation of issuance from the carrier. Per our Service Standard Guidelines in **Appendix C** we will provide the City with the endorsement documentation within 24 hours of receiving it from the appropriate Carrier.

*i) Coordinate loss control/safety services desired by the City that are available from the insurers whose policies were purchased through the agent/broker. This will include up to two loss control visits to the City's power generating facilities as scheduled with the City's lead property carrier.*

Alliant acknowledges and agrees. Alliant Risk Control Consulting, led by Tim Leech, will coordinate all services provided by carriers participating on the City's program. We will ensure the carrier includes at least two visits to the City's power generating facilities. In addition to this carrier coordination, our Risk Control Team offers comprehensive property and liability loss control including on-site inspections and trainings. We provide integrated loss control management solutions to public and commercial entities in more than 25 states. Our extensive insurance background and unique approach to integrating the management of public entity risks distinguishes Alliant Risk Control Consulting from other firms.

Our risk control team averages more than 20 years of experience providing loss control services to public entity clients. We offer risk control consulting services that focus on the priorities and values of our clients. Our unique service approach and technical competence combine to help clients solve their problems, while saving them time and money. We have developed a number of no cost resources that the City can utilize to help better serve government members including:

<b>Risk Control On Line Video Streaming</b>	<b>Risk Control Hotline &amp; Alerts</b>	<b>Smart Phone Emergency Preparedness Application</b>
<b>Risk Control Webinars</b>	<b>Newsletters</b>	<b>Fact Sheets</b>

We will work with the City to develop a tailored Risk Control plan from the onset of our relationship. As part of our service plan, we will facilitate an initial consultation with an Alliant Risk Control professional to review the City's current Risk Control strategy. Criteria that we will evaluate and assess include current insurance compensation and safety programs, loss history and trends, management goals and objectives, past surveys, survey recaps, and hours allocated to each line of risk. As a result of this consultation, we can determine where Alliant Risk Control personnel can supplement and complement the work the City already has in place. Our safety and loss control team are also available to attend meetings with the direction of the City and we will develop a timeline at the launch meeting that fits your scope of work.

## B | TECHNICAL PROPOSALS

### Loss Control Services

**Property Appraisals** – Many brokerage firms have relationships with property appraisal firms and can help organize appraisal services. Some firms, like Alliant, that broker a significant amount of property insurance maintain their own appraisal services as a value added service. Alliant Business Services (ABS) offers appraisal services to all our public entity clients. ABS employs independent contract licensed appraisers. They are trained in the appraisal of public entity properties, utilizing Marshall Swift Appraisal Software.

***If the City participates in APIP, appraisals will be facilitated to all buildings valued \$5 million or greater on a five year rotation at no additional cost.*** Should the City choose an insurer other than APIP appraisals are still available for an additional cost.

Appraisal Services will provide a progress report to the producer/account manager. Included in the report will be dates of scheduled appraisals and the expected delivery date of the finished appraisal report. Upon completion of the appraisal, a Value Comparison Report (VCR) and building detail report will be sent to the producer and account manager. This is done prior to publishing the finished appraisal report so the producer and account manager have the opportunity to review and provide input for the final appraisal report. Once the finished report is approved, a CD-ROM and an electronic file of the report are sent to the account manager/producer for presentation to the client. The new updated values are downloaded into the Alliant OASYS Database.

Alliant appraisal's goal is to provide responsible replacement values for all structures appraised. Alliant is willing to support the City to develop and refine the secondary characteristics of the current schedule of assets as part of the appraisal process, if needed. To illustrate our experience providing appraisals for public entities, we have provided two examples below:

- Alliant Appraisal Services was requested by County of San Diego, a PRISM (f.k.a. CSAC EIA) member, to perform a complete inventory of all county owned buildings. Their current database showed 332 buildings and at completion we had appraised and identified a total of 784 buildings. The member's property schedule was updated for a complete listing of all identified structures.
- Alliant Appraisal Services was selected to conduct system wide appraisals of all California State University Risk Management Authority (CSURMA) properties. This 10 month project is nearing completion and will have covered properties valued over \$5mm throughout the State of California.

**Risk Control Surveys** – Risk Control surveys to identify and quantify client property exposures by providing C.O.P.E. (construction, occupancy, protection, and exposure) and natural catastrophe data, life safety, risk quality ratings, recommendations, and facility photographs.

- We have the ability to provide loss estimates that include standard fire loss.
- Estimates can be customized to cover machinery and equipment, earthquake, wind, or flood, and are offered in probable maximum loss (PML) and maximum feasible loss (MFL) formats.
- Frequency – annually (or more frequently if required by client).

## B | TECHNICAL PROPOSALS

- Reviewing for quality control – Our team has a written peer review and quality assurance program.
- Monitoring to ensure services are meeting client goals – project manager provides quarterly status reports are prepared for discussion with the client on the progress of the service plan.

**Infrared Surveys** – To prevent unscheduled maintenance, decrease operational interruptions, and improve energy usage of electrical equipment and facilities, we offer infrared testing (which detects electrical problems such as faulty fuses, loose wires, and overloaded circuits) and ultrasonic testing (which identifies other critical loss exposures not detectable using infrared imaging).

**Fire Prevention and Property Conservation Consultation** – Our loss control professionals have advanced skills in property conservation and hands-on experience with fire protection systems. Consulting services include:

- Storage – Assist clients in selecting the best storage and warehouse methods to help reduce environmental damage.
- Sprinkler System Analysis – Evaluate design of existing and new sprinkler systems for adequacy in protection against fire.
- Pre-Construction – Help clients choose new sites and review building plans to limit potential deficiencies.
- Security – Develop security policies and procedures to protect life and property.

**Enterprise Risk Strategy** – We provide advice on risk oversight at the board and senior management level. Typical services include establishment of risk governance at the board and committee level, as well as executive oversight and organizational risk reporting. We typically review the organization's risk culture, appetite, risk tolerance and internal and external reporting requirements.

- *Risk audit services* – We help you integrate internal and external audit services that support of the risk management function.
- *ERM organizational and process design* – We help you define the ERM organization and processes.
- *Risk systems design, development, and integration* – We help integrate risk and compliance monitoring and controls into the organization's enterprise applications and systems.

**Additional Services** – Included within our fee are all of the services outlined within our response, unless otherwise noted. Most of our loss control resources are included at no additional charge but if it is determined that a more technical approach is needed which requires the use of third party vendors, there may be additional costs to the City. **See the Cost Proposal for additional information regarding any additional costs for Loss Control services.**

j) *Review and recommend responses to the loss control reports and present them to the market.*

Alliant acknowledges and agrees. As part of our carrier coordination services, Tim Leech or a designated loss control specialist will review carrier recommendations and work with the City to

## B | TECHNICAL PROPOSALS

respond to these reports. As your advocate, we will assist you in prioritizing loss control recommendations and formulate responses to be presented to the market. See item (i) for additional loss control services available to the City.

*k) Assist the City in filing claims with the insurers from whom the City has purchased policies through the agent/broker.*

Alliant acknowledges and agrees. We fully understand that the true value of any insurance contract can only be determined by its response to loss. Due to our significant experience working with public entity clients, we have developed an effective in-house claims department run by some of the most talented personnel in the public entity industry.

Our Brokerage Claims Department is located in San Francisco, California and is led by Robert Frey. Bob leads a team of seven senior claims professionals including three forensic accountants. Unlike other firms, Alliant does not separate the claims function from the placement function. Bob's goal will be to complement and supplement your efforts in obtaining quick and equitable claims resolutions while acting as the City's claims resource. The designated claims consultant will work with the City to establish claims reporting guidelines for each carrier participating on the City's program. The assigned claim consultant will file and process claims at your request. Bob and his staff take great pride in the orchestration of successful claim resolution. In assisting our clients with coverage disputes, we recognize that each claim is different and has its own fact pattern. Our claims team works directly with the client to develop plans in handling complex and large losses. Those plans can include selection of experts for claim presentation, review of historical data, preparing Proof of Loss statements, obtaining witness statements, photographic review, and development and negotiation strategy.

### Claims Advocacy

Bob and his service team's responsibilities include:

- Serve as City's claims advocate with insurance carriers, alternative financing markets, and applicable federal and state agencies.
- Report claims to the carrier or administrator.
- Handle the transmittal of documents to the appropriate insurance carrier's claims service office.
- Monitor claims activity on a pre-agreed schedule.
- Provide claims reports on a schedule and in the required format. We will coordinate claims meetings on no less than a quarterly basis, and as needed by the City.
- Provide periodic file reviews, claim audits, and claim surveys with reports to the carrier and the City per requested schedule.
- Obtain/review monthly carrier loss runs, including electronic data feeds (if available), as requested.
- Attend on-site claims meetings as requested.
- Facilitate the deployment of vendors to handle a catastrophic event.

## B | TECHNICAL PROPOSALS

- Conduct pre-loss planning sessions and arrange discussions with vendors to ensure a prompt response to catastrophic events.
- Coordinate with the City on claims investigation when requested and, if necessary, conduct post-loss visits to assist in proper claims preparation, salvage operations, and temporary protection.
- Review claims notifications and abstracts to assure appropriate reporting to insurers.
- Track the status of large or difficult open claims.
- Coordinate insurer claims meetings.
- Respond to coverage questions.
- Review open claim reserves for appropriateness and accuracy no less than twice annually.
- Work with your insurers to correct loss reserves that are inappropriate for the specific loss.
- Advocate on difficult or disputed coverage issues.
- Assist in settlement negotiations.
- Travel and meet with loss team for large loss events.
- Solicit and recommend TPA services if self-funding is pursued.

### **Advocacy Examples**

Alliant's experience with large property placements, utility and transit, has helped us to understand the intricacies that are involved in these exposures, and find ways to create solutions to properly mitigate them. We have helped our clients through a wide variety of claims that have included but are not limited to the following:

- Class Action suits and Nuance related claims—despite our client building a 30 foot wall separating the residential areas from the project, a claim was filed for disturbing the peace, suggesting the project impacted the enjoyment within their home.
- Claims involving the Jones Act and Longshoreman.
- Claims involving catastrophic events including flood and quake.
- Catastrophic wind related claims.
- Claims involving crane accidents.
- Total loss situations.

Working with various states, public transit operations and construction companies has provided us with the experience required to effectively handle the City's property exposures, including utility and Transit operations. We have familiarized ourselves with the intricacies of such exposures, as well as the market appetite to properly cover these exposures, and have developed exclusive resources that only Alliant is able to offer in the form of our proprietary programs. We will utilize all of our resources necessary to ensure that we meet, and hopefully exceed, the City's goals and objectives.

## B | TECHNICAL PROPOSALS

*l) Be available for risk management meetings with the City as desired during the year.*

Alliant acknowledges and agrees. Maintaining open lines of coordination and communication with our clients is of highest priority. Key service team members, led by Felipe Garcia are always available. We will provide City staff with complete contact information for key team members, including phone, email, cell, for 24/7 access. Your service team members will also be available for risk management meetings with the City as desired throughout the year. Felipe will ensure the appropriate resources are available to attend meetings as necessary.

*m) Issue certificates of insurance as may be required by the City Of Gainesville.*

Alliant acknowledges and agrees. We will ensure certificates are issued in a timely manner and per our agreed service timelines. We will use our certificate management system—**CSR24**—accessed through AlliantConnect to ensure certificate are issued when requested. This resource allows clients to request and create certificates of insurance, report/track claims on-line and has the ability to be used as a certificate tracking software for vendors. See **Appendix D** for a detailed description of AlliantConnect and CSR24.

*n) Respond to coverage or other insurance policy questions as may be presented by the City.*

Alliant acknowledges and agrees. We are here to assist the City with any coverage questions or other insurance policy questions that may be presented by the City. Our goal is to provide a response to the City as quickly as possible, typically on the same day or within 24 hours of receipt into our office. For other issues or questions, our [Service Standard Guidelines](#) noted in **Appendix C** require that we make our best efforts to provide a response within 24 hours. Our deep bench approach is useful in the servicing of our clients as there is always someone available to provide a response even if the team lead is out of the office.

*o) At least annually, review with the Risk Management Director the premium/claims history of the City for the policies purchased.*

Alliant acknowledges and agrees. As part of our Stewardship Process, and leading into the next renewal cycle, we will develop a report that summarizes the year in review, outlines achievements, improvements, and recommendations for the coming year. As part of that process, we will provide a historical premium and claims history in order to look at the City's overall loss ratio. This historical information, as well as current market conditions, can be useful in determining expectations for the coming renewal.

We often assist our clients in gathering facts, information, and knowledge that is used in the discussion and negotiation of policy response and disputed claims.

## B | TECHNICAL PROPOSALS

Additional services that we will bring to the Risk Management Director include:

**Analytical Reporting** – Alliant’s ability to collect, manipulate and analyze data within our proprietary database systems, allows us to provide the City with the highest level of analytical reporting to assist in your decision making.

**Self-Insurance Retention Analysis** – We often stratify loss data into various layers and retention levels to compare expected loss within each layer with the corresponding insurance premiums obtained from the marketplace. This type of analysis was recently used to assist a new client, the City of Newport Beach, in determining which self-insured retention made sense for them on their Excess Workers’ Compensation, and whether they should purchase coverage with or without 4850 benefits.

**Outstanding Loss Analysis** – We are adept at reviewing actuarial analysis and identifying opportunities for transferring risk on older loss years. This analysis recently led to a Loss Portfolio Transfer for a public entity client that “freed up” \$35 million to be returned to members in the form of dividends over a five year period.

**Claims Trend Analysis** – These types of reports allow us to identify trends in the types of claims and the causes of claims over time. They highlight where to focus loss control efforts and, over time, illustrate the impact of such loss control activities. We will utilize the above mentioned resources and analysis prior to marketing the City’s insurance programs. The primary goal of performing this work on the front end is to avoid any surprises throughout the marketing process, improve results, and confidently be in a position to provide the City with renewal expectations.

**PML Studies** – We have access to sophisticated earthquake loss modeling software that allows us to provide you with a Probable Maximum Loss study that assumes varying magnitude earthquakes in and around the City. This analysis allows you to assess your exposure to these catastrophic losses and determine appropriate limits.

**Business Income Calculations/Forensic Accountant** – In the instance of a Crime loss, we will arrange an individual consultation with the City and one of our forensic accountant consultants to provide advice on identifying and properly insuring your business income exposures. Included in this consultation are the assistance with the completion of a business income worksheet and an outline to assist the City in the identification of sources of revenue as well as fixed and variable expenses.

**Imperium Consulting Group, LLC Claims Service** – Alliant continues to grow our resources to meet the needs of public agencies who have inherent catastrophic exposures such as Tier 1 or 2 named windstorm. Imperium Consulting Group, LLC, a subsidiary of Alliant, and its team of accountants, engineers, and industry experts, specializes in measuring economic loss following a catastrophe such as Hurricane Michael. Imperium’s goal is to help clients recover these losses through insurance, FEMA, or other third parties. Through this partnership, Alliant can now deliver the following services to affected organizations:

- Expert consulting to prove and price construction claims and disputes.

## B | TECHNICAL PROPOSALS

- Capital project contract performance audits to enhance stewardship of time, scope, money.
- Rebuild project management consulting following catastrophic events.
- Claim consulting for property damage, Builders Risk, Subcontractor Default, and other complex insurance claims.
- FEMA claims consulting.
- Forensic scheduling.
- Litigation support and expert testimony.

This is a unique resource the Alliant can bring to the table.

**Alliant Structured Settlements** – Alliant’s Structured Settlements consultants work with clients nationwide on complex casualty losses. Our focus is to credibly use structured settlements to help mitigate the alleged future damages brought by the plaintiff. Alliant consultants handle matters pertaining to public entities, construction, trucking, hospital systems, risk sharing pools, self-insured corporations, and casualty insurance carriers to provide creative solutions aiding in the resolution of claims arising from third-party liability and workers’ compensation, including Medicare Set-Asides. Our team-centric approach allows for collaboration of solutions to provide to our clients.

*p) Coordinate with the City prior to renewal any significant changes in the market that would impact the budgeting process.*

Alliant acknowledges and agrees. Alliant has been at the forefront of providing innovative and comprehensive insurance and risk management solutions for the public sector for more than 40 years. Our team of specialized individuals have grown the practice year after year to help Alliant become the largest specialty broker providing services to public entities in the entire country. Due to our years of experience, and our success within the public sector, we have been able to develop and maintain relationships with the top level underwriting personnel, wholesalers and London brokers, who are all deeply involved in public entity risk. On top of that, we work with many of the largest and most complex public entities in the United States. These relationships and firsthand experience with public sector clients is what allows Alliant to stay a step ahead of our competition when it comes to staying abreast to changes and trends in the public entity marketplace. Your entire service team only works with public entities, which is a key differentiator for us with our clients.

Along with our rich history as public entity specialists, Alliant is also an active supporter and member of the national Public Risk Management Association (PRIMA) along with many state chapters. We also have a significant presence at other public agency risk management functions throughout the year including the Risk Management Society (RIMS), and the Association of Governmental Risk Pools (AGRIP). In fact, these organizations often look to us to provide insight regarding the state of the public entity market. On many occasions, members from our team have been asked to speak, or to give presentations for the attendees of these organizations’ annual conferences. Our deep involvement with these organizations means we are able to remain at the forefront of risk management issues that directly impact the City, and provides value to our relationship beyond fees and revenues.



## B | TECHNICAL PROPOSALS

As a result of the difficult state of the insurance market on both the property as well liability front (especially with respect to unique coverages like Cyber liability), we host frequent WebEx trainings with our clients to discuss the state of the market. Alliant also puts together a comprehensive "State of the Market" power point presentation that is updated annually that we share with our public entity clients.

The Alliant Public Entity Group also publishes a monthly newsletter and has recently started hosting a bi-weekly podcast called *In The Public Eye*. These forums are dedicated to exploring risk management topics and challenges faced by public sector leaders. Visit <https://insurance.alliant.com/inthepubliceye> for back issues of the newsletter and to hear recent podcasts impacting public entity risk managers.

We use all of these resources to ensure the City is aware of current insurance market and we will begin discussions very early to ensure your organization is prepared for its impact on your budget process.

*q) When possible, present renewal pricing at least thirty day prior to renewal in subsequent policy years.*

Alliant acknowledges and agrees. Our goal is to present renewal pricing at least 30 days prior to renewal.

*r) If permitted by the City, market coverages with other insurers, and deliver to the City a listing of the marketing efforts including details of the proposals and rejections.*

Alliant acknowledges and agrees. At Alliant this is standard practice, when we market our client and prospect accounts we provide them with a detailed reports showing what markets were approached and their responses. Our detailed Renewal Proposal will summarize all major terms and conditions offered by each market, compare the options with the expiring program, and will also include our recommendations. A sample Renewal Proposal is available on request.

*s) If the City conducts an RFP process for coverages provided, promptly provide the necessary background and rating data, and premium/claims history information desired for the RFP.*

Alliant acknowledges and agrees. If they City decides to go out to RFP, Alliant will work with the City to provide all information the City requests in a timely manner for the solicitation process.

*t) Cooperate with the City in developing a fair reduction of the contracted agent/broker remuneration in the event the City exercised the option to solicit competition for one or more of the insurance outside the agent of record contract.*

Alliant acknowledges and agrees. Alliant will work with the City in all ways possible to provide a fair reduction of the remuneration in the event the City exercised the option to solicit competition for one or more policies outside of the contract.

## B | TECHNICAL PROPOSALS

u) *Deliver renewal policies and timely and fully disclose insurance policy premium and commissions or other remuneration received for the sale of such policies.*

Alliant acknowledges and agrees. All renewal policies will be provided in a timely manner to the City as outlined in our proposed Service Standard Guidelines, described in **Appendix C**.

We anticipate approaching certain markets which require the use of a wholesaler or intermediary when placing certain lines of coverage. These lines of coverage include but are not limited to property, terrorism, malicious acts/active shooter, and cyber coverages. Unlike out competition, Alliant does not own domestic or foreign intermediaries.

If required, we will utilize third party wholesalers such as AmWINS domestically, Howden (formerly RKH Specialty) in London & Bermuda and BMS Group worldwide. These wholesalers are compensated on a commission basis, which will be disclosed to the City during the marketing and placement process. These are third party companies and Alliant will receive no additional revenue for the use of these intermediaries.

In the event we approach any of our exclusive programs for coverage, the underwriting and placement is managed through Alliant Underwriting Services. This Alliant operating unit is compensated through underwriting fees, etc. which are disclosed during the marketing discussions.

### **DISCLOSURES**

- a. **Surplus Lines Fees and Taxes.** In certain circumstances, placement of insurance services made by Alliant Insurance Services, Inc. ("Alliant") on behalf of a client, with the prior approval of that client, may require the payment of surplus lines assessments, taxes, and/or fees to state regulators, boards, and associations. Such assessments, taxes, and/or fees will be charged to the client and identified separately on invoices covering these placements. The client shall be responsible for all such assessments, taxes, and fees, whether or not separately invoiced. Alliant shall not be responsible for the payment of any such fees, taxes, or assessments, except to the extent such fees, taxes or assessments have already been collected from the client.
- b. **Third Party Brokers.** Alliant may determine from time to time that it is necessary or appropriate to utilize the services of third party brokers (such as surplus lines brokers, underwriting managers, London market brokers, and reinsurance brokers) to assist in marketing the insurance programs of a client. These third party brokers may be affiliates of Alliant (e.g., other companies of Alliant that provide services other than those included within the scope of services covered in this proposal), or may be unrelated third party brokers. Compensation to such third party brokers will not be part of Alliant's fee.
- c. **Indirect Income.** "INDIRECT INCOME" means insurance carrier contingency arrangements. Alliant will accept these compensation incentives from insurers, if any, including contingent commissions, market service agreements (MSA), volume-based commission incentives and rebates on business placed on behalf of a client. Alliant producers who solicit, negotiate, or place insurance products, or services for clients, do not negotiate indirect income agreements

## B | TECHNICAL PROPOSALS

with the carriers, nor do they receive any portion of the indirect income paid to Alliant. Nonetheless, the client may opt-out of having its premiums included in the calculation of indirect income by accessing the "opt-out" form from the link on Alliant's website: <http://alliantinsurance.com/Legal-Notices/Pages/Disclosure-Policy.aspx>. The "opt out" provision applies only to those accounts served directly by Alliant as a retail agent or broker. It does not apply to account placements for which Alliant's role is that of a wholesaler, MGA, or program administrator working with non-Alliant brokers who represent the client. Indirect Income, if any, is determined by insurance carriers, and if the client does not opt-out, it remains the carriers' exclusive decision to include or exclude certain premiums in any calculation. The availability of information regarding the make-up of any indirect income payment is at the carrier's discretion.

- d. **Alliant Specialty Insurance Services (ASIS).** In addition to the compensation that Alliant receives for providing services to a client, its related entity, Alliant Specialty Insurance Services (ASIS) and its underwriting operations, Alliant Underwriting Services (AUS), may receive compensation from Alliant and/or carriers for providing underwriting services. The financial impact of the compensation received by ASIS is a cost included in the premium. Compensation received by ASIS will be disclosed in writing to a client. Alliant and ASIS maintain an arm's length relationship. While Alliant represents a client as an individual entity, ASIS independently administers its program as a whole and not on behalf of any particular member.

v) *Permit the City to conduct an audit of all remuneration/revenues attributable to the City's account and to fully cooperate with persons designate by the City to perform such audits.*

Alliant acknowledges and agrees. Alliant will fully cooperate with persons designed by the City to perform such audit.



## C | PRICE PROPOSAL

The price proposal is a presentation of the bidder's total offering price including the estimated cost for providing each component of the required goods or services. Bidders should indicate the dollar amount which will be attributed to each sub-contractor, if any. If a prescribed format for the price proposal is appended, bidders must use it; otherwise, bidders may use formats of their choice.

The completed **Part 3 – Price Proposal Form** is included in **Section F – Required Documents**.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions, and we commit to not accepting any commissions and/or additional compensation for the performance of services within the contract scope of work with the City. We are flexible in our approach on compensation and are very comfortable working on a fee basis. Per the request of the City, Alliant is committed to the following Annual Fee structure:

<b>Year 1:</b>	<b>\$175,000</b>
<b>Year 2:</b>	<b>\$175,000</b>
<b>Year 3:</b>	<b>\$175,000</b>
<b>Year 4:</b>	<b>\$175,000</b>
<b>Year 5:</b>	<b>\$175,000</b>
<b>Extension Year 1:</b>	<b>\$175,000</b>
<b>Extension Year 2:</b>	<b>\$175,000</b>

We have taken this approach as we believe it provides fair compensation to us for the services associated with an account of this size and complexity.

\* **Please note:** Additional costs associated with specialized resources that would be contracted through a third party and we have listed examples below. We will consult the City prior to engaging any of these services:

- Providing access to RIMS system such as Origami.
- Property Appraisals facilitated on-site such as through Duff & Phelps.
- Specialized services outside the Scope of Service such as an Owners Controlled Insurance Program (OCIP) and Industrial Hygiene Services.

## C | PRICE PROPOSAL

### Risk Control Additional Services

Below we have provided a schedule of loss control services, as well as the fee associated with each service, if any.

SERVICE	FREQUENCY/COMMENTS	COST
Loss Control Site Visits	As requested	\$165-\$225/hr.
Infrared Surveys	Daily Rate	\$1500/day
Enterprise Risk Management/ Business Continuity Plan	Associates and Senior Associates Associate Director and Director Senior Director, MD, SMD	\$175-\$300/hour \$325-\$450/hour \$450+/hour
Fire Plan Review	As needed	Included
Hot Work Permit Program	Upon Request	Included
Fire Impairment Notification and Tags	Upon Request	Included
Safety Video On-Line Streaming	Upon Request	Included
Preliminary Risk Management Assessment	Upon Request	Included
Alliant Risk Management Center	Upon Request	Included
Pre-Construction Fire Planning	As needed	\$150-\$250/hour
Continuity Planning	Upon request	\$250-\$300/hour
On Site Custom Training	Upon request	\$175-\$250/hour
Industrial Hygiene Services	Upon Request	\$175-\$250/hour
Live Webinar Training	10 Property Webinars Annually. Archived webinars for unlimited playback. July 2020-June 2021 Sessions Include: <ul style="list-style-type: none"> <li>- Pandemic – Caught off Guard</li> <li>- Fundamentals of Emergency Management</li> <li>- Counteracting Violence in the Workplace</li> <li>- Property Vulnerabilities</li> <li>- Hazardous Materials Storage</li> <li>- Fire and Life Safety Assessments and Audits</li> <li>- Kitchen Hazards and Fire Suppression Systems</li> <li>- Introduction to Safety Management</li> <li>- Observational Safety and It's Value</li> <li>- Effective Communication</li> </ul>	Included

## C | PRICE PROPOSAL

SERVICE	FREQUENCY/COMMENTS	COST
Safety Fact Sheet and Template Database	Access to hundreds of documents, power points and templates on a variety of property and safety topics.	Included
Risk Control Newsletter	Quarterly News Letter: Topics range from accident forensics, benefits of infrared surveys, roof inspections, crime prevention, OSHA, claims and many others.	Included
COVID-19 Exposure Screening	Monthly Subscription	\$100 per organization + \$1 per employee
Travel	Based upon project location	Actual Expense



## D | QUALIFICATIONS

The response to the minimum qualification requirements should address each of the qualifications set out in 4.1.e. below. Bidders must provide documentation which demonstrates their ability to satisfy all of the minimum qualification requirements. Bidders who do not meet the minimum qualification requirements or who fail to provide supporting documentation will not be further considered. If a prescribed format, or required documentation for the response to minimum qualification requirements is stated below, bidders must use said format and supply said documentation.

### Service Team

Individuals we propose to represent and serve on the City’s account are deeply committed, very talented, highly creative and professionally respected members of the insurance community. In fact, all of the brokers selected to be part of the City’s proposed team were intentionally chosen because of their specific skill sets which best complements the City’s insurance program.

Although Carleen and Felipe will be leading, they will be supported by a team of specialists that are subject matter experts in their field. For example: Dennis Mulqueeny who serves as Alliant’s Transit/Roadway Specialist will be able to assist with the transit exposures. Rob Lowe, on the other hand, will assist with the City’s Power Gen/Utility exposures. We put people on the time that are specialists in your type of exposures so that we can develop a risk transfer program that directly impacts your total cost of risk.

TEAM MEMBER/OFFICE	ROLE	PRIMARY RESPONSIBILITIES
<p><b>Carleen Patterson, FVP</b>                      Dallas, TX  <a href="mailto:carleen.patterson@alliant.com">carleen.patterson@alliant.com</a>                      214-973-9811</p>	<p>Account Lead</p>	<ul style="list-style-type: none"> <li>▪ Design and implementation of operational marketing plans</li> <li>▪ Coverage and exposure analysis</li> <li>▪ Analysis of renewal options for all lines of coverage and development of recommendations</li> </ul>
<p><b>Felipe Garcia, FVP</b>                      Lake Mary, FL  <a href="mailto:fgarcia@alliant.com">fgarcia@alliant.com</a>                      949-322-8597</p>	<p>Co-Account Lead</p>	<ul style="list-style-type: none"> <li>▪ Oversee insurance program design and implementation</li> <li>▪ Primary liaison between Alliant, carriers, the City, third parties</li> <li>▪ Ensure quality day-to-day</li> <li>▪ Provide oversight to the overall direction of the City’s program</li> </ul>

## D | QUALIFICATIONS

TEAM MEMBER/OFFICE	ROLE	PRIMARY RESPONSIBILITIES
<p><b>Benjamin Sibley</b> Lake Mary, FL <a href="mailto:benjamin.sibley@alliant.com">benjamin.sibley@alliant.com</a> 407-247-1069</p>	<p>Account Executive</p>	<ul style="list-style-type: none"> <li>Manage the day-to-day operations of the City's program</li> </ul>
<p><b>Dennis Mulqueeny, SVP</b> San Francisco, CA <a href="mailto:dmulqueeny@alliant.com">dmulqueeny@alliant.com</a> 415-403-1421</p>	<p>Transit Specialist</p>	<ul style="list-style-type: none"> <li>Formulate and oversee the City's transit exposures</li> </ul>
<p><b>Robert Lowe, FVP</b> Los Angeles, CA <a href="mailto:robert.lowe@alliant.com">robert.lowe@alliant.com</a> 213-270-0145</p>	<p>Power Gen/Utility Specialist</p>	<ul style="list-style-type: none"> <li>Formulate and oversee the City's Power Gen/Utility exposures</li> </ul>
<p><b>Rachel Wrightson, FVP</b> San Francisco, CA <a href="mailto:rachel.wrightson@alliant.com">rachel.wrightson@alliant.com</a> 415-403-1497</p>	<p>FEMA Claims</p>	<ul style="list-style-type: none"> <li>Advocate on behalf of the City in FEMA claims situations</li> <li>Work with the City to submit FEMA claims properly to carriers</li> </ul>
<p><b>Robert Frey, SVP</b> San Francisco, CA <a href="mailto:rfrey@alliant.com">rfrey@alliant.com</a> 415-403-1445</p>	<p>Claim Advocacy</p>	<ul style="list-style-type: none"> <li>Advocate on behalf of the City in claims situations</li> <li>Work with the City to submit claims properly to carriers</li> <li>Provide coverage position analysis</li> </ul>
<p><b>Tim Leech, FVP</b> Newport Beach, CA <a href="mailto:tleech@alliant.com">tleech@alliant.com</a> 949-260-5008</p>	<p>National Loss Control</p>	<ul style="list-style-type: none"> <li>Extensively review current and potential loss control practices</li> <li>Develop recommendations for additional loss control procedures</li> <li>Work with the City to implement new loss control procedures</li> </ul>





## E | MINIMUM QUALIFICATIONS

### 1. Minimum 10 years with public entities of equal size and complexity.

Alliant meets and exceeds this minimum qualification. Alliant has been writing Public Entities of equal size and complexity for the past 40 years. With over 10,000 Public Entity clients nationwide we have handled accounts all sizes from small Cities and Counties to State agencies.

### 2. Must have experience with a power generating utility having at least 400MW of generating capacity.

Alliant meets and exceeds this minimum qualification. As outlined in our Executive Summary, Alliant has significant experience with power generating utility including LS Power 10,000 MW, City of Anaheim 415 MW and City and County of San Francisco over 1.5 billion kilowatt hours.

Reference information available on request.

### 3. Experience with the marketing and placement of a complex insurance program, including the placement of a property program with a minimum total insured value of \$500,000,000.

Alliant meets and exceeds this minimum qualification. We have considerable market leverage and decades of experience placing large complex catastrophic Property programs. Our largest program, Alliant Property Insurance Program (APIP), strategically groups over 9,000 public entity, healthcare and tribal gaming risks in excess of \$590 billion in exposures into one common renewal date. This is the largest single property placement in the world. Its placement generates in excess of \$450 million in premium and drives advantaged pricing and coverage to our clients.

In addition to APIP, Alliant has numerous large property placements with significant CAT exposure and Total insured values over \$500,000,000. These include but are not limited to the following accounts: Texas Association of School Boards (TASB) risk management fund, with \$30 billion in exposure in Texas and Resort Hotel Association which has more than \$7 billion in total insured value with significant Wind exposure. Each of these programs are marketed globally on an annual basis.

Due to the catastrophic nature of the exposure at risk, these accounts bring a significant amount of premium into the marketplace. Alliant has built strategic relationships with major insurance companies and underwriters to get these accounts placed. These strong relationships that have been built over decades and the large volume of premium Alliant brings to the marketplace has given us the ability to influence and leverage our key insurance partners to the benefit of our entire client base.

## E | MINIMUM QUALIFICATIONS

### 4. Property placement must have a significant boiler and machinery component.

Alliant meets and exceeds this minimum qualification. Every property placement includes a boiler and machinery component. In certain instances, and if in our client's best interest, we may place the boiler & machinery coverage with a separate carrier (Zurich, CNA, HSB, Travelers, etc.) In other cases, the boiler coverage is included in the primary property layer. We will pursue all options to ensure the City's risk management goals are met.

### 5. Service team should have a public entity client with a minimum insurance placement of \$3 million.

Alliant meets and exceeds this minimum requirement. The key service team members, including Carleen Patterson, Felipe Garcia, and Ben Sibley all work with large public entities with insurance premiums well over \$3 million in premium. Below we have listed a few examples:

- South Dakota Public Assurance Alliance
- Utah Local Governments Trust
- Rhode Island Interlocal Trust
- State of Ohio

The service team also works with PRISM (formerly known as the CSAC EIA), which is the largest public entity in the nation.

We have provided additional client examples in the Executive Summary of the RFP.

### 6. Proposer shall have experience coordinating loss control visits with carriers.

Alliant meets and exceeds this minimum requirement. Alliant is the leading Public Entity Brokerage in the Nation and our relationship with the carriers sets us apart from our competition. With access to over 350 Carriers Domestic and Overseas, your proposed service and loss control team will have no issue coordinating loss control visits with any carrier participating on your program.

### 7. Prior experience with a transit operation is preferred.

Alliant meets and exceeds this minimum requirement. As previously stated earlier in our response, Alliant dominates the global commercial insurance marketplace for public entity accounts, representing many transit districts as well as part of the work we do for our county and municipal clients that operate transit systems. Notable clients include: San Francisco MUNI, Sacramento Regional Transit, San Diego Metropolitan Transit System, North County Transit District (San Diego), TriMet (Portland), Utah Transit Authority, Valley Metro (Phoenix), Chicago Transit Authority, and King County Transit (Seattle), all of which contain significant rail operations. Further, we work with the California Transit Insurance Pool, which includes 35 individual public transit agencies and the Washington State

## E | MINIMUM QUALIFICATIONS

Transit Insurance Pool. Alliant also represents many municipal clients that operate transit systems, including Santa Monica, Torrance, and Fresno, as well as numerous regional transit planning agencies such as San Francisco County Transportation Authority, Transbay Joint Powers Authority, San Francisco Water Emergency Management Authority, Ventura County Transit Commission and San Diego Association of Governments. We encourage the City to reach out to our clients for references.

## F | REQUIRED DOCUMENTS

The following documents are required to be included in the bidder's submission:

- a. Address each Minimum Qualification (see 4.1.e).
- b. Provide a Statement of all Qualifications (refer to 4.1.d).
- c. Discuss the approach to the annual requirements of the assignment (refer to 4.1.b Technical Proposals).
- d. Resume's, CV or profiles of each member of the proposed project team (refer to 4.1.e.5).
- e. Price Proposal (refer to 4.1.c).
- f. Exceptions to the RFP (refer to Part 4, 4.5 Exception to the RFP).
- g. Report of Alleged Wrongdoings, Litigation/Settlements/Fines.

- a. Please see Section E – Minimum Qualifications beginning on **page 33**.
- b. Please see Section D – Qualifications beginning on **page 31**.
- c. Please see Section B – Technical Proposals beginning on **page 10**.
- d. Please see **Appendix A** for resumes of each member of the proposed project team.
- e. Please see Section C – Price Proposal beginning on **page 28**.
- f. Alliant is proposing no exceptions to the RFP.
- g. Please see **Appendix E** for a copy of Alliant's current litigation disclosure report.

Required Forms: Each of the following forms must be completed, signed where indicated and returned with the submittal package. These forms should be located in the last section of the proposal.

- a. RFP Cover Page (Page 1)
- b. Bidder Verification Form (Exhibit B)
- c. Price Proposal Form (Part 3)
- d. Drug-Free Workplace Form (Exhibit A)
- e. References Form (Exhibit C)
- f. Certification of Compliance with Living Wage, if applicable to bidder (Exhibit E)
- g. Bidder's W-9
- h. Copy of any applicable current licenses and/or certification required by City/County/State
- i. Copies of all Addenda, signed

All of the forms listed above (a-i) are included on the following pages.

RFP COVER PAGE



**Procurement Division**  
**200 E University Avenue, Rm 339**  
**Gainesville, FL 32601**  
 (352) 393-8789  
**March 15, 2021**

**REQUEST FOR PROPOSAL: #RMDX-210025-GD**  
 Broker/Agent Insurance and Risk Management Consulting Services

**PRE-PROPOSAL MEETING:**  Non-Mandatory  Mandatory  N/A  Includes Site Visit  
**DATE:** **TIME:** **LOCATION:**

**QUESTION SUBMITTAL DUE DATE:** Monday, March 28, 2021, 3:00pm Eastern Time

**DUE DATE FOR UPLOADING PROPOSAL:** Friday, April 9, 2021, 3:00pm Eastern Time

**SUMMARY OF SCOPE OF WORK:** The City of Gainesville is requesting proposals from qualified providers of Broker/Agent services for the City of Gainesville's and Gainesville Regional Utilities' insurance, risk consulting and loss control service.

For questions relating to this solicitation, contact: Gayle Dykeman, [dykemangb@cityofgainesville.org](mailto:dykemangb@cityofgainesville.org)

Bidder is not in arrears to City upon any debt, fee, tax or contract:  Bidder is NOT in arrears  Bidder IS in arrears  
 Bidder is not a defaulter, as surety or otherwise, upon any obligation to City:  
 Bidder is NOT in default  Bidder IS in default.

Bidders who receive this bid from sources other than City of Gainesville Procurement Division or DemandStar.com MUST contact the Procurement Division prior to the due date to ensure any addenda are received in order to submit a responsible and responsive offer. Uploading an incomplete document may deem the offer non-responsive, causing rejection.

**ADDENDA ACKNOWLEDGMENT:** Prior to submitting my offer, I have verified that all addenda issued to date are considered as part of my offer: **Addenda received (list all) #** 1 (3/31/21)

Legal Name of Bidder Alliant Insurance Services, Inc.

DBA: Alliant Insurance Services, Inc.

Authorized Representative Name/Title: Daniel Howell / Senior Executive Vice President, Managing Director

E-mail Address: dhowell@alliant.com FEIN: 33-0785439

Street Address: 1540 International Pkwy, Suite 2000, Lake Mary, FL 32746

Mailing Address (if different): 1301 Dove Street, Suite 200, Newport Beach, CA 92660 (company headquarters)

Telephone: ( 415 ) 403-1426 Fax: ( 415 ) 402-0773

By signing this form, I acknowledge I have read and understand, and my business complies with all General Conditions and requirements set forth herein; and,

- Proposal is in full compliance with the Specifications.
- Proposal is in full compliance with the Specifications except as specifically stated and attached hereto.

**SIGNATURE OF AUTHORIZED REPRESENTATIVE:** 

**SIGNER'S PRINTED NAME:** Daniel Howell **DATE:** April 9, 2021

This page must be completed and uploaded to [DemandStar.com](http://DemandStar.com) with your Submittal.

**EXHIBIT B**  
**BIDDER VERIFICATION FORM**

**1. LOCAL PREFERENCE** (Check one)

Local Preference requested:  YES  NO

A copy of the following documents must be included in your submission if you are requesting Local Preference:

- a) Business Tax Receipt
- b) Zoning Compliance Permit

**2. QUALIFIED SMALL BUSINESS AND/OR SERVICE DISABLED VETERAN BUSINESS:** (Check one)

Is your business qualified, in accordance with the City of Gainesville's Small Business Procurement Program, as a local Small Business?  YES  NO

Is your business qualified, in accordance with the City of Gainesville's Small Business Procurement Program, as a local Service-Disabled Veteran Business?  YES  NO

**3. LIVING WAGE COMPLIANCE**

See Living Wage Decision Tree: (Check one)

- Living Wage Ordinance does not apply (check all that apply)
- Not a covered service
- Contract does not exceed \$100,000
- Not a for-profit individual, business entity, corporation, partnership, limited liability company, joint venture, or similar business, who or which employees 50 or more persons, but not including employees of any subsidiaries, affiliates or parent businesses.
- Located within the City of Gainesville enterprise zone.
- Living Wage Ordinance applies and the completed Certification of Compliance with Living Wage is included with this bid.

NOTE: If Contractor has stated Living Wage Ordinance does not apply and it is later determined Living Wage Ordinance does apply, Contractor will be required to comply with the provision of the City of Gainesville's living wage requirements, as applicable, without any adjustment to the bid price.

**4. REGISTERED TO DO BUSINESS IN THE STATE OF FLORIDA**

Is Bidder registered with Florida Department of State's, Division of Corporations, to do business in the State of Florida?  YES  NO (refer to Part 1, 1.6, last paragraph)

If the answer is "YES", provide a copy of SunBiz registration or SunBiz Document Number (# F02000003013 ) If the answer is "NO", please state reason why: \_\_\_\_\_

**5. DIVERSITY AND INCLUSION** (Applies to solicitations above \$50,000)

Does your company have a policy on diversity and inclusion?  YES  NO

If yes, please attach a copy of the policy to your submittal.

Note: Possessing a diversity and inclusion policy will have no effect on the City's consideration of your submittal, but is simply requested for information gathering purposes.

Alliant Insurance Services, Inc.  
Bidder's Company Name

Daniel Howell, Senior Executive Vice President, Managing Director  
Printed Name/Title of Authorized Representative

  
Signature of Authorized Representative

\ April 9, 2021  
Date

*This page must be completed and uploaded to DemandStar.com with your Submittal.*

## Diversity & Inclusion - Excerpt from Alliant's Employee Handbook

### **DISCRIMINATION ON THE BASIS OF GENDER, GENDER IDENTITY OR TRANSGENDER STATUS**

We prohibit discrimination against and/or harassment of applicants, employees, and interns on the basis of their actual or perceived gender or actual or perceived status as an individual who is transgender, gender non-conforming or intersex. For purposes of this policy, gender includes actual or perceived sex, gender identity, and gender expression including a person's actual or perceived gender-related self-image, appearance, behavior, expression, or other gender-related characteristic, regardless of the sex assigned to that person at birth.

We also evaluate all requests for accommodations (including requests for medical leaves) in a fair and non-discriminatory manner.

Employees who engage with the public as part of their job duties are required to do so in a respectful, non-discriminatory manner by respecting gender diversity and ensuring that members of the public are not subject to discrimination (including discrimination with respect to single-sex programs and facilities).

#### Preferred Names, Titles and Pronouns

We allow employees to self-identify their names and genders and will use an individual's preferred name, title (e.g., Mr./Ms.) and pronoun (e.g., he/him/his; she/her/hers; they/them/theirs; or ze/hir). Requests to be addressed by a certain name and/or pronoun do not require supporting documentation.

If an employee is unsure what name, title or pronoun another individual prefers, that employee can ask the person how he or she would like to be addressed.

#### Facilities Designated as Single-Sex

All employees have the right to use single-sex facilities, such as restrooms, consistent with their gender identity or expression. To the extent possible, the Company will provide single-occupancy restrooms and/or private space within multi-user facilities for individuals with privacy concerns, but will not require use of a single-occupancy bathroom because an individual is transgender or gender non-conforming.

#### Dress Code

Our dress code and grooming standards are gender neutral, meaning they do not differentiate or impose restrictions or requirements based on gender or sex.

#### Reporting and Anti-Retaliation

Employees with issues or concerns regarding their safety, gender discrimination or any other items addressed in this policy, or who feel they have been subjected to discrimination, should contact their Human Resources representative. We prohibit and do not tolerate retaliation against employees who report issues or concerns of gender discrimination pursuant to this policy in good faith.

**PART 3 – PRICE PROPOSAL**

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**Proposer Company Name:** Alliant Insurance Services, Inc.


The City prefers a fixed fee contract, but will consider other remuneration strategies. Full disclosure of all revenues generated from the services performed under this contract is required. It is the City's preference to have a fee based cost proposal which should identify which of the required services are included in the fee and any additional fees that may be incurred

Fee based cost: 175,000

**NOTE:** When cost estimating air travel, the City allows for Coach fare only. In addition, long distance phone calls, printing, and other administrative costs may be billed at cost only – no mark-up. Evidence of these expenditures will be submitted when invoicing the City.

Submitted by:

Daniel Howell  
Name (printed)

  
Signature

April 9, 2021  
Date

Senior Executive Vice President, Managing Director  
Title

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**EXHIBIT A**  
**DRUG-FREE WORKPLACE FORM**


The undersigned bidder in accordance with Florida Statute 287.087 hereby certifies that

Alliant Insurance Services, Inc. does:

(Name of Bidder)

- a. 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.
- b. 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 the drug abuse violations.
- c. Give each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection (1).
- d. 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.
- e. 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.
- f. 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 bidder complies fully with the above requirements.

  
\_\_\_\_\_

Bidder's Signature

Daniel Howell, Sr. Executive Vice President & MD

Name/Title

April 9, 2021

Date

In the event of a tie bid, bidders with a Drug Free Workplace Program will be given preference. To be considered for the preference, this document must be completed and uploaded to DemandStar.com with your Submittal.

**EXHIBIT C**  
**REFERENCE FORM**

Company Name of Bidder: Alliant Insurance Services, Inc.

Provide information for three references of similar scope performed within the past three years.  
You may include photos or other pertinent information.

**#1** Year(s) services provided (For Example: 1/2018 to 12/2019): 1/2017-present

Company Name: Lee County Port Authority  
Address: 11000 Terminal Access Road, Suite 8671  
City, State Zip: Fort Myers, FL 33919  
Contact Name: Edward W. Moran, Director, Properties & Risk Management  
Phone Number: 239-590-4551 Fax Number: N/A  
Email Address: ewmoran@flylcpa.com

**#2** Year(s) services provided (For Example: 1/2018 to 12/2019): 1/2013-present

Company Name: South Dakota Public Assurance Alliance  
Address: 5024 S. Bur Oak, Suite 103  
City, State Zip: Sioux Falls, SD 57108  
Contact Name: Kristina Peterson, Director of Underwriting  
Phone Number: 605-224-8654 Fax Number: N/A  
Email Address: kpeterson.sdpaa@sdmunicipalleague.org

**#3** Year(s) services provided (For Example: 1/2018 to 12/2019): 1/2016-present

Company Name: City of Oklahoma City, Oklahoma  
Address: 420 W Main Street, #630  
City, State Zip: Oklahoma City, OK 73102  
Contact Name: Nick Kelly, Risk Manager  
Phone Number: 405-297-2097 Fax Number: N/A  
Email Address: nick.kelly@okc.gov

**EXHIBIT E  
CERTIFICATION OF COMPLIANCE WITH LIVING WAGE**

The undersigned hereby agrees to comply with the terms of the Living Wage Ordinance and to pay all covered employees, as defined by City of Gainesville Ordinance 020663 as amended at 030168 (Living Wage Ordinance), during the time they are directly involved in providing covered services under the contract with the City of Gainesville for a living wage of \$12.5962 per hour to covered employees who receive Health Benefits from the undersigned employer and \$13.8462 per hour to covered employees not offered health care benefits by the undersigned employer.

Name of Service Contractor/Subcontractor: Alliant Insurance Services, Inc.

Address: 1301 Dove Street Suite 200, Newport Beach, CA 92660 (company headquarters)

Phone Number: 949-756-0271

Name of Local Contact Person: Felipe Garcia, Vice President

Address: 1540 International Parkway, Suite 2000, Lake Mary, FL 32746

Phone Number: 949-322-8597

\$ 175,000  
(Amount of Contract)

Daniel Howell, Senior Executive Vice President, Managing Director

Printed Name/Title of Authorized Representative

 <u>Signature of Authorized Representative</u>	<u>\ April 9, 2021</u> Date
--	--------------------------------

# Request for Taxpayer Identification Number and Certification

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

▶ Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

See Specific Instructions on page 3.

<b>1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.</b> <b>Alliant Insurance Services, Inc.</b>	
<b>2 Business name/disregarded entity name, if different from above</b> 	
<b>3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.</b> <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input checked="" type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate  <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ <small>Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</small>  <input type="checkbox"/> Other (see instructions) ▶ _____	<b>4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):</b>  Exempt payee code (if any) <u>5</u>  Exemption from FATCA reporting code (if any) <u>N/A</u>  <small>(Applies to accounts maintained outside the U.S.)</small>
<b>5 Address (number, street, and apt. or suite no.) See instructions.</b> <b>701 B Street 6th Floor</b>	<b>Requester's name and address (optional)</b> 
<b>6 City, state, and ZIP code</b> <b>San Diego CA 92101</b>	
<b>7 List account number(s) here (optional)</b> 	

## Part I Taxpayer Identification Number (TIN)

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

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

<b>Social security number</b>													
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3	3	-	0	7	8	5	4	3	9				

## Part II Certification

Under penalties of perjury, I certify that:

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

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

<b>Sign Here</b>	Signature of U.S. person ▶ <i>Nancy Meunier</i>	Date ▶ <u>1.6.21</u>
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## General Instructions

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

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

## Purpose of Form

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

- Form 1099-INT (interest earned or paid)

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

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

FLORIDA DEPARTMENT of FINANCIAL SERVICES

ALLIANT INSURANCE SERVICES, INC.

701 B STREET 6TH FLOOR  
SAN DIEGO CA 92101-8156

Agency License Number L038815

Location Number: 151889

Issued On 11/28/2006

Pursuant To Section 626.0428, Florida Statutes, This Agency Location Shall Be In The Active Full-Time Charge Of A Licensed And Appointed Agent Holding The Required Agent Licenses To Transact The Lines Of Insurance Being Handled At This Location.

Pursuant To Subsection 626.172(4), Florida Statutes, Each Agency Location Must Display The License Prominently In A Manner That Makes It Clearly Visible To Any Customer Or Potential Customer Who Enters The Agency Location.



Jeff Atwater  
Chief Financial Officer  
State of Florida



# **City of Gainesville**

Budget and Finance Department  
Purchasing Division

**Addendum Publish Date:** March 31, 2021

**Broker/Agent Insurance and Risk Management Consulting Services**  
**RFP #: RMDX-210025-GD**  
**ADDENDUM NO. 1**

**Bid Due Date:** April 9, 2021, 3:00pm (Local Time)

**NOTE:** The original Specifications remain in full force and effect except as revised by the following changes which shall take precedence over anything to the contrary.

1. Any questions regarding this solicitation shall be submitted in writing to the City of Gainesville (CoG) Procurement Division by 3:00pm, (local time), March 29, 2021, 3:00pm local time. Submit questions to: [dykemangb@cityofgainesville.org](mailto:dykemangb@cityofgainesville.org)
2. Please find attached:
  - a. A copy of the Cone of Silence period information (Financial Procedures Manual Section 41-424 Prohibition of lobbying in procurement matters) that was discussed.
3. Following are questions and answers that were received by the questions deadline.
  - a. Question:  
Compensation Structure: Commission or Fee? Please provide % if commission or flat fee amount  
Answer:  
The City prefers a fixed fee compensation structure.
  - b. Question:  
How long has Marsh been the Broker on the account?  
Answer:  
July 2005
  - c. Question:  
What do you want to see more of/enhancements to make your program better?  
Answer:  
This is an overly broad question and the City would expect that anyone who submits a proposal to provide that as part of their submission.
  - d. Question:  
What is the reason for the City going out to RFP?  
Answer:  
Bringing additional markets to the City for consideration and added significant value to the loss control functions by providing SME's who are the City's advocate during our annual site visits by the property carriers.



# City of Gainesville

Budget and Finance Department  
Purchasing Division

- e. Question:  
Does the City plan to split the program? 1 Broker for Property and 1 Broker for Liability?  
Answer:  
That is not ruled out but the City's preference is for a single broker/consultant
  
- f. Question:  
Why was the Auto Liability policies and Special Event policy not renewed?  
Answer:  
All of the special events that were covered under the policy were either canceled or went virtual due to the pandemic. The Auto Liability policy was not renewed because of changes in our take home/stand by polices.
  
- g. Question:  
Please provide the name of the current insurance broker for the City of Gainesville and the amount of annual compensation they are receiving.  
Answer:  
Marsh USA, Inc. Fixed fee, \$220,000
  
- h. Question:  
The RFP provided a schedule of insurance that overlaid "non-renewed" over certain policy dates. Please see screenshot below for example. Can you provide a schedule of insurance that restores those dates and also provides policy premiums?  
Answer:  
The scheduled provided previous policy numbers, policy periods were 10/1/2019 - 9/30/2020
  
- i. Question:  
Please provide a 10-year loss history for all policies.  
Answer:  
The City won't be able to get this by Wednesday, however, we will provide to the successful bidder upon reward of contract and as part of our renewal strategy.

**ACKNOWLEDGMENT:** Each Proposer shall acknowledge receipt of this Addendum No. 1 by his or her signature below, and a copy of this Addendum to be returned with proposal.

### CERTIFICATION BY PROPOSER

The undersigned acknowledges receipt of this Addendum No. 1 and the Proposal submitted is in accordance with information, instructions, and stipulations set forth herein.

PROPOSER COMPANY NAME: Alliant Insurance Services, Inc.

SIGNATURE: *Daniel I Howell*

LEGIBLY PRINT NAME: Daniel Howell, Senior Executive Vice President, Managing Director

DATE: April 9, 2021



# **City of Gainesville**

Budget and Finance Department  
Purchasing Division

## **CITY OF GAINESVILLE FINANCIAL SERVICES PROCEDURES MANUAL**

### **41-424 Prohibition of lobbying in procurement matters**

Except as expressly set forth in Resolution 170116, Section 9, during the Cone of Silence as defined herein no person may lobby, on behalf of a competing party in a particular procurement process, City Officials or employees, except the Procurement Division or the procurement designated staff contact person. Violation of this provision shall result in disqualification of the party on whose behalf the lobbying occurred.

Cone of Silence period means the period between the issue date which allows for immediate submittals to the City of Gainesville Procurement Division in response to an invitation to bid, or a request for proposal, or qualifications, or information, or an invitation to negotiate, as applicable, and the time that City Officials or the Procurement Division, or City Department awards the contract.

Lobbying means when a person seeks to influence or attempt to influence City Officials or employees with respect to a decision of the City, except as authorized by procurement procedures.



## APPENDIX

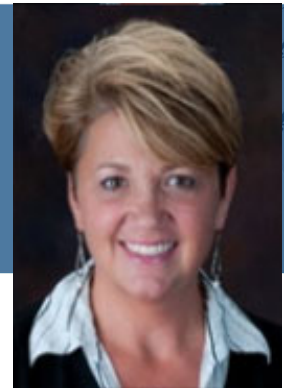
- A. Team Resumes
- B. Defined Client Service and Marketing Plan
- C. Service Standard Guidelines
- D. Technology Resources
- E. Litigation Report

# APPENDIX

## **A. Team Resumes**

Please refer to the following page(s).

**CARLEEN PATTERSON, ARM, ARM-P, CIC, CRM**  
FIRST VICE PRESIDENT  
PUBLIC ENTITY GROUP



**ACCOMPLISHMENTS AND AREAS OF EXPERTISE:**

Carleen joined the Alliant Insurance Services team in 2020. Carleen is the National Public Entity and Higher Education Practice Leader. She works with higher education and public entity clients across the United States providing insurance brokerage and risk management expertise. Carleen's expertise includes the design and negotiation of client insurance programs, evaluation and analysis of Alternative Risk Transfer plans including captive plans, risk management evaluations, and the creation of complex property risk and insurance programs.

**DETAILED EXPERIENCE:**

Carleen has been in the insurance industry since 1988. Prior to Alliant, Carleen served in a similar role for a large, international broker. She has risk management, claims, and insurance brokerage experience; and has spent the last 21 years specializing in self-insurance and insurance brokerage and consulting for higher education institutions as well as large public entity clients. Her expertise is in the design and implementation of large property and casualty insurance programs.

**EDUCATION, PROFESSIONAL, AND PERSONAL INTERESTS:**

Carleen earned her B.S. in Education from the University of South Dakota. She is licensed as an insurance agent/producer in multiple states and holds the Associate in Risk Management, Associate in Risk Management for Public Entities, Certified Insurance Counselor, and Certified Risk Manager designations.

Carleen was the recipient of the 2011 and 2012 Risk & Insurance Power Broker award in education and public sector, respectively. She is a member of the University Risk Management and Insurance Association (URMIA).

**FELIPE GARCIA**  
FIRST VICE PRESIDENT  
PUBLIC ENTITY GROUP



**ACCOMPLISHMENTS AND AREAS OF EXPERTISE:**

Felipe joined the Alliant Insurance Services team in 2012 to focus on public entity business. Felipe effectively manages commercial accounts and develops effective risk transfer programs for large public entities with complex risk, including named storm. He is currently the servicing broker for various organizations such as Lee County Port Authority (FL), Jaxport (FL), Sussex County (DE), Athens-Clarke County Unified Government (GA), and several joint power authorities such as the Set Seg Schools (MI), Rhode Island Interlocal Trust, South Dakota Public Assurance Alliance, and Utah Local Governments Trust. Additionally, Felipe serves as one of Alliant's Privacy and Security specialists and has formulated several Cyber and Tech E&O platforms to assist our Public Entity practice nationwide. Felipe takes an innovative and creative approach for servicing his clients' coverage needs and strives to find the most resourceful and efficient solution.

For Felipe's clients, he oversees the development of risk transfer programs for applicable program placements to include property and casualty, for example. He will call upon the relationships he has garnered with the marketplace and access exclusive insurance programs to positively impact the total cost of risk. He will also engage with Alliant's loss control and claims management team as we will serve as a true risk advisor.

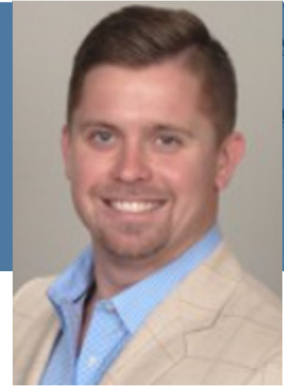
**DETAILED EXPERIENCE AND PLANS FOR THE COUNTY**

Felipe's experience and specialty is in the public entity practice. He collaborates with various entities in the public entity sector including counties, municipalities, airports/ports, K-12, and joint power authorities/pools. He is involved in the managing and marketing of accounts including contract reviews/audits, claims handling, and loss control. He is familiar with market appetite and is an active participant in several risk management conferences such as Florida RIMS, STRIMA, PRIMA, and ACI NA to stay abreast of the ever changing insurance industry and emerging risks.

**EDUCATION, PROFESSIONAL, AND PERSONAL INTERESTS:**

Felipe graduated from the University of Southern California (USC) in 2010 with a Bachelor of Science in Health Administration and an emphasis in Pre-Medicine. Felipe has attended numerous hours of insurance industry related classes and is currently working towards his ARM designation. Felipe has maintained a resident 220 insurance license in Florida (license #W241193) since September 22, 2017 and has had an insurance license since 2012. When Felipe is not busy practicing his profession, he enjoys time with family and friends. In addition, he has a talent for singing and has a background in performing in strong venues such as the Viper Room in Hollywood.

**BEN SIBLEY, CLCS**  
ASSOCIATE PRODUCER  
PUBLIC ENTITY GROUP



**ACCOMPLISHMENTS AND AREAS OF EXPERTISE:**

Ben joined the Alliant Insurance Services team in 2019 and is currently an Associate Producer based out of the Lake Mary, Florida office. Ben Specializes in public entities, construction, and condominiums/HOA. He joined the Alliant team to assist in expanding Alliant's footprint throughout the Southeast.

**DETAILED EXPERIENCE:**

Ben is a third generation insurance producer and started his career in 2014 at one of the largest family owned insurance agencies in the State of Florida. He has worked on many different sized accounts including small business, middle market, and large commercial property and casualty clients. He has also worked in the Community Association Division writing large condominiums to small HOA's. Working on many different levels of accounts, Ben has learned it takes long nights and weekends to make sure all his clients are happy. He has learned that no matter the size of the account they all deserve exceptional customer service.

**EDUCATION, PROFESSIONAL, AND PERSONAL INTERESTS:**

Ben is a licensed Property & Casualty agent in the State of Florida, with his Commercial Lines Coverage Specialist (CLCS) designation. Ben will be working towards his ARM & CIC designation in 2020.

In his free time, Ben enjoys being with his family, watching football, playing golf, and cooking. He also enjoys taking his dog on runs and relaxing by the pool.

**DENNIS MULQUEENEY, MBA, CPCU**  
SENIOR VICE PRESIDENT  
PUBLIC ENTITY GROUP



**ACCOMPLISHMENTS AND AREAS OF EXPERTISE:**

Dennis began his insurance career in 1984 and has been working with public entities since 1992. His transit specific experience includes Sonoma-Marin Area Rail Transit, the North County Transit District, the San Francisco Municipal Railway, the Golden Gate Bridge Highway and Transportation District, San Diego Metro Transit, and TriMet of Portland Oregon. He works with many municipalities in the San Francisco Bay Area including the City and County of San Francisco, and with a number of utilities, including the Metropolitan Water District of Southern California. He is also the lead property broker for the University of California System, and the San Diego Unified School District.

**DETAILED EXPERIENCE:**

Dennis is a seasoned professional who offers almost three decades of extensive insurance brokerage experience. His insurance career began with Marsh & McLennan, Inc. Soon after, he moved onto advanced positions at Sedgwick and Arthur J. Gallagher. Currently a Senior Vice President at Alliant, Dennis serves as the Property Insurance Practice Leader in San Francisco office. He is frequently consulted by clients and peers for his understanding of complex policy questions, contractual, financial, and actuarial analysis.

**EDUCATION, PROFESSIONAL, AND PERSONAL INTERESTS:**

Dennis graduated with a Bachelor of Arts degree from University of California, Santa Barbara. He earned a Master of Business Administration degree from San Francisco State University. Licensed by the California Department of Insurance as a Fire & Casualty Broker Agent, Dennis has completed many hours of continuing education. He obtained the professional designation of Chartered Property and Casualty Underwriters (CPCU) from the American Institute for Property and Liability Underwriters. In 2016, Dennis contributed as a guest speaker at the Automotive Safety Council on autonomous vehicles and insurance.

Outside of his work at Alliant, Dennis enjoys spending time with his family, performing community service at local parks, and is avid basketball player.

**ROBERT M. LOWE**  
FIRST VICE PRESIDENT  
PUBLIC ENTITY GROUP



**ACCOMPLISHMENTS AND AREAS OF EXPERTISE:**

Robert joined Alliant Insurance Services in 2016 after more than a decade in the insurance industry. Having spent many years at a global retail brokerage focusing exclusively on public entity clients, providing brokerage services for all lines of coverage. Robert has led the marketing and placement on all lines of coverage for many of the largest and most complex public organizations including municipalities, counties, transit authorities, power generation, water agencies, JPA's and several other large public entities.

**DETAILED EXPERIENCE:**

Robert Lowe is First Vice President of Alliant's Public Entity Group and leads the Property and Casualty Practice from Alliant's Los Angeles office. Robert has over a 20 years of experience in the insurance industry, with a focus on public entities for over a decade. He works with a number of municipalities, counties, water, wastewater, airports, utilities, seaports and transit agencies. His major assignments include working with California Joint Powers Insurance Authority, California Joint Powers Risk Management Authority, and Association of California Water Agencies JPIA. Robert has been a property and casualty insurance broker since 2001.

**EDUCATION, PROFESSIONAL, AND PERSONAL INTERESTS:**

Robert holds a Bachelor of Science degree in Business Management and is currently working on his Associate in Risk Management (ARM) designation. Robert is a licensed Property & Casualty broker. Robert was named a 2020 Power Broker by Risk and Insurance.

When not working, Robert enjoys spending time with his wife and two daughters as well as coaching girls' softball. Robert is also a recent member of the Pasadena Tournament of Roses.

**RACHEL WRIGHTSON, J.D.**  
FIRST VICE PRESIDENT  
NATIONAL CLAIMS ADVOCACY



**ACCOMPLISHMENTS AND AREAS OF EXPERTISE:**

Rachel joined the Alliant Insurance Services team in 2017 as Vice President and Regional Claims Director, and was promoted to First Vice President in October 2019. A veteran claims and insurance coverage expert, Rachel works with Alliant’s diverse client base throughout the country to oversee the management of a broad range of claims from inception to resolution.

Rachel is a strategic advisor and skilled problem solver who joins Alliant with experience managing litigated matters during her multifaceted career. Her extensive body of work includes positions as a lawyer, risk manager, and insurance professional, with experience in both the private and public sectors.

**DETAILED EXPERIENCE:**

Prior to joining Alliant, Rachel was Assistant Director, Claims, at New York University, one of the nation’s largest private universities. There, she administered NYU’s large-deductible captive insurance program and managed a broad portfolio of claims that included general liability, construction, complex property, directors and officers, cyber, and many others. She also has 11 years of experience practicing law at major New York City-based law firms, with a primary focus on insurance.

**EDUCATION, PROFESSIONAL, AND PERSONAL INTERESTS:**

Rachel holds a law degree from Brooklyn Law School (2003) and a bachelor’s degree from Northwestern University (1998).

Rachel is an avid runner, having completed numerous marathons, including 12 ultra-marathons.



**ROBERT A. FREY, RPA**  
SENIOR VICE PRESIDENT, CLAIMS MANAGER  
NATIONAL CLAIMS ADVOCACY



**ACCOMPLISHMENTS AND AREAS OF EXPERTISE:**

Robert joined the Alliant team in 2002 and created the Alliant Brokerage Claims Advocacy practice. He manages a team of highly trained professionals who provide technical claim service to various Alliant practice groups. Some of these groups include Public Entity, Healthcare, Commercial, and Real Estate. In addition, he takes the lead handling large losses, complex losses, and losses with coverage disputes. His expertise also covers real estate development and management and includes high-rise office risks, industrial office/manufacturing risks, hospitality industry, regional shopping centers, and strip mall shopping centers. Robert is well versed in claims handling for construction risks including OCIP, high tech, biotech, and higher education clients. Currently, he serves as the Alliant client advocate for all aspects of the insurance claims process.

**DETAILED EXPERIENCE:**

Robert is a seasoned professional who offers almost four decades of extensive experience handling property and casualty claims. His insurance career began with Bayly, Martin, & Fay. He then moved on to an advanced position with Morris & Associates, and then to a Claims Executive at Marsh Risk Services. Robert began leading the Claims Advocacy Practice team at Alliant over ten years ago. He is an in-demand speaker and frequently addresses audiences at risk management conferences including PARMA, the Building Owners Managers Association (BOMA), and the International Council of Shopping Centers (ICSC). He has been a guest speaker for the California State University Risk Management Authority (CSURMA) on multiple occasions. In addition, Robert was an instructor at the College of Alameda where he taught classes on personal insurance coverage, claims handling, and adjusting.

**EDUCATION, PROFESSIONAL, AND PERSONAL INTERESTS:**

He is a charter member of the Registered Professional Adjusters Program as a Registered Professional Adjuster (RPA) and is a former faculty member of the International Council of Shopping Centers (ICSC).

When Robert is not handling claims, he spends time with his family. He enjoys basketball and for many years coached youth and woman's teams. Recently, Robert added a few new interests that include learning to play piano and oil painting.

**TIM LEECH, CSP, ARM**  
FIRST VICE PRESIDENT  
RISK CONTROL SERVICES



**ACCOMPLISHMENTS AND AREAS OF EXPERTISE:**

Tim joined Alliant Insurance Services in 2010 to lead Alliant’s national risk control consulting practice. He has over 25 years of experience in the environmental, health and safety field as a leader of staff, project manager and consultant. In his current capacity, Tim works closely with the Alliant underwriter and broker teams to ensure that staff deliverables are value added and contribute to client proactive loss mitigation strategies.

**DETAILED EXPERIENCE:**

Tim is considered an industry generalist and is qualified in property and casualty risk control consulting. He has significant experience in the following industries:

- Public Entity
- Academia
- Healthcare
- Manufacturing
- Hospitality
- Waste & Trash Haulers
- General Industry

Prior to joining Alliant, Tim worked for a competitor as a director in their global risk consulting practice. During this time he acted as a consultant with global and large risk management clients, managed a regional claims and risk control staff and strategized total cost of risk reduction projects. His experience also includes working as a pipe fitter, engineering and design of fire protection systems, insurance loss control consultant and industry environmental, health and safety engineer.

**EDUCATION, PROFESSIONAL, AND PERSONAL INTERESTS:**

Tim holds a Bachelor of Science degree in Fire Protection and Safety Engineering from Oklahoma State University. He also has obtained two Associate of Science degrees in engineering related disciplines. Tim is a certified Safety Professional and a licensed Property and Casualty Insurance Broker. In Addition, Tim is a member in good standing with an Associate in Risk Management (ARM) designation.

In addition to faith and family, Tim enjoys mountain biking, training and competing in triathlons and is a member of the 50 Mile Ride for Project Rwanda planning team.

# APPENDIX

## **B. Defined Client Service and Marketing Plan**

Please refer to the following page(s).

## Defined Client Service and Marketing Plan

Alliant’s Defined Client Service and Marketing Plan is the framework for our business approach and a technical practice implemented in a manner that aligns with the City’s goals. This process has been developed through our years of experience and is fully customizable to suit each client’s needs. The Alliant approach provides consistency in quality service, checkpoints, and timelines for monitoring our jointly agreed upon service standards, and ensures the appropriate planning occurs well in advance of the expiration date. In addition, we use Quality Committees to continuously monitor the implementation of these best practice standards.

Purposefully, this process begins with transition planning, and includes an in-depth risk management analysis, in addition to service and marketing activities. What follows is an illustration of this process, with each step containing a detailed explanation along the way.



# 1

## TRANSITION PLAN/ANALYTICS & DIAGNOSTICS (180 days prior to renewal)

Once appointed as the City’s Broker of Record, we will begin to transition the work flow from your current broker(s) to Alliant. Given the absolute importance of a successful transition for each new Alliant client, we will employ the following steps during the implementation of the program to make the transition as seamless as possible for the City.

### Step 1: Identify Appropriate Personnel and Discuss the Defined Service and Marketing Process

- Identify individuals who will be involved in the transition from Alliant and the City.
- Discuss Defined Service and Marketing Process and tailor it the City’s unique needs.
- Facilitate dialogue between key personnel at Alliant and the City; including claims, loss prevention, accounting, board members, etc.

### Step 2: Notify Carriers

- Alliant will prepare Broker of Record Letters (BORs) for the City and then file it with the appropriate carriers.
- Confirm acceptance of all BORs filed.

### Step 3: Information Gathering/Data Acquisition

- Financial statements
- Audits
- Actuarial studies
- Bylaws
- Claims data
- Corporate information
- Exposure data
- Draft submissions
- Exposure data
- Historical Policy Digest
- Policies/Summaries
- Schedules or other data elements

### Step 4: Administrative

- Create Open Items Report.
- Further develop annual work plan to include all key stewardship tasks/dates/milestones.
- Develop protocol for execution of all key deliverables.
- Identify and plan for any other key administrative tasks as defined by the City.
- Provide laminated team charts/contact cards.
- Execute service agreement.

### Step 5: Risk Identification

- Review all data accumulated from the information gathering/data acquisition process.
- Discuss with key operational personnel (operations, finance, legal, quality, risk, claims).
- Strategic discussions regarding mission, key the City initiatives, financial goals, short- and long-term operational and financial goals, unique financial issues, risk philosophy.
- Discuss unique claims or risk issues as defined by the City.

### Step 6: Documentation and Implementation

- Prepare a summary report detailing the process, observations, and key findings.
- Review summary document and confirm findings.
- Develop renewal timeline in conjunction with the Annual Work Plan.

Our service team will coordinate these activities to help ease the administrative burden on the City. Our priority is to become intimately familiar with your overall insurance program and unique loss exposures. Therefore, we will get to know the City through a thorough review of your website, financial statements, and loss runs; an analysis of your policy language and coverage to determine the exact coverage being provided; personal discussions; and on-site visits. We will use our unique five-part Risk Identification Model to identify and analyze your unique loss exposures.

## 2

### RISK & COVERAGE PROFILE *(120 days prior to renewal)*

For coverage assigned to us, we will develop a Risk Profile unique to the City. We will compare this Risk Profile to your current insurance coverage to: determine any serious or unanticipated gaps that

exist; review the retentions and insurance limits; and provide you with a written report outlining our observations and recommendations.

### 3

#### RENEWAL STRATEGY MEETING *(100 days prior to renewal)*

At least 100 days before major renewal date(s), we will coordinate a Renewal Strategy Meeting to:

- Review our Risk and Coverage Analysis, the resultant Risk Profile and the adequacy of your current insurance portfolio.
- Update the City on the current insurance market.
- Discuss recent renewal results for similar clients.
- Provide an analysis of viable underwriter alternatives, their capacity, and deductible preferences.
- Obtain your thoughts on the desirability of any particular market, i.e., your past history with that carrier, the carrier's financial rating, etc.
- Provide renewal pricing ranges.
- Suggest a renewal timeline and renewal options.

Our goal is to provide you with a concise report outlining our mutually agreed upon game plan.

### 4

#### UNDERWRITING SUBMISSION & PRESENTATION *(75 days prior to renewal)*

The underwriting submissions we prepare are unrivaled in our industry. Our responsibility is to portray, with integrity, your unique Risk Profile for each line of coverage. Your underwriters will know that our submission will portray your unique risks and operations correctly, succinctly and in a clear and easily understandable format. We encourage meetings between you and the underwriters.

Our goal is to distinguish you from your peers and we do so by creating first class underwriting presentations that demonstrate your unique risk characteristics. We will help you structure the material and provide input and guidance on the graphic representation of your unique results, risks and operations.

The underwriting submission and the underwriter presentation will be available to the market at least 75 days prior to your renewal date.

### 5

#### UNDERWRITER MEETINGS *(75 days prior to renewal)*

We will coordinate all underwriter meetings benefiting the City and our renewal strategy. Where possible, we will attempt to schedule these at your office.

## 6

### NEGOTIATIONS *(60 days prior to renewal)*

To execute a successful renewal, we must focus on two key areas – market canvassing and the exploration of options. At our Renewal Strategy Meeting, we will have reviewed the listing of all possible market alternatives, solicited your input and agreed to those we want to approach. We will review alternative limit, retention and coverage structures. We will provide you with weekly renewal updates to keep you informed and to get your feedback and thoughts on the underwriters' responses.

## 7

### RENEWAL PROPOSAL & ANALYSIS *(30 days prior to renewal)*

We are aware that while our clients want to have a bottom line comparison of all renewal alternatives, they also want to know the intricate details of each quotation. Therefore, our renewal proposals feature both an Executive Summary and a detailed Coverage Analysis section. Our analysis will help you make a more educated renewal decision.

## 8

### BIND COVERAGE *(Prior to renewal)*

Once you have reviewed your renewal options and have selected an alternative, we will immediately process the following documents, all designed to be completed before your renewal date:

- Confirmations of Coverage
- Certificates of Insurance
- Premium Finance Agreements (if applicable)
- Claims Reporting Instructions
- Program Limits Charts

## 9

### DESK REFERENCE & OPEN ITEMS REPORTS *(Prior to renewal)*

We will create a Desk Reference that will include insurance summaries of the coverage's bound, claims reporting instructions and contact information for your dedicated service team.

Our Monthly Open Items Reports and meetings are formalized events helping both of us and your underwriters to stay focused on unresolved items as well as, to discuss new risks or operational issues.

## 10

### STEWARDSHIP REPORT/STRATEGIC PLANNING MEETING *(Prior to renewal)*

The Stewardship Report and Strategic Planning Meeting are designed to evaluate our performance, review the results of your renewal, discuss any new operations or acquisitions you are contemplating,

identify new and emerging risks, update you on recent market conditions/trends, and plan our next renewal strategy meeting.



## SUMMARY

We appreciate you taking the time to review our Defined Client Service and Marketing Process, which details specific activities related to transitioning your insurance to us. This strategic framework allows us to effectively market your renewal as we gain a better understanding of your coverage and risk exposures. Through this process, you will have an opportunity to evaluate our performance, from which we will collaborate on increasing the likelihood of favorable renewal outcomes for your organization.



# APPENDIX

## **C. Service Standard Guidelines**

Please refer to the following page(s).

## Service Standards Guidelines

CUSTOMER SERVICE PRODUCT	CUSTOMER SERVICE DELIVERY BENCHMARK
<b>Phone calls returned</b>	Phone calls received in the morning returned in the morning. Calls received in the afternoon returned in the afternoon.
<b>E-mails returned</b>	Review regularly (morning and afternoon) and respond within 24 hours to acknowledge receipt.
<b>Summons and complaint</b>	Upon receipt or prior to end of business day.
<b>Claim first report to carrier</b>	Immediate or no later than prior to end of business, even if complete data is not available.
<b>Claim follow up with carrier and client</b>	Within 24 hours of first report of loss.
<b>Open activities/suspense</b>	Daily.
<b>Pre-renewal letters to client</b>	100 days prior to expiration.
<b>Renewal business applications to market</b>	90 days prior to expiration.
<b>Binders</b>	Same day coverage is bound. If wholesale broker issued, advise client written confirmation of coverage is on its way.
<b>Agency bill binder billing</b>	10 business days' notification prior to binding
<b>Certificates</b>	Within 24 hours of receipt.
<b>Renewal Certificates, Binders, Invoices, &amp; Auto ID Cards delivered</b>	No later than 2 business days after all binding documents are received by Alliant from insurers, but in no event later than 2 business days prior to policy inception
<b>Policy reviewed for accuracy</b>	Within 10 days from receipt.
<b>Policy delivered to client</b>	Within 10 days from receipt.
<b>Summary of Insurance</b>	Annually
<b>Endorsements delivered to client</b>	Within 24 hours of receipt.
<b>Agency bill additional and return premium endorsements</b>	Within 5 days of receipt.
<b>Claims review with client</b>	45 days prior to expiration.
<b>Audit review and processing</b>	Within 48 hours of receipt.
<b>Premium apportionment/allocations for payment of taxes</b>	Within 5 days of binding, where applicable

# APPENDIX

## **D. Technology Resources**

Please refer to the following page(s).

## Access to Technological Resources

Alliant's commitment to technology in our business practices is significant, and demonstrated through our recent designation as an InformationWeek Elite 100 winner. This prestigious designation recognizes the most innovative users of business technology in the United States. We offer tools empowering our clients to make sound business decisions that propel their organizations forward. While there are many Alliant technological capabilities we could highlight, we will focus on two systems we believe are most relevant to the City. These systems significantly aid in the management and organization of documents, reports, information and communication during the contract, at renewal and beyond:

**AlliantConnect** – This secure, easy-to-use portal enables you to easily access and manage your insurance information from any Internet connection at any time. Your customized portal provides you with a transparent view into your insurance business through easy management and access to all insurance related documents: policies, binders, invoices, proposals, and certificate issuance, etc. In addition, help with risk control is available through a comprehensive library of fact sheets, white papers, presentations, and training videos. Important dates, deadlines, and announcements are also available through the portal, along with direct access to your service team. All client data is secured to the appropriate account teams, and the database itself and all backups are stored in an encrypted format. In addition, all document changes are archived for audit history.

**AlliantConnect Property** – Alliant's property schedule database was developed to help our clients maintain accurate and detailed information for insurable property, and to convey that information to underwriters in an easy to understand format. While the concept of maintaining an accurate "property schedule" itself is simple, we frequently find that such schedules are stale, inaccurate, incomplete and poorly reflect actual exposure information. The ramifications of poor property schedule housekeeping include: lack of market interest, less competitive pricing and outdated valuations. We have invested in this technology because it enables and encourages our clients to easily track and maintain their schedules which in turn results in a better property insurance outcome.

Capabilities include:

- Secure web based access.
- View-only and edit levels available, tracking construction, occupancy, protection exposure, geo-codes, values, square footage and other critical location details.
- Paperless updates for insurable property between the City and Alliant, and flexible reporting capabilities, including export to both Excel & Portable Document Format (PDF).
- Variance reports are also available which identify changes over a queried period of time.
- The database allows for uploading of standard appraisal formats, including photographic records.
- Annual valuation trending capabilities can be done on entire schedules according to Marshall & Swift suggested guidelines.

**CSR24** – Our certificate management system is accessed through *AlliantConnect*. This resource allows clients to request and create certificates of insurance, report/track claims on-line and has the ability to be used as a certificate tracking software for vendors.



**EPIC Agency Management System** – The heart of the brokerage operations is conducted through its agency management system. Alliant has recently invested millions of dollars and thousands of staff hours to upgrade our system to the latest EPIC AMS. We selected EPIC after an exhaustive review of the leading products. EPIC includes full on line client access to policy management and client servicing modules. EPIC supports paperless operations and we are quickly removing file cabinets as more of our client service histories become available online.

# APPENDIX

## **E. Litigation Report**

Please refer to the following page(s).

## City of Gainesville, FL RFP

*g. Report of Alleged Wrongdoings, Litigation/Settlements/Fines*

Below is a disclosure of litigation and legal proceedings that have been brought against Alliant Insurance Services, Inc. in the last five (5) years. Employment related matters have been excluded. Alliant has paid three administrative penalties to the Texas Department of Insurance related to the late reprting of surplus Lines business. From time to time Alliant experiences E&O claims typical of the brokerage industry, none of which it deems material to its continued operations or would hinder its ability to perform services in response to this RFP.

Case Name	Venue	Date Filed	Case Number	Case Status	Disposition
Texas Commissioner of Insurance Consent Order	Texas Department of Insurance	1/15/2021	TDI File No. 25971	Closed	Fine Paid
Liberty Maintenance, Inc. v Alliant Insurance Services, Inc.	STATE OF NEW YORK SUPREME COURT: COUNTY OF ERIE	10/30/2020	Index No. 813802/2020	Pending	
Nations Reliable Lending LLC v. Frank Crystal & Co. of Texas, Inc., Frank Crystal & Co., Inc., Crystal & Company, Colleen Jean Thompson, Lisa Marie Suppo, and Alliant Insurance Services, Inc.	270th District Court of Harris County, Texas	9/30/2020	2020-61970	Closed	Dismissed
AA Promotions, LLC vs. Certain Lloyd's of London Underwriters and Alliant Insurance Services	St. Bernard Parish District Court, Louisiana	7/13/2020	20-0364 E	Pending	
TD CAZ LLC d/ba Casapulla's Christina v. SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST, WILLIAM K. WALDRON, HERITAGE FINANCIAL CONSULTANTS, LLC, LINCOLN FINANCIAL GROUP, ANDREW MARTZ, BOYNTON & BOYNTON	Delaware Common Pleas Court	4/28/2020	N20C-CPU4-20-001530	Pending	
Roy Willerton, Dana Willerton, John Casey Willerton, Debra Willerton vs Cherokee Nation, Davide Jeffery Cann, Tribal First/Alliant Insurance Services, Inc.	District Court for the Cherokee Nation, Tahlequah, OK	10/1/2019	CU-19-816	Closed	Dismissed
California Expanded Metal Products Company vs Crystal IBC, LLC, ; Frank Crystal & Company, Inc., Alliant Insurance Services, Inc.	SUPERIOR COURT OF THE STATE OF CALIFORNIA COUNTY OF LOS ANGELES, CENTRAL DISTRICT	4/29/2019	19STCV14824	Closed	Settled
The LLOYD Pest Control Co. vs Alliant Insurance Services, Inc., Crystal & Company, INC., dba Frank Crystal & Co. Inc.	Superior Court of State of California County San Diego	4/19/2019	37-2019-00020639-CU-PN-CTL	Closed	Settled

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Case Name	Venue	Date Filed	Case Number	Case Status	Disposition
Atlantic Concrete Cutting, Inc. And Evanston Insurance Company Vs. Zurich American Insurance Company, American Guarantee and Liability Insurance Company, Alliant Insurance Services, Inc., and Travelers Indemnity Company Of	Superior Court Of New Jersey Law Division - Burlington County	4/8/2019	BUR L -000742 19	Pending	
ROBERT MECAY, SOUTH SHORE CAPITAL, LLC, vs. SAFECO INSURANCE COMPANY OF AMERICA,, ALLIANT INSURANCE SERVICES, INC.,	THE SUPERIOR COURT OF CALIFORNIA	3/19/2019	19CV01434	Pending	
SYSTEMS PAVING, INC. vs. ALLIANT INSURANCE SERVICES, Inc. CRYSTAL AND COMPANY, INC., dba FRANK CRYSTAL & CO. INC., CRYSTAL IBC LLC, and DOES 1 – 50	SUPERIOR COURT OF THE STATE OF CALIFORNIA COUNTY OF ORANGE	3/13/2019	30201901057529 CUPNCJC	Closed	Dismissed
PREMIER MEDICAL ALLIANCE, LLC vs ALLIANT EMPLOYEE BENEFITS GROUP, BLAKE E. CHAPMAN, and SUN LIFE ASSURANCE COMPANY OF CANADA	UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY	3/6/2019	2:19-CV-07973-SDW-SCM	Closed	Dismissed
Susan Pierson vs. Hudson Insurance Company, Odyssey Reinsurance Company, Odyssey Re Holdings Corp, Alliant Insurance Services Inc., and Alliant Specialty Insurance Services Inc.	United States District Court for Western District of Washington	2/27/2019	2:19-cv-00289	Closed	Dismissed
Tim's Wireline Services, LTD vs. Alliant Insurance Services, Inc., ESI Holdings, INCC., Travelers Property and Casualty Company of America, St. Paul Fire and Marine Insurance Company, Derek Thomas and Casey D. Simpson.	356th Judicial District Court Hardin County, Texas	2/8/2019	60100	Closed	Settled
Salinas Valley Memorial Healthcare System v. Monterey Peninsula Horticulture, Inc., et al v .Alliant Insurance Services	US Disctric Court, Norther District of California San Jose Division	12/17/2018	NDC-SJ #5:17-cv-07076	Closed	Settled
Texas Commissioner of Insurance Consent Order	Texas Department of Insurance	12/12/2018	TDI File No. 16878	Closed	Fine Paid
Manchester Texas Financial Group, LLC; Manchester Austin, LLC D/B/A Manchester Austin Hotel, LLC, As Assignee Of Manchester Texas Financial Group, LLC; and Manchester Financial Group, LLC vs. The Chubb Corporation aka Ace American Insurance Company, Alliant Insurance Services, Inc., Lockton Companies, LLC	District Court Travis County Texas, 126 the Judicial District	11/15/2018	D-1 -GN-1 8-006888	Closed	Dismissed



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Case Name	Venue	Date Filed	Case Number	Case Status	Disposition
Madison Mechanical OS Corp, Madison Mechanical, Inc. Glenn A. Haslam and Gary J. Garofalo vs. Twin City Fire Insurance Co., Alliant Insurance Services, Inc., William Franey	Circuit Court for Prince George's County	7/30/2018	CAL18-27076	Pending	
Doug Brajcich SDAD, LLC vs Julie Kauppila [Alliant Employee], Cross-Complaint: Julie Kauppila v. Doug Brajcich SDAD, LLC	District Court First Judicial District of State of Idaho, County of Kootenai	7/26/2018	CV28-18-6160	Closed	Dismissed
Leonard Natelson and Dina Natelson, vs. Dormitory Authority Of The State Of New York, The Metro Group, Inc., And J. Kokolakis Contracting, Inc. and Dormitory Authority Of The State Of New York, [Third-Party Plaintiff], vs. J. Kokolakis Contracting, Inc., Liberty Mutual Insurance Company, Catlin Specialty Insurance Company, Alliant Insurance Services, Inc., Starr Indemnity & Liability Company, Zurich American Insurance Company, Navigators Insurance Company, And Rsui Indemnity Company	Supreme Cour of the State of New York County of Bronx	6/22/2018	2821 L-2016e	Closed	Dismissed
Garden Street Lofts Condominium Association, Inc. vs. 158 14th Street, LLC, 158 14th Street. Hoboken, LLC, Bijou Properties, LLC; Tanenbaum Harbors Co. Inc. Insurance Specialists, et als.	Superior Court of New Jersey Hudson County	4/24/2018	HUD-L-1544-18	Closed	Dismissed
Acme Fuel Company Vs. International Insurance Co. Of Hanover Se, York Risk Services, Energi Insurance Services, Inc., Moloney & O'Neill Life, Inc., Alliant Insurance Services, Inc., and Christian Robert Cox	Superior Court of The State Of Washington In And For Thurston County	3/6/2018	18-2-01359-34	Closed	Dismissed
Tonda L. Murphy vs. Rodney Regaldo, Petrochem Field Services, Inc., Alliant Insurance Services, Inc., Andean Holdings, LLC	22nd Judicial District Court For The Parish Of St. Tammany State of Louisiana	2/1/2018	2018-10528 B	Closed	Dismissed
Interstate Holdings Corp. and Bellmawr Joint Venture v. Federal Insurance Company and Smith Insurance Associates v. Alliant Insurance Services Inc (Additional Defendant)	Court of Common Pleas of Philadelphia County	1/16/2018	171200186	Closed	Settled
Texas Commissioner of Insurance Consent Order	Texas Department of Insurance	11/14/2017	TDI File No. 14075	Closed	Fine Paid
Signal Financial Federal Credit Union; John D. Stake; Terry Powers; Anil Sood vs. Mark G. Sager, Sager & Associates, LLC; Benefit Partners, LLC; Benefit Partners-Alliant, Inc.; Alliant Insurance Services, Inc.	Circuit Court of Montgomery County, Maryland	10/2/2017	438226-V	Closed	Settled

## City of Gainesville, FL RFP

Case Name	Venue	Date Filed	Case Number	Case Status	Disposition
Eduardo Hemmings v. State of New York; State of New York vs. Arc Electrical & Mechanical Contractors Corporation, Liro Program & Construction Management Corporation, AMERISC/USI Insurance and Financial Services, New York Marine and General Insurance Company, Starr Indemnity & Liability Company, Endurance American Insurance Company, Navigators Insurance Company, Zurich American Insurance Company, Alliant Insurance Services, Inc., and Aspen American Insurance Company	State of New York: Court of Claims	8/2/2017	129370	Closed	Dismissed
Parkview Community Hospital Medical Center v. Lexington Insurance Company; Alliant Insurance Services, Inc., et al.	Riverside County Superior Court, State of California	4/25/2017	RIC 1707403	Closed	Settled
Associated Construction/A.P. Construction, LLC v. The Hanover Company, Avalon Risk, LLC, Lighthouse Management, LLC and Scott Adams (underlying complaint) Third Party Complaint: Scott Adams v. Woodrow Baird and Alliant Insurance Services, Inc.	United States District Court, District of Connecticut	4/13/2017	3:15-cv-01600-MPS	Closed	Dismissed
Wyoming Welding and Trucking, Inc. vs. Hub International Mountain States Limited and Alliant Insurance Services, Inc.	District Court Campbell County, Sixth Judicial District, State of Wyoming	3/15/2017	36878	Closed	Settled
Fidelity and Deposit Company of Maryland, et al. v. Rebecca Riess, Robert Riess, Sr., Riess Family, LLC v. George Thompson, TSOR, L.L.C., and Alliant Ins.	United States District Court, Northern District of Oklahoma	1/19/2017	16-cv-00270-GKF-PJC	Closed	Judgment for Alliant
Garage Doors Unlimited, Inc. v. Alliant Insurance Services, Inc., Arch Insurance Company, Does 1 through 10, inclusive	Superior Court of California, County of San Diego	1/13/2017	37-2017-00001506-CL-CO-CTL	Closed	Dismissed
Tutor Perini Corporation vs. Alliant Insurance Services, AON Risk Insurance Services West, Inc., AIG Claims, Inc. et al.	Superior Court of California, County of Los Angeles, Central District	6/21/2016	BC624623	Closed	Dismissed