



Response to

City of Gainesville
RFP RMDX-210025-GD
Broker/Agent Insurance and Risk
Management Consulting Services

May 11, 2021

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Presentation Agenda

- Team Introductions
- Company Introduction
- Power/Utility Expertise, Services and References
- Risk Assessment Process and Expertise
- Marketing Strategy and Success Stories
- Included Services
- Additional References
- Alliant Differentiators

Alliant Introductions



Daniel Howell-EVP
Executive Oversight



Carleen Patterson
Team Lead



Rob Bothwell
EVP-Energy/Marine



Felipe Garcia
Account Executive



Dennis Mulqueaney
Transit/Utility Specialist



Rob Lowe
Power/Utility Specialist



The Specialty Broker



Public Entity Metrics

Specialists Who Know Your Business



\$600B+
Insured Values



150+
Dedicated Professionals



30+
Years in the Business



National
Leader



Customized
Specialty Programs



Investing
In People & Our Future

Alliant

Energy, Power & Marine

At A Glance

At Alliant, we believe in strength in specialization. In line with our mission to be the pre-eminent specialty broker in the U.S., we have established an Energy, Power & Marine group dedicated to partnering with our clients to meet their specialized risk. From resource extraction to electric generation we have recruited highly specialized and dynamic professionals across all energy, power and marine verticals.

Our depth and diversity of experience gives our team a distinct advantage. We put this advantage to use when creating solutions for all our clients.

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157

Energy & Marine Specialists



500+

Energy & Marine Clients



\$394M+

Annual Premium



\$6B

Claims Collected since 2005



Access

Boston, Chicago, Denver, Dallas/ Fort Worth, Houston, Los Angeles, Nashville, New Braunfels, New Orleans, New York, San Francisco Portland

The Alliant Story



Alliant Insurance Services



One of the Nation's Leading Brokerage Firms

Industry-leading specialty P&C operations, forward-thinking employee benefits operation, expanding middle-market P&C business, broad and diverse program administrator.

\$20B

In premium

4,300+

Employees

\$2B

In revenue

130+

Offices

M&A capabilities and track record

Flat management structure comprised of insurance industry experts

Proprietary programs that leverage our expertise, scale, and volume

Best-in-class organic growth

Alliant Ownership

52%

Alliant employees

48%

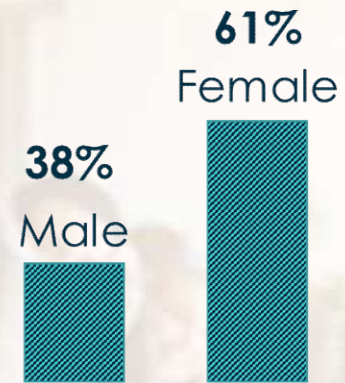
Institutional investors

Entrepreneurial & Diverse

The Alliant Culture

Alliant's CEO, Tom Corbett, has pledged his support of the CEO Action for Diversity & Inclusion™ (CEOAction.com), the largest CEO-driven commitment to diversity and inclusion.

Company-Wide Workforce

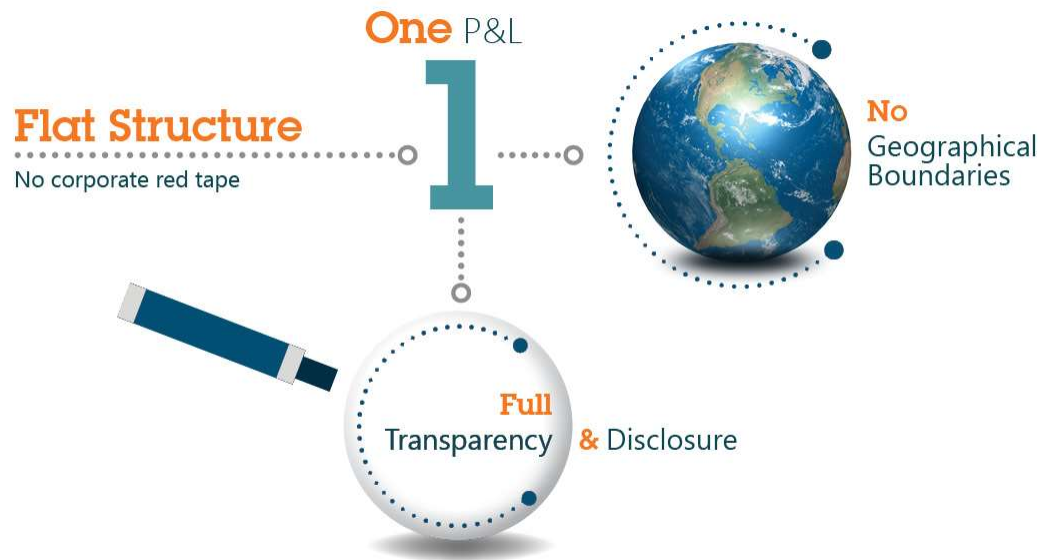


Minorities make up **25.5%** of the Alliant Workforce.

Executive/Management Team



Our Service Team



The Alliant platform allows us to place every resource the City's needs where its needed – regardless of where the talent and technology resides within Alliant. Alliant, unlike other brokers, is not restricted by office, geography, division, operating unit or silos. We are entrepreneurial, nimble, adaptive and highly responsive.

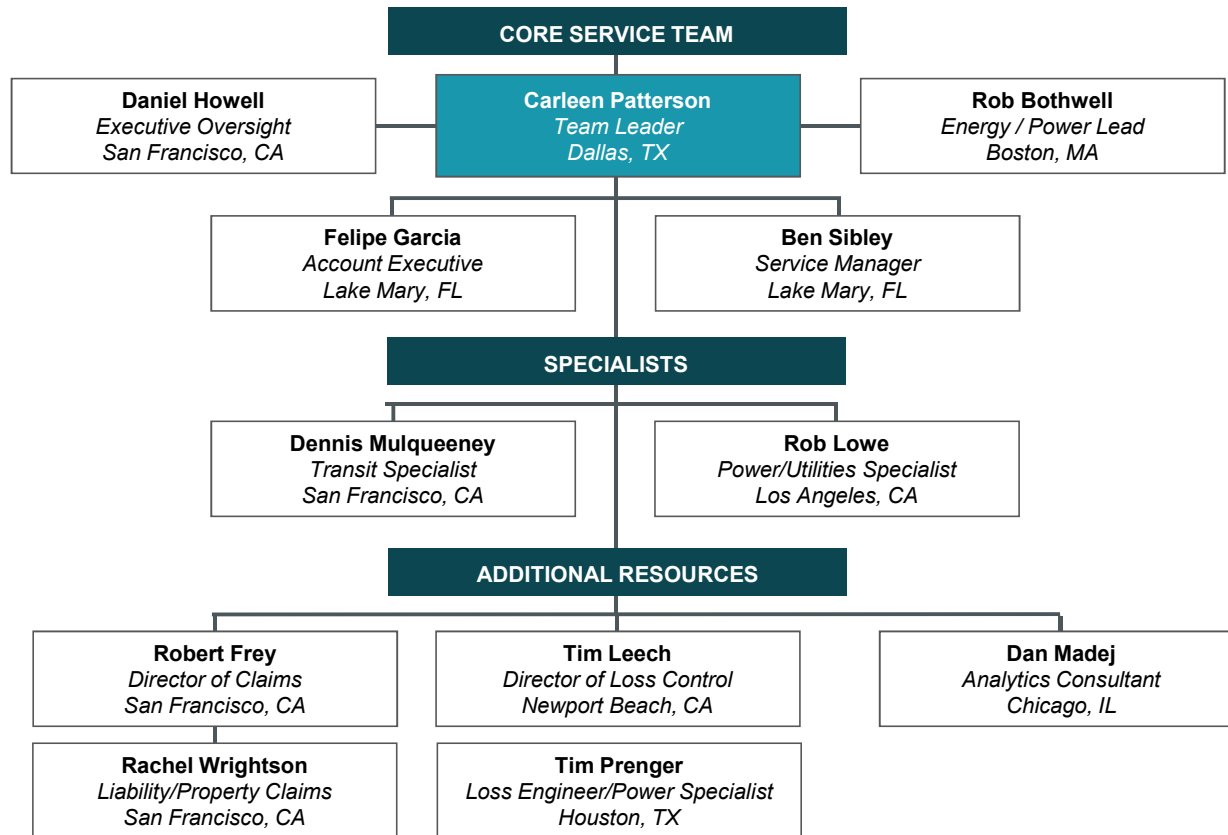
Alliant Commitment to the City



We have the best subject matter experts across specialty disciplines. And we put them to work for you seamlessly.

- › Team selected based on expertise
- › All colleagues within the Alliant family are available to work on the City's program, just a request away
- › Committed to excellence
- › Great listeners
- › Creative and innovative

Service Team





1. Power/Utility Expertise and Services



Power Generation Expertise and Services

- Over 64GW of power assets including:
 - Coal
 - Combined cycle
 - Simple Cycle
 - Cogeneration
 - Hydroelectric
 - Wind
 - Solar
 - Battery Storage
 - Waste-to-energy
 - Biomass
 - Landfill Gas
 - Anaerobic Digestion
 - Geothermal
 - Transmission and Distribution



Power Generation Expertise and Services

- Power-specific claims advocacy
- Power-specific loss control/engineering
- Unique services to drive risk optimization
 - Actuarial
 - PML/MFL
 - In-house catastrophe modeling
 - Retention analysis

Sample Power/Utility Client List

Municipal Clients

- City of Anaheim
- City of Roseville
- City of Pasadena
- City of Portland
- Hydro Yuba County Water (hydro)
- ACWA (includes 20 hydro-electric facilities associated with water districts)

Large Number of Power Clients*

(*Discussion only—names excluded due to public records statutes)



Power/Utility References

City of Anaheim

Tracey L. Matthews
Risk Manager

tmatthews@anaheim.net

O: 714-765-4466

M: 714-321-8980

-includes power
gen/distribution/water
(solar/natural gas)

City of Roseville

David Rawe, ARM, AIC
Risk Manager

drawe@roseville.ca.us

O: 916-774-5207

- Includes power gen

City of Pasadena

Arlene Gallardo
Risk & Insurance Administrator

agallardo@cityofpasadena.net

O: 626-744-6772

- Includes power gen/water
(solar/natural gas)



3. Risk Assessment Process and Expertise

Risk Assessment Process

Alliant tailors solutions to mitigate risk and create partnerships, delivering sustainable risk improvement solutions



Risk Control Expertise



Tim Leech

Director, Public Sector Risk Control

- +25 years experience
- EH&S Experience
- Public entity-specific
- BS, Fire Protection & Safety Engineering
- Oklahoma State University



Tim Prenger

Loss Engineer - Power/Utilities

- +30 years experience
- Power-specific engineering
- BS, Mechanical Engineering
- Colorado State University



Marketing Strategy and Examples

Looking Ahead: State of the Market



— Property Market:

- Possibly the hardest market in history
- Several unprofitable years
- Frequency and severity impacting the market
- Carrier capacity is disappearing
- COVID-19 uncertainty
- Increased scrutiny of client data (SOV, loss runs, COPE, etc.).
- Decreased limits provided by single carriers.
- Premium increases expected.

— Liability Market:

- Continued market hardening expected.
- SAM, Social inflation, years of high losses, aggressive litigation trends, and adverse results are driving the higher prices and tighter capacity in the excess casualty insurance space.
- Civil unrest and lack of trust in law enforcement

Looking Ahead: State of the Market

- **Auto Liability and Physical Damage:**
 - Continued market hardening expected
 - Loss of appetite for standalone auto from many carriers
- **Crime:**
 - Continued hardening expected with moderate premium and retention increases
 - Market driven by social engineering fraud and vendor fraud losses across the industry
- **Cyber Liability:**
 - Ransomware continues to be on a rise, and public entities are increasingly targeted for attacks.
 - Premiums and retentions are on a rise—200-500% increases seen
 - Carriers are beginning to pull back capacity or exiting the market.



Marketing Strategy

Alliant provides strategic advice and coordinates activities to assist with the management of the City's Program.





Marketing/Service Timeline



Market Access

- Access to over 350 domestic and global carriers





Alliant Exclusive Programs

Designed to take advantage of “pooling” risks without risk sharing

- Law of large numbers
- Long-term market relationships
- Competitive in either a hard or soft market
- Broader terms than commercial marketplace
- 10-20%+ lower pricing than competition
- Proprietary policy forms
- Programs for property, liability, crime, cyber, special events and volunteers

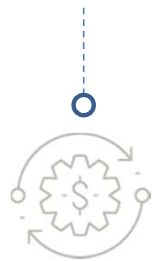
Alliant has access to over 350 markets domestic and overseas. The mere presence of program options for the City will bring leverage to the current placements



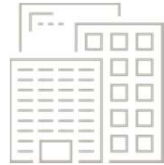
Alliant Property Insurance Program (APIP)

APIP

Largest Property Program



\$450M
In Premium



9,950
Members

\$591B
In Exposures

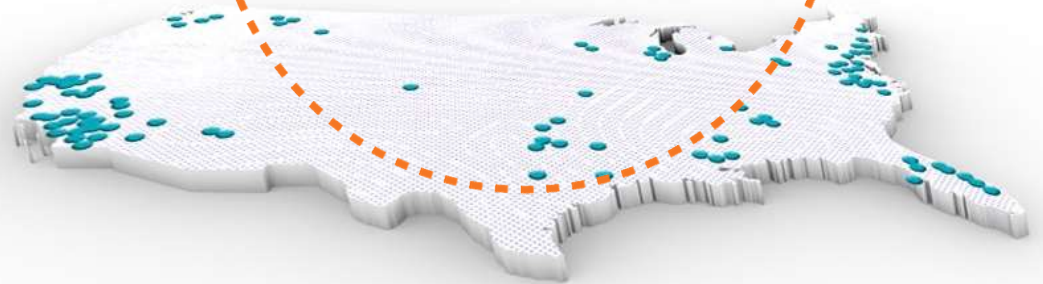
APIP

Proprietary Alliant Program

Created in 1993

Manuscript Policy Form

Global Carrier Panel





Real Success and Savings

Success Stories Once Alliant Named Broker of Record

State of Ohio

- Awarded contract April, 2020 for a July 1, 2020 Renewal
- Incumbent property carrier had indicated 20% increase, decreased sublimits, and significant retention changes
- Marketed program and obtained flat renewal terms, better coverage, and expiring retentions

City of Roseville

- Client had \$15M loss
- 50% capacity non-renewed or reduced capacity
- Detailed marketing campaign to place the program

City of Portland

- Facing a very difficult liability renewal
- Lost 50% capacity
- Received many declinations
- Alternative solution, exclusive to Alliant, offered beneficial terms-PRISM

San Antonio Water System

- Awarded contract in April, 2020 for a December 31, 2020 renewal
- Client anticipated a very difficult renewal with a single property carrier
- Global markets and APIP were approached and obtained competitive terms from incumbent market



Additional Similar References

San Diego Metropolitan Transit System

Susan Lockwood, ARM
Manager of Risk & Claims
Susan.Lockwood@sdmts.com
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M: 619-577-2639

City/County of San Francisco

Matt Hansen
Director, Risk Management
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M: 415-307-6852

Assoc. of California Water Authorities JPIA

Karen Thesing, ARM
Director of Insurance Services
kthesing@acwajpia.com
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City of Portland

Patrick Hughes, JD, MPA
Risk Manager
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San Antonio Water System

Tina Southard
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M: 303-880-0843



Alliant Differentiators

Public Entity and Power, Utility, and Transit Expertise

- Significant experience with similar programs
- Senior Executive Relationships with every major insurance company around the world
- Proven track record in hard and soft markets
- Our approach: start early, explore all options, leverage the markets and relationships, and deliver better outcomes
- Analytics and modeling
- Access to the APIP program to leverage the marketplace
- Alternative risk transfer options



Team Approach

- National Service Team
- Do Not Work as Individual Profit Centers
- Experts by Line of Coverage
- Public Entity, Power, Utility, and Transit Expertise

Tailored Approach to Client Service and Marketing

- Transition Plan
- Marketing Timeline
- Quality Control
- Critical Documents Signoff
- Audit Reviews
- Best Practices Guidelines
- Service Standard Guidelines

Customer Service Product	Customer Service Delivery Benchmark
Phone calls returned	Phone calls received in the morning returned in the morning. Calls received in the afternoon returned in the afternoon.
E-mails returned	Review regularly (morning and afternoon) and respond within 24 hours to acknowledge receipt.
Summons and complaint	Upon receipt or prior to end of business day.
Claim first report to carrier	Immediate or no later than prior to end of business, even if complete data is not available.
Claim follow up with carrier and client	Within 24 hours of first report of loss.
Open activities/suspense	Daily.
Pre-renewal letters to client	120 days prior to expiration.
Renewal business applications to market	90 days prior to expiration.
Binders	Same day coverage is bound. If wholesale broker issued, advise client written confirmation of coverage is on its way.
Agency bill binder billing	No later than the inception date of coverage.
Certificates	Within 24 hours of receipt into the agency.
Policy reviewed for accuracy	Within 10 days from receipt.
Policy delivered to client	Within 10 days from receipt.
Agency bill additional and return premium endorsements	Within 5 days of receipt into the agency.
Claims review with client	45 days prior to expiration.
Audit review and processing	Within 48 hours of receipt.

Contract Review & Insurance Language Template(s)



- Manual provides guidance for developing appropriate coverages, limits and language in your contracts
- We will hold IRIC training for your staff
- Provides checklists for compliance after execution of contracts
- Assist in contract review

Located at: www.alliant.com

Go to the Industry Solutions tab (top of page) Public Entity section

Alternative Risk Financing

- Group purchase programs
- Alternative program structures
- Parametric Solutions
- Captives
- Benchmarking



Alliant Programs & Solutions

- Alliant Crime Insurance Program (ACIP)
- Fiduciary Liability Program (FLIP)
- Special Events Program
- Student Accident
- Alliant Cyber Excess Program (ACES)
- Alliant ProTech-Portable Devices Insurance Program
- Alliant Deadly Weapons Response Program (ADWRP)
- Volunteers Insurance Program (VIP)
- Owners Controlled Insurance Program (OCIP)

Supporting the Profession

- Podcasts / Webinars
- Monthly Newsletters
- Training / White Papers
- Florida RIMS and PRIMA Sponsor
- PRIMA / APTA / APPA / AGRIP / PARMA
STRIMA / RIMS



The More Rewarding
Way to Manage Risk

www.alliant.com
specialty@alliant.com





Supplemental Information



Dedicated Claims Practice Group

Professionals with legal and claim adjusting experience	Complex claims advocacy	Claim audits and reviews
<ul style="list-style-type: none">▪ Deep understanding of your business▪ Knowledge of legal trends▪ Proactive relationships with insurers	<ul style="list-style-type: none">▪ Innovative claim strategies and solutions▪ Catastrophic claims response▪ Claim seminars and training	<ul style="list-style-type: none">▪ Evaluate competency and effectiveness of claim handlers▪ Interact with claim professionals to establish appropriate reserves▪ Litigation management▪ Loss development and projections

CLAIMS ADVOCACY

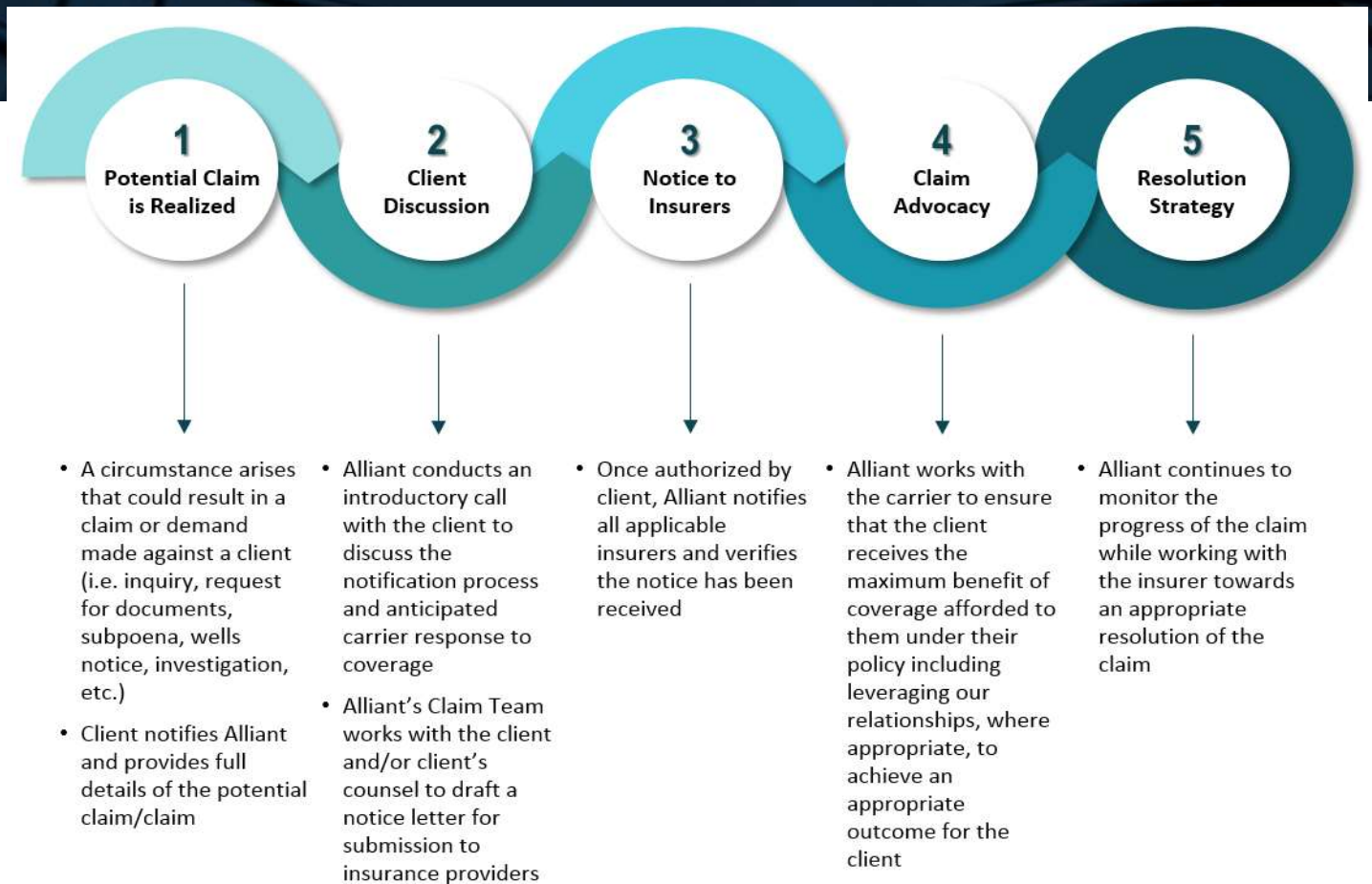
- Supporting the Client recovery efforts:
- Dedicated Brokerage Claims Unit
- Client Advocacy with insurance / reinsurers
- Initial reporting and periodic follow up
- Review and develop coverage positions
- Large loss property/casualty claims experience



Rachel Wrightson, Liability



Robert Frey, Property



The Alliant Claims and Loss Control Difference

40+

Dedicated Claims Professionals

17+

Dedicated Loss Control Consultants

Unparalleled

Carrier Relationships

10+

Locations with Claims Professionals



Process for Claims Management





Claims Success Story

State University: Snow Storm With Major Collapse Damage

- Substantial damage due to a major snow storm resulting in complete loss of multiple structures.
- Alliant suggested and the Insured purchased inflatable buildings be set up to replace the lost gymnasium space while the destroyed buildings were reconstructed. This allowed the university to continue with their athletic program. The university wanted to replace the destroyed buildings with new styled buildings.
- Alliant worked to help to develop the replacement cost value.
- Loss settled in 13 months for \$48,000,000.

Loss Control

Industry leading national consulting practice that use risk management principles as a vehicle to positively impact our clients:

- Protect Life, Property and Physical Assets
- Address Cost Drivers
- Lower Total Cost of Risk (TCOR)
- Improve Compliance

Alliant
COVID-19 Resources
PROJECT RESTART & REMOBILIZATION
Checklist

Description	
Organize a pre-mobilization team and assign specific roles and responsibilities	
Safety	
Superintendent	
Assistant Superintendent	
Foreman	
Notify project owner of the company's return to business status and any impacts the pandemic had on the company's business operations	
Review contracts with owners, clients, vendors, trade partners, etc.	
Communicate with subcontractors to assess their ability to resume work on the project	
Ensure subcontractor insurance coverages are valid and up-to-date	
Ensure subcontractors are aware of any new expectations prior to re-mobilization of the project site	
Ensure all permits are valid and up-to-date	
Discuss change orders and contract modifications with owners for any additional work required based upon pre-mobilization inspections	
Consider hiring a professional disinfecting/cleaning company to perform pre-mob and ongoing cleaning services	
Consider hiring an Industrial Hygienist for pre-mob assessment, consulting and testing following cleaning/disinfecting	
Consider hiring pest control services if pre-mob inspection indicates presence of pests	
Do not start work without supplies of face coverings, soap, disinfectants and alcohol based sanitizers comprised of either 60% ethanol or 70% Isopropanol	

Technical Safety Commission
Assurances performed on all drops.

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<https://insurance.alliant.com/SpecialtyCOVID19-questions>



Loss Control Resources

- Team of public entity and higher education property specialists
- Webinars- Web-based series focused on property conservation (Examples)
 - Emergency management
 - Principles of property protection
 - Fire protection certification series
 - Crime prevention through environmental design
- Telephonic technical assistance (riskcontrol@alliant.com, (888) 737-4752)
- Training modules
- Power point presentations
- Video streaming
- Sample safety and health programs
- Newsletters and alerts
- Comprehensive library of best-in-class guidance and support services

Other Services

- CAT modeling
- Probable Maximum Loss (PML) / Maximum Foreseeable Loss (MFL)
- Analytics
- Benchmarking
- Risk control webinars
- AlliantConnect portal
- Desktop appraisals

Optional Services

- Captive Feasibility Study
- On-site Appraisals (if not in APIP)
- Imperium Consulting (Forensic Accounting)
- Structured Settlements