CITY OF NAPLES AIRPORT AUTHORITY (NAA)  
Board of Commissioners  
Notice of Consultant Selection Committee Meeting

FINAL AGENDA
Airport Office Building, 2nd Floor Conference Room  
200 Aviation Drive North  
Naples, Florida

Thursday, September 24, 2020  
9 a.m.

Commissioner Michael Lenhard – Chair and Consultant Selection Committee Member  
Commissioner Kerry C. Dustin – Vice Chair and Audit Committee Chair  
Commissioner Donna M. Messer – NCC Liaison  
Commissioner James Rideoutte – Consultant Selection Committee Chair and Audit Committee Member  
Commissioner Ted Brousseau – Legal Liaison  
Executive Director: Christopher A. Rozansky  
Authority Attorney: William L. Owens, Esq. of Bond, Schoeneck & King, PLLC

Welcome. If you wish to address the Consultant Selection Committee regarding an item listed on the Agenda, please complete a Speaker Registration form and hand it to the Executive Assistant prior to consideration of that item. We ask that speakers limit comments to 5 minutes and that large groups name a spokesperson whenever possible. All written, audio-visual, and other materials distributed to Committee members or staff during this meeting will become the property of NAA and will be a public record. Thank you for your interest and participation.

NOTICE

Formal action may be taken on any item listed on the Agenda below, or added to the Agenda before or during the meeting, or discussed during the meeting without being added to the Agenda. Also, the sequence of items may be changed as the meeting progresses.

Any person who decides to appeal a decision of this Committee with respect to any matter considered at this meeting (or hearing) will need a record of the proceeding and may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be heard.

Any person with a disability requiring auxiliary aids or services in order to participate in this proceeding for meetings at the City Council Chamber may call the City Clerk’s Office at 213-1015, or for meetings at the Airport Office Building, the NAA Executive Assistant’s Office at 643-0733, with requests at least two business days before the meeting.

Information on Action Items and other items which has been provided in advance of this meeting may be inspected at the office of the Executive Assistant, General Aviation Terminal Building, 2nd Floor, 160 Aviation Drive North. Minutes of this meeting will be prepared for Board approval, usually at the next Regular Meeting.
A. ROLL CALL

B. PLEDGE OF ALLEGIANCE

C. AGENDA (Add, delete or re-sequence items)

D. DISCUSSION ITEM

1. Interviews and Ranking of Responses to Insurance Broker and Risk Management Services - Request for Proposals (RFP)
   a. Alliant Insurance Services, Inc. 9:05 a.m.
   b. McGriff Insurance Services 9:50 a.m.
   c. Public Risk Insurance Advisors 10:35 a.m.

E. PUBLIC COMMENTS (Public comments accepted for items not otherwise listed on the Agenda; 5 minute limit)

F. CORRESPONDENCE/COMMISSIONER COMMENTS & REQUESTS/MEETINGS

G. ADJOURN

Information on Discussion Items and other items which has been provided in advance of this meeting may be inspected at the office of the Executive Assistant, General Aviation Terminal Building, 2nd Floor, 160 Aviation Drive North. Minutes of this meeting will be prepared for Board approval, usually at the next Regular Meeting.

NOTE: The Consultant Selection Committee is comprised of Committee Chair Rideoutte and NAA Chair Lenhard. All NAA Commissioners are welcome to attend and can “opt in” to participate and vote.
To: Honorable Chair of the Consultant Selection Committee and Commissioners

From: Christopher A. Rozansky, Executive Director

By: Ken Warriner, Director of Finance and Administrations

Meeting Date: September 24, 2020

Re: DISCUSSION ITEM

1. Interviews and Ranking of Responses to Insurance Broker and Risk Management Services - Request for Proposals (RFP)

ACTION REQUESTED: Interview the three (3) responding firms and make a rank-order recommendation to the full Board for their meeting on October 15, 2020.

BACKGROUND: In compliance with State of Florida requirements, an RFP for the insurance broker and risk management services was issued on July 29, 2020. The RFP was advertised and posted to our website.

On September 4, 2020, the City of Naples Airport Authority received 3 Proposals in response to the Naples Airport Insurance Broker and Risk Management Services RFP. All 3 submitting brokers are qualified with both corporate and individual team members experienced in insurance brokerage services. Every submittal was carefully evaluated by select members of the NAA Staff and it has been determined that all three submittals meet the required criteria contained in the RFP. Therefore, the following three firms have been shortlisted for further consideration:

1. Alliant Insurance Services, Inc.
2. McGriff Insurance Services
3. Public Risk Insurance Advisors (PRIA)

Included in your packet are the following:

1. Briefing paper
2. Summary of proposals prepared by NAA staff
3. Request for Proposal (RFP)
4. NAA Schedule of Insurance
5. Alliant Insurance Services response to RFP
6. McGriff Insurance Services response to RFP
7. Public Risk Insurance Advisors (PRIA) response to RFP
The first 5 minutes of the meeting will allow time for Commissioner comments and questions for staff regarding the RFP and selection process followed by consultant presentations, Commissioner questions and presentation discussion. Each firm will have up to 25 minutes for their presentation. There will be a 20-minute question and answer period following the presentation. The RFP included the criteria by which proposals would be evaluated:

- Compensation structure of proposal
- Experience and capability of the firm
  - Amount of experience in industries similar to ours
  - Firm financial stability and creditworthiness
- Performance on contracts with government agencies and private industry
  - References if no past work has been performed for the NAA by the Consultant
- Experience of the assigned account executive
- Can and will provide all listed services requested in RFQ section.
- Ability to provide individualized loss control programs:
  
  Comprehensive operations assessment & review
  - Written risk assessment report
  - Contract review with analysis to suggest strengthening
  - On-site underwriter meetings annually
  - Review of current emergency response plan
  - Review of current safety management system
  - Certificate management services
  - Risk reduction services provided by insurers

- Quality of Submittal

After all presentations, the Committee will be asked to provide a ranking of the brokers interviewed. With Board approval, staff will work with the selected firm and Authority legal counsel to finalize a contract. The results of the Consultant Selection Committee will be presented to the full Board for approval on October 15, 2020.

**COMMUNICATIONS PLAN:** The firms will be notified of the final ranking, and the results will be posted on our web site.
<table>
<thead>
<tr>
<th>TYPE OF INSURANCE</th>
<th>LIMITS/OVERAGE TERMS</th>
<th>INSURER</th>
<th>POLICY NUMBER</th>
<th>EFFECTIVE DATE</th>
<th>EXPIRATION DATE</th>
<th>PREMIUMS as BOUND</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flood (NFIP)</td>
<td>160 Aviation Dr N 7-GA Terminal $500,000 Bldg/$156,500 Contents Limits; $5,000 deductible</td>
<td>Wright National Flood</td>
<td>09 1151116389 05</td>
<td>8/19/2019</td>
<td>8/19/2020</td>
<td>$1,787</td>
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<td>2455 Tower Dr 11-Air Traffic Control Tower $500,000 Bldg/$58,500 Contents Limits; $5,000 deductible</td>
<td>Wright National Flood</td>
<td>09 1151116390 05</td>
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<td>300 Citation Point-ARFF Building $500,000 Bldg/$50,000 Contents Limits; $5,000 deductible</td>
<td>Wright National Flood</td>
<td>09 1151116391 05</td>
<td>8/19/2019</td>
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<td>$2,349</td>
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<td></td>
<td>500 Terminal Dr 8-Commercial Aviation Tower $500,000 Bldg/$223,100 Contents Limits; $5,000 deductible</td>
<td>Wright National Flood</td>
<td>09 1151116392 05</td>
<td>8/19/2019</td>
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<td>200 Aviation Dr N 10-Airport Office Building $500,000 Bldg/$92,600 Contents Limits; $5,000 deductible</td>
<td>Wright National Flood</td>
<td>09 1151116393 05</td>
<td>8/19/2019</td>
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<td>2622 Fuel Farm Rd 12-Maintenance Building $500,000 Bldg/$69,900 Contents Limits; $5,000 deductible</td>
<td>Wright National Flood</td>
<td>09 1151116394 05</td>
<td>8/19/2019</td>
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<td></td>
<td>2433 Tower Dr-New ARFF Bldg $500,000 Bldg/Contents Declined; $5,000 deductible</td>
<td>Wright National Flood</td>
<td>09 1151914340 00</td>
<td>2/22/2020</td>
<td>2/22/2021</td>
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<td>2460 Tower Drive-Customs Facility $500,000 Bldg/$55,100 Contents Limits; $5,000 deductible</td>
<td>Wright National Flood</td>
<td>09 1151053903 06</td>
<td>2/25/2020</td>
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<td>$4,460</td>
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<td><strong>Total NFIP</strong></td>
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<td>$18,479</td>
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<td>Commercial Package</td>
<td>Public Officials Liability $2,000,000 Limit/Aggregate; $2,500 deductible per claim</td>
<td>Preferred Governmental Insurance Trust (Preferred)</td>
<td>PK2FL1 0114808 19-10</td>
<td>10/1/2019</td>
<td>10/1/2021</td>
<td>$31,044</td>
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<td>Employment Practices Liability $2,000,000 Limit/Aggregate; $2,500 deductible per claim</td>
<td>Preferred Governmental Insurance Trust (Preferred)</td>
<td>PK2FL1 0114808 19-10</td>
<td>10/1/2019</td>
<td>10/1/2021</td>
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<td>Cyber Liability $2,000,000 Limit/Aggregate</td>
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<td>10/1/2019</td>
<td>10/1/2021</td>
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<td>Claims-Made</td>
<td>Preferred Governmental Insurance Trust (Preferred)</td>
<td>PK2FL1 0114808 19-10</td>
<td>10/1/2019</td>
<td>10/1/2021</td>
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<td>Business Auto $1,000,000 Limit Automobile Liability; Symbol 1</td>
<td>Preferred Governmental Insurance Trust (Preferred)</td>
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<td>10/1/2021</td>
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<td>17 Vehicles $1,000 Deductible Comprehensive/Collision</td>
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<td>10/1/2019</td>
<td>10/1/2021</td>
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<td>Inland Marine (Equipment) $4,542,249 TIV - Per Schedule; $1,000 deductible</td>
<td>Preferred Governmental Insurance Trust (Preferred)</td>
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<td>10/1/2019</td>
<td>10/1/2021</td>
<td>$31,044</td>
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<td>Crime $500,000 Limit for Each: Employee Dishonesty, Forgery, Computer Fraud/Funds Transfer, Theft of Money/Securities, $1,000 Deductible</td>
<td>Preferred Governmental Insurance Trust (Preferred)</td>
<td>PK2FL1 0114808 19-10</td>
<td>10/1/2019</td>
<td>10/1/2021</td>
<td>$31,044</td>
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<td><strong>Total Package</strong></td>
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<td>$74,037</td>
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<td>Boiler &amp; Machinery</td>
<td>$50,000,000 Limit for Property Damage, Bodily Injury/Extra Expense $1,000 - Combined Deductible</td>
<td>Continental Casualty Co.</td>
<td>4027188533</td>
<td>10/1/2019</td>
<td>10/1/2020</td>
<td>$5,083</td>
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<td>TYPE OF INSURANCE</td>
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<td>EFFECTIVE DATE</td>
<td>EXPIRATION DATE</td>
<td>PREMIUMS as BOUND</td>
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<td>Airport Liability:</td>
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<td>Airport Premises Liability, Includes War &amp; TRIA</td>
<td>Limits: $45,000,000 Annual Aggregate $45,000,000 Annual Aggregate $10,000 $15,000,000 Not &quot;in flight&quot;, Any one Occurrence / Aircraft Included $45,000,000 Any One Occurrence / Aggregate Deductible: $5,000 Hangarkeepers Liability Any One Aircraft $5,000 Hangarkeepers Liability Any One Occurrence</td>
<td>Ace Property &amp; Casualty Ins Co</td>
<td>AAP N07392485 003</td>
<td>10/1/2019</td>
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<td>Personal Injury / Advertising</td>
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<td>Waiver of Governmental Immunity</td>
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<tr>
<td>Non Owned Aircraft Liability</td>
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<tr>
<td>Fiduciary Liability</td>
<td>$1,000,000 Limit Each Loss/Policy Period $5,000 Deductible Includes 2 ICMA 401(a) Plans</td>
<td>Federal Insurance Co Claims-Made</td>
<td>8142-1800</td>
<td>10/1/2019</td>
<td>10/1/2020</td>
<td>$3,869</td>
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<td>Premises Pollution</td>
<td>$1,000,000 Limit Each Loss/Policy Period $3,000,000 Aggregate Liability $25,000 Deductible Includes TRIA</td>
<td>Indian Harbor Insurance Company Claims-Made</td>
<td>PEC004673601</td>
<td>10/1/2018</td>
<td>10/1/2021</td>
<td>$26,807 3 year prepaid</td>
</tr>
<tr>
<td>Property</td>
<td>Total Insured Value (TIV) $45,986,170 $5,000,000 - Flood Aggregate Zones A and V $5,000,000 - Earth Movement $45,986,170 - AOP including Named Storm/Wind Deductibles: $5,000 &quot;AOP&quot;: All Other Wind/Hail $25,000 per occurrence Earthquake $50,000 per occurrence Named Storm (including Flood): 6% subject to $25,000 Minimum Per Occurrence Flood: $50,000 per occurrence except Max NFIP for Zones A/V/B/X500/X-shaded plus $100,000 per occurrence Percent Deductibles are per occurrence, per building/structure Cyber Suite - $100,000</td>
<td>Amrisc (Lloyds, QBE Specialty, Lexington, Steadfast, United Spec, General Security, Safety Spec, Indian Harbor, HDI Global, Old Republic)</td>
<td>AMR-40965-03</td>
<td>12/1/2019</td>
<td>12/1/2020</td>
<td>$349,923</td>
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## CITY OF NAPLES AIRPORT AUTHORITY
### 10/1/2019-10/1/2020 SCHEDULE OF INSURANCE
**As of 7-27-20**

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<tr>
<th>TYPE OF INSURANCE</th>
<th>LIMITS/COVERAGE TERMS</th>
<th>INSURER</th>
<th>POLICY NUMBER</th>
<th>EFFECTIVE DATE</th>
<th>EXPIRATION DATE</th>
<th>PREMIUMS as BOUND</th>
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<tbody>
<tr>
<td><strong>Terrorism</strong></td>
<td>$39,415,200 - Property</td>
<td>Certain Underwriters at Lloyds</td>
<td>UTS2547881-19</td>
<td>12/1/2019</td>
<td>12/1/2020</td>
<td>$7,330</td>
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<td>$2,534,900 - Contents</td>
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<td>$4,036,070 - Business Interruption</td>
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<td></td>
<td>$10,000 Deductible</td>
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<td><strong>Workers Compensation</strong></td>
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<td>Workers Compensation</td>
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<td>WC2FL1 0114508 18-06</td>
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<td>Employers Liability</td>
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<td>Statutory</td>
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<td>$1,000,000 Bodily Injury by Accident each accident</td>
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<td>$1,000,000 Bodily Injury by Disease policy limit</td>
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<td></td>
<td>$1,000,000 Bodily Injury by Disease each employee</td>
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<tr>
<td><strong>Surety Bonds</strong></td>
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<tr>
<td></td>
<td>Christopher Rozansky - Executive Director</td>
<td>Travelers Casualty &amp; Surety Co</td>
<td>107281484</td>
<td>6/29/2020</td>
<td>6/29/2023</td>
<td>$2,735</td>
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<td>Diane Terrill - Deputy Executive Director</td>
<td>Travelers Casualty &amp; Surety Co</td>
<td>107281495</td>
<td>6/29/2020</td>
<td>6/29/2023</td>
<td>$2,735</td>
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<td>Ken Warriner - Director of Finance &amp; Admin</td>
<td>Travelers Casualty &amp; Surety Co</td>
<td>107281460</td>
<td>6/29/2020</td>
<td>6/29/2023</td>
<td>$2,735</td>
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</table>

**Total Premium (with 1/3 Pollution)** $647,356

*This document is intended as a summary of insurance only. See policy documents for details.*

*Premiums Shown are as bound and do not include endorsements. Premiums are Annual unless noted otherwise.*
### SUMMARY OF PROPOSALS

**INSURANCE and RISK MGT SERVICES**

<table>
<thead>
<tr>
<th>Offices</th>
<th>Alliant Insurance Services, Inc.</th>
<th>McGriff</th>
<th>Public Risk Insurance Agency (PRIA) a subsidiary of Brown &amp; Brown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date established</td>
<td>Service Office - Lake Mary, FL, Headquarter office - Newport Beach, CA</td>
<td>Service Office - Tampa, FL and Addison, TX</td>
<td>Service Office - Daytona Beach</td>
</tr>
<tr>
<td>Name of individual servicing account (see resume in proposal response)</td>
<td>Justin Swarbrick, First Vice President, Team Lead (Troy, Michigan) Felipe Garcia, Vice President, Co Team Lead and Account Executive (Lake Mary, FL)</td>
<td>Johnny Fontenot, CPCU, AIC, ARM, executive Vice President, Head of Office (Tampa, FL) Regina Lock, MBA, RMPE, Account Executive (Tampa, FL)</td>
<td>Michelle Martin, CIC, Vice President/Account Executive (Daytona Beach, FL)</td>
</tr>
<tr>
<td>Number of current clients</td>
<td>125 airports clients across the US, including the Lee County Port Authority (RSW), Jaxport, LaGuardia, Detroit, Salt Lake City and San Francisco. One of largest public entity brokers in the US</td>
<td>$27.7 billion of premium volumes, some of larger public entities include: City of Tampa, City of Miami Beach, City of New Orleans, City of Houston, New Orleans Aviation Board, Port of Houston Authority</td>
<td>Brown and Brown - annual premiums in excess of $2.5 billion</td>
</tr>
<tr>
<td>Manner of compensation</td>
<td>NAA’s preference. Commission compensation or fee for services of $60,000 per year.</td>
<td>$29,700 annual fee plus commission on any National Flood insurance Placements as per federal Law.</td>
<td>Commissions currently (approximately $60,000 per year) - willing to negotiate a fixed fee arrangement.</td>
</tr>
<tr>
<td>Professional liability insurance coverage limits</td>
<td>Meets requirements</td>
<td>Meets requirements</td>
<td>Meets requirements</td>
</tr>
<tr>
<td>Additional information and services</td>
<td>Service team has extensive airport experience. Justin has presented at Airports Council International - North America Risk management conference.</td>
<td></td>
<td>NAA’s incumbent broker. Selected in RFQ process in 2010 and 2015. Helped us successfully navigate through our Hurricane Irma claim.</td>
</tr>
<tr>
<td>Preferred Government Insurance Trust?</td>
<td>No, but have their own pool - (Alliant Property Insurance Program) that insures $500 billion of property.</td>
<td>PGIT is a direct writer company. We can work closely with them as your consultant.</td>
<td>Yes</td>
</tr>
</tbody>
</table>
REQUEST FOR PROPOSALS
Insurance Broker and Risk Management Services

City of Naples Airport Authority
160 Aviation Drive North
Naples, FL 34104

RFP Issue Date: July 29, 2020

RFP Submittal Date: September 4, 2020
ADVERTISEMENT

Request for Proposals
July 29, 2020

Insurance Broker and Risk Management Services

Notice is hereby given that the Naples Airport Authority ("NAA") will receive sealed responses to a Request for Proposals ("RFP") from all interested and qualified parties with demonstrated expertise in Insurance Broker and Risk Management Services at Naples Airport. A copy of the detailed Request for Proposals and instructions for submittal may be obtained from the Naples Airport Authority online at https://flynaples.com/doing-business-with-the-authority/open-bids/ beginning July 29, 2020. Responses are due no later than 2:00 p.m., September 4, 2020.

The Authority recognizes fair and open competition as a basic tenet of public procurement. Respondents doing business with the Authority are prohibited from discriminating on the basis of race, color, creed, national origin, handicap, age or sex. The Authority has a progressive Disadvantaged, Minority, and Women-Owned Business Enterprises Program in place and encourages Disadvantaged, Minority, and Women-Owned Business Enterprises to participate in its RFP process. The Authority adheres to the Americans with Disabilities Act and will make reasonable accommodations for access to Airport services, programs and activities. Please call (239) 643-0733 for further information. Requests must be made at least 48 hours in advance of the event in order to allow the Authority time to provide the requested services. The Authority reserves the right to accept or reject any or all bids and to waive any formalities or irregularities in the best interest of the Authority and is not liable for any costs incurred by the responding parties. All Respondents must be licensed in accordance with Florida Laws.

PROSPECTIVE RESPONDENTS SHALL NOT CONTACT ANY CITY OF NAPLES AIRPORT AUTHORITY OFFICIALS OR STAFF REGARDING THIS REQUEST FOR PROPOSALS, OTHER THAN THE SPECIFIED CONTACT PERSON LISTED IN THE RFP.

City of Naples Airport Authority
160 Aviation Drive North
Naples, FL 34104
www.flynapes.com
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   Exhibit A: Sample Professional Services Agreement
   Exhibit B: Submittal Review Guidelines
   Exhibit C: FAA Legally Required Provisions for Solicitations
   Exhibit D: Florida Required Provisions for Solicitations

XI. APPENDIX A
I. INTRODUCTION

The City of Naples Airport Authority (“Authority”) is soliciting Letters of Interest and Statements of Qualifications and Experience from qualified firms interested in providing professional **Insurance Brokerage and Risk Management Services** at the Naples Airport for a five year term (the “contract period”).

II. TIMELINE

<table>
<thead>
<tr>
<th>Event</th>
<th>Date/Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Request for Proposals (RFP) Issue Date</td>
<td>July 29, 2020</td>
</tr>
<tr>
<td>Request for Information Deadline</td>
<td>August 17, 2020</td>
</tr>
<tr>
<td>RFP Submittal Deadline</td>
<td>September 4, 2020 - 2:00 P.M.</td>
</tr>
<tr>
<td>Evaluation of Submittals</td>
<td>September 9 - 11, 2020</td>
</tr>
<tr>
<td>Publication of Shortlist</td>
<td>September 11, 2020</td>
</tr>
<tr>
<td>Shortlist Presentations – NAA Board Consultant Selection Committee</td>
<td>Week of September 28, 2020</td>
</tr>
<tr>
<td>Selection Committee Ranking Approval and Professional Service Agreement Approval at NAA Board Regular Meeting</td>
<td>October 15, 2020</td>
</tr>
</tbody>
</table>

III. CITY OF NAPLES AIRPORT AUTHORITY

The Authority was created under Chapter 69-1326 Laws of Florida, as amended, as an independent Authority responsible for the operation of the Naples Municipal Airport. It is governed by a five (5) member volunteer Board of Commissioners who are appointed by the Naples City Council. Under their direction, an Executive Director manages the airport and its programs.

The Authority financially supports itself directly from aviation fuel sales and airport user fees, and indirectly by airport user taxes. No local, state or federal general taxes, such as property, utility, sales, intangible or income taxes directly support the Authority. The Authority receives, for certain capital projects, state and federal financial funds.

General information regarding the Authority can be obtained from our official website http://www.flynaples.com/.
IV. MINIMUM QUALIFICATIONS AND SCOPE OF SERVICES

A. Licensed as an insurance broker or agent in the State of Florida, with at least five (5) years of providing services as outlined in this RFP.

B. Access to sufficient markets to obtain quotes from A-rated companies; please specify whether your firm has access to coverage through the Preferred Governmental Insurance Trust.

C. Ability to act as broker in procuring insurance for the Authority as specified below.

D. Professional liability insurance policy of no less than $10,000,000.

SERVICES REQUESTED

The broker will work on behalf of the City of Naples Airport Authority to secure insurance policies for the following lines of coverage:

<table>
<thead>
<tr>
<th>Policy Type</th>
<th>Renewal Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Airport Liability</td>
<td>10/1/2022</td>
</tr>
<tr>
<td>Boiler &amp; Machinery</td>
<td>10/1/2021</td>
</tr>
<tr>
<td>Business Auto</td>
<td>10/1/2021</td>
</tr>
<tr>
<td>Crime</td>
<td>10/1/2021</td>
</tr>
<tr>
<td>Cyber Liability</td>
<td>10/1/2021</td>
</tr>
<tr>
<td>Employment Practices Liability</td>
<td>10/1/2021</td>
</tr>
<tr>
<td>Fiduciary Liability</td>
<td>10/1/2021</td>
</tr>
<tr>
<td>Flood (6 buildings)</td>
<td>8/19/2021</td>
</tr>
<tr>
<td>Flood (1 buildings)</td>
<td>2/25/2021</td>
</tr>
<tr>
<td>Inland Marine (equipment)</td>
<td>10/1/2021</td>
</tr>
<tr>
<td>Property</td>
<td>12/1/2020</td>
</tr>
<tr>
<td>Premises Pollution</td>
<td>10/1/2021</td>
</tr>
<tr>
<td>Public Officials</td>
<td>10/1/2021</td>
</tr>
<tr>
<td>Terrorism</td>
<td>10/1/2021</td>
</tr>
<tr>
<td>Workers Compensation</td>
<td>6/1/2021</td>
</tr>
</tbody>
</table>

The annual premiums for these policies are approximately $650,000.

The selected respondent will be expected to provide the following services:

A. Recommendations as to types and amounts of coverage which should be obtained by the Authority.

B. Presentation of alternatives and coverage limits available to the Authority to address the insurance needs of the Authority.

C. Marketing and placement of all property and casualty insurance requested by the Authority and obtain at least three (3) coverage quotations, if possible.
D. Account servicing.

E. Provide to the Authority premium invoices at least thirty (30) days prior to the payment due date in accordance with the payment terms required of the Broker by the insurance carrier.

F. Provide assistance in completing insurance applications and related questionnaires.

G. Provide assistance in filing insurance claims and settlement of claims.

H. Perform an annual risk management overview of Authority operations and report to the Authority any recommended insurance coverage or changes as appropriate.

I. Review of Authority standard contracts and leases and provide recommendations regarding insurance clause(s), if applicable. Exposure identifications and evaluation and other risk management services.

J. Monitoring of insurer security.

K. Insurance company liaison activities (trouble shooting).

L. Provide advice and training to staff regarding various insurance issues with staff as needed.

M. Presentations to Board of Commissioners as requested.

N. Additional specialized services provided by the Broker to the Authority, beyond the scope of the services outlined above should be anticipated.

V. CONTENT OF RESPONSES

The following sections and contents are required:

A. A one-page transmittal letter prepared on the respondent’s company letterhead, with firm name, including any alias, years in business, contact person, address, telephone number and email address, and which is signed by an individual who is authorized to commit the firm to the services and requirements of the RFP. The transmittal letter shall also acknowledge any addenda pertaining to this RFP. Any exceptions to the terms and provisions of the Professional Services Agreement (Exhibit A) must be noted in the transmittal letter. The Authority maintains the right to reject the respondent’s exceptions.
B. Provide answers to the following in the order listed:

1. Company Profile - List the firm name, address, phone and date established.

2. Names of office principals and their experience in providing insurance and risk management services. Provide copies of any certificates and licenses held including any State and/or Federal License held including any State and/or Federal Licenses or registrations, as required.

3. Name of individual who will be the Authority’s account executive and his/her experience. Provide copies of any certificates and licenses held including any State and/or Federal Licenses or registrations, as required, if not provided above. Also include resume of this individual.

4. List the firms experience in services requested in item IV and any other relevant experience.

5. Provide the number and types of clients for which the firm currently provides insurance brokerage services.

6. Describe your firm’s access to markets, including Preferred Governmental Insurance Trust.

7. List professional liability insurance coverage limits.

8. List (3) three clients similar to the City of Naples Airport Authority (local government, airport authority, etc.). Provide a reference, along with contact information, who can attest to the quality and competency of your firm and the Authority’s account executive.

9. Provide how your firm expects to be compensated for services provided (i.e. commissions, fixed fee, etc.).

10. Provide any additional appropriate information to help us in understanding how your experience and qualification relate to the Authority’s organization and any additional services that you may provide.

C. If your firm will be partnering with another firm in order to provide certain insurance coverage, such as airport liability, etc., the above responses must also be submitted for this firm. (The partnering firm must also meet the minimum qualifications as listed in Section IV.)

D. **This is not a request for quotes for coverage.** Respondents requesting quotes for coverage for the Authority will be disqualified from consideration.

E. Include required forms from Appendix A:
   A. Statement of Drug-Free Workplace
   B. Non-Collusion Affidavit
The response to this RFP should be organized in the order set forth above. If subcontracting or joint proposals are to be submitted, that fact, and the name of the proposed subcontracting firms, must be clearly identified in the proposal. Following the award of the contract, no additional subcontracting will be allowed without the express prior written consent of the Authority.

VI. SUBMISSION INSTRUCTIONS

Respondent shall carefully review and address all of the evaluation criteria outlined in this request. In order to be considered, respondent shall demonstrate the firm’s ability to provide the required services as listed in this RFP. A copy of the Consultant Selection Committee Submittal Review Guidelines to be used in assessing each submittal, including guidance as to the relative importance placed on each evaluation factor, is attached for your information (Exhibit B). Any data furnished by the Authority is for informational purposes only. The full response shall not exceed thirty (30) pages and shall include all resumes requested in section V, the forms from Appendix A and the Certificate of Insurance. Blank tabs may be used to delineate sections and will not count towards the thirty page limit, however, they are not required.

A. All responses to this RFP must be submitted to:

Ken Warriner  
Director of Finance and Administration  
City of Naples Airport Authority  
160 Aviation Drive North  
Naples, FL 34104

No later than September 4, 2020 at 2:00 PM.

B. Submittals shall be sealed and clearly marked on the outside “Insurance Broker and Risk Management – Naples Airport Authority”. The delivery of the response to the Authority prior to the deadline is solely and strictly the responsibility of the responder.

C. One (1) unbound, one-sided, printed original submittal is required, along with six (6) unbound two-sided copies, and one (1) USB flash memory card scanned in advance for viruses (USB flash drive), containing the submittal, exactly like the unbound printed original, in Adobe Acrobat PDF format. Electronic format copy shall be one continuous file. Submissions via facsimile or email will not be accepted.

D. Responding to this RFP shall in no way be construed as a commitment on the part of the Authority. The Authority reserves the right to reject any or all responses. The Authority may waive any irregularities in this RFP or the submitted responses and may cancel, re-advertise, postpone or modify the RFP schedule at any time. The Authority is not responsible for any costs incurred by the responding parties prior to the issuance of an executed agreement.

E. All submittals will become the property of the Authority. The Authority adheres to open records requirements of Florida State Statute Chapter 119, and as such, all materials submitted by the Respondent to the Authority are subject to public disclosure. The Respondent specifically waives any claims against the Authority related to the disclosure of any materials.
F. Questions concerning this RFP shall be submitted in writing via email, in Microsoft Word format to Ken Warriner, Director of Finance and Administration at kwarriner@flynaples.com no later than 5:00 p.m. on Monday, August 17, 2020. Respondents are encouraged to verify receipt of questions emailed to the NAA. Questions will be answered and posted online as an addendum on the NAA’s website: https://flynaples.com/doing-business-with-the-authority/open-bids. Responders are strongly advised to monitor this site for any additional information and/or addenda regarding this solicitation. Only emailed questions will be addressed and answered as an addendum. The issuance of such posted responses is the only official method by which interpretation, clarification or additional information will be given by the Authority. Only requests answered by formal written responses will be binding. Oral and other interpretations or clarifications will be without legal effect.

G. In order to protect the professional integrity of this procurement process by shielding it from undue influences prior to the recommendation of contract award, responders shall not contact any City of Naples Airport Authority Employees, Agents, City of Naples Elected Officials, City of Naples Employees, Naples Airport Authority Board Members or the Naples Airport Authority Noise Compatibility Committee Members regarding this RFP from advertisement date through Consultant Selection Committee Recommendation to the NAA Board, other than the designated contact person listed above.

H. The Authority reserves the right to request any supplementary information it deems necessary to evaluate responder’s experience, qualifications, or clarify or substantiate any information contained in the responder response.

I. The Authority recognizes fair and open competition as a basic tenet of public procurement. Respondents doing business with the Authority are prohibited from discriminating on the basis of race, color, creed, national origin, handicap, age or sex. The Authority has a progressive Disadvantaged, Minority, and Women-Owned Business Enterprises Program in place and encourages Disadvantaged, Minority, and Women-Owned Business Enterprises to participate in its RFP process. All responding parties are required to make all efforts reasonably necessary to ensure that Disadvantaged, Minority and Women-Owned Business Enterprises have a full and fair opportunity to compete for this contract. Information pertaining to the DBE Certification requirements can be obtained by calling the Authority DBE Liaison Officer at 239-643-0733.

J. The Authority adheres to the Americans with Disabilities Act and will make reasonable accommodations for access to Airport services, programs and activities. Please call (239) 643-0733 for further information. Requests must be made at least 48 hours in advance of the event in order to allow the Authority time to provide the requested services.

VII. SELECTION OF THE CONSULTANT

Airport staff will evaluate responses to this RFP and short-list no more than four firms for formal presentations and further evaluation by the NAA Board Consultant Selection Committee. A copy of the Submittal Review Guidelines is attached (Exhibit B). Publication of the short-listed firms will be available on our website.

Short-listed firm presentations and evaluations by the NAA Board Consultant Selection Committee are currently scheduled to occur the week of September 28, 2020. The presenters for each firm will be
limited to three (3) individuals, to include at least the proposed Insurance Broker. You may take up to 25 minutes for your presentation to the NAA Board Consultant Selection Committee, which should focus on your understanding of the Naples Airport Authority and how you are going to ensure delivery of quality projects on time and within budget. We would like to hear from your proposed lead account executive and he/she will respond to all questions asked. After your presentation, there will be a 20 minute question and answer period.

Upon conclusion of presentations by all short-listed firms, the NAA Board Consultant Selection Committee will rank the presenting firms and submit the final ranking to the NAA Board of Commissioners at the October 15, 2020 Board meeting for approval. Contract negotiations will be conducted by staff with the highest ranked firm. If successful negotiations with the highest ranked firm are not possible, staff will begin negotiations with the second ranked firm and continue, as such, until satisfactory negotiations are accomplished.

We will NOT consider any request for a “de-brief” until after the contract is awarded and signed. A copy of our Standard Professional Services Agreement is attached for your information. We will assume that if you respond to the RFP that you accept the terms and conditions of our standard agreement.

VIII. ASSURANCES

By responding to this RFP, the firm assures the Authority that, if selected, it will:

A. Not assign or transfer the Authority’s account, or any portion of the Authority’s business, without the Authority’s prior written approval.

B. Act in the Authority’s best interest at all times.

C. Sign the Authority’s Professional Services Agreement for the agreed-upon work.

IX. GENERAL CONDITIONS

Submission of a proposal indicates acceptance by the Respondent of the conditions contained in this RFP.

A. Definitions

Unless otherwise indicated, the terms used in this solicitation shall have the following meanings:

Request for Proposals (RFP) – A procurement method used to obtain statements of qualifications and proposals from suppliers for a qualifications-based selection process.

The terms Professional, Consultant, Contractor, Offeror, Respondent and Vendor and are used interchangeably and shall have the same meaning.

All words used herein in the singular form shall extend to include the plural. All words used in the plural form shall extend to and include the singular. All words used in any gender shall extend to and include all genders.
B. The successful firm must supply the following certificates, as mandated by the State of Florida, in order for the Authority to ultimately enter into a contract with the firm.

   i. A certificate that states that the firm is not participating in a boycott of Israel, on the Scrutinized Companies with Activities in Sudan List or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List, or that it does not have business operations in Cuba or Syria.

   ii. A truth-in-negotiation certificate that states that the wage rates and other factual unit costs supporting the compensation are accurate, complete, and current at the time of contracting and the original contract price and any additions thereto will be adjusted to exclude any significant sums by which the firm determines the contract price was increased due to inaccurate, incomplete, or noncurrent wage rates and other factual unit costs.

C. A person or affiliate who has been placed on the convicted vendor list following a conviction for a public entity crime may not submit a response on a contract to provide any goods or services to a public entity; may not submit a response on a contract with a public entity for the construction or repair of a public building or public work; may not submit a response on leases of real property to a public entity; may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity; and may not transact business with any public entity in excess of the threshold amount provided in Florida Statues, Section 287.017, for CATEGORY TWO for a period of 36 months from the date of being placed on the convicted vendor list.

D. The firm warrants that it has not employed or retained any company or person, other than a bona fide employee working solely for the firm to solicit or secure this agreement and that it has not paid or agreed to pay any person, company, corporation, individual, or firm, other than a bona fide employee working solely for the firm any fee, commission, percentage, gift, or other consideration contingent upon or resulting from the award or making of this agreement. For the breach or violation of this provision, the Authority shall have the right to terminate the agreement without liability and, at its discretion, to deduct from the contract price, or otherwise recover, the full amount of such fee, commission, percentage, gift, or consideration.

E. Pursuant to applicable Florida law, the Contractor’s records associated with this Contract may be subject to Florida’s public record laws, Florida Statutes 119.01, et seq, as amended from time to time. Contractor shall comply with all public records obligations set forth in such laws, including those obligations to keep, maintain, provide access to, and maintain any applicable exemptions to public records, and transfer all such public records to the Authority at the conclusion of this Contract, as provided for in Section 119.0701, Florida Statutes.

Upon request from the Authority, the Contractor shall provide the Authority with a copy of the requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost provided in Chapter 119, Florida Statutes, or as otherwise provided by law. Specifically, if the Contractor is acting on behalf of the Authority, the Contractor shall:

   1. Keep and maintain public records that ordinarily and necessarily would be required by the Authority in order to perform the services provided by the Contractor.
2. Provide the public with access to public records on the same terms and conditions that the Authority would provide the records and at a cost that does not exceed the cost provided in Chapter 119, Florida Statutes, or as otherwise provided by law.

3. Ensure that public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law.

4. Meet all requirements for retaining public records and transfer, at no cost, to the Authority all public records in possession of the Contractor upon the termination of the contract and destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements. All records stored electronically must be provided to the Authority in a format that is compatible with the information technology systems of the Authority.

Failure by the Contractor to grant such public access shall be grounds for immediate unilateral cancellation of any agreement and/or contract by the Authority. The Contractor shall promptly provide the Authority with a copy of any request to inspect or copy public records in possession of the Contractor and shall promptly provide the Authority a copy of the Contractor’s response to each such request.

**IF THE CONTRACTOR HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO THE CONTRACTOR’S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS CONTRACT, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT (239) 643-0733, DTERRILL@FLYNAPLES.COM OR CITY OF NAPLES AIRPORT AUTHORITY, 160 AVIATION DRIVE NORTH, NAPLES, FLORIDA, 34104.**

F. The Respondent agrees to comply with pertinent statutes, Executive Orders and such rules as are promulgated to ensure that no person shall, on the grounds of race, creed, color, national origin, sex, age, or disability be excluded from participating in any activity conducted with or benefiting from Federal assistance. If the Respondent transfers its obligation to another, the transferee is obligated in the same manner as the Respondent.

This provision obligates the Respondent for the period during which the property is owned, used or possessed by the Respondent and the airport remains obligated to the Federal Aviation Administration. This provision is in addition to that required by Title VI of the Civil Rights Act of 1964.

G. The Authority, in accordance with the provisions of Title VI of the Civil Rights Act of 1964 (78 Stat. 252, 42 USC §§ 2000d to 2000d-4) and the Regulations, hereby notifies all bidders or offerors that it will affirmatively ensure that any contract entered into pursuant to this advertisement, disadvantaged business enterprises will be afforded full and fair opportunity to submit bids in response to this RFP and will not be discriminated against on the grounds of race, color, or national origin in consideration for an award.

H. The successful Respondent, prior to the execution of a contract or agreement related to this
procurement action, will be required to provide and maintain insurance coverages that are acceptable to the Authority, which requirements are set forth in the agreement. The policies of insurance shall be primary and written on forms acceptable to the Authority, and naming the City of Naples Airport Authority as additional insured.

I. An entity or affiliate who has been placed on the discriminatory vendor list may not submit a bid, proposal, or reply on a contract to provide any goods or services to a public entity; may not submit a bid, proposal, or reply on a contract with a public entity for the construction or repair of a public building or public work; may not submit bids, proposals, or replies on leases of real property to a public entity; may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity; and may not transact business with any public entity.

J. More than one response from the same Respondent under the same or different names will not be considered. Reasonable grounds for believing that a Respondent is submitting more than one response will cause the rejection of all responses in which the Respondent is involved. Responses will be rejected if there is reason for believing that collusion exists among Respondents, and no participant in such collusion will be considered in any future solicitations for a period of six months following the submittal deadline.

X. EXHIBITS

Exhibit A: Sample Professional Services Agreement
Exhibit B: Submittal Review Guidelines
Exhibit C: FAA Legally Required Provisions for Solicitations
Exhibit D: Florida Required Provisions for Solicitations
Exhibit A
Sample Professional Services Agreement
PROFESSIONAL SERVICES AGREEMENT

THIS PROFESSIONAL SERVICES AGREEMENT (this “Agreement”) is made effective as of the ____ day of __________________, 2020 (the “Effective Date”), by and between the CITY OF NAPLES AIRPORT AUTHORITY, a political subdivision of the State of Florida (the “Authority”), and ______________ ____________________________, a Florida Corporation authorized to transact business in the State of Florida (“Professional”) (the Authority and Professional each individually a “Party” and collectively the “Parties”).

RECITALS

A. The Professional is a(n) _______ firm, licensed by the _______________ (licensing agency(ies)) _______ (License Numbers: ________________).  

B. The Professional maintains insurance coverage as required under Paragraph 8 of this Agreement and has provided certificates of insurance evidencing all such insurance to the Authority.  

C. The Authority anticipates instructing Professional to perform and provide the specific services and work for the Insurance Broker and Risk Management Services described in Exhibit A attached hereto and made part of this Agreement (the “Services”).  

D. Professional represents and warrants it is willing and fully competent to perform the Services pursuant to the terms and conditions set forth in this Agreement.  

NOW, THEREFORE, in consideration of the representations, warranties, covenants and agreements set forth under this Agreement, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged by the Parties, the Authority and Professional agree as follows:

TERMS

1. Services. This Agreement sets forth the general terms and conditions under which Professional shall perform and provide the Services for the Authority as the Authority instructs from time to time. The precise Services to be performed by Professional for the Authority, and the term of this Agreement or deadline for satisfactory completion of all of the Services by Professional (the “Deadline for Satisfactory Completion”) are fully described and set forth in Exhibit A.  

2. Term. The term of this Agreement is from the Effective Date until terminated as provided herein. Notwithstanding anything in this Agreement to the contrary, the Authority shall have the exclusive right to terminate this Agreement, without charge or penalty, at any time and for any reason without charge or penalty, in its sole discretion, upon thirty (30) days written notice to Professional. In the event of such termination by the Authority, (a) Professional shall be entitled to a pro-rata amount of any compensation earned under this Agreement but not paid prior to the date of termination and (b) the Authority shall be entitled to a pro-rata refund of any unearned compensation subsequent to the date of termination paid in advance to Professional hereunder.  

3. Termination Event. Notwithstanding anything in this Agreement to the contrary, upon the occurrence of any of the following events (each individually a “Termination Event”), all of the rights and privileges of Professional hereunder shall, at the Authority’s sole option, cease to exist and this Agreement shall automatically terminate:
a. Professional fails to strictly comply with, fulfill, perform, keep or observe any of Professional’s obligations, covenants or conditions under this Agreement within five (5) days after written demand from the Authority, time being of the essence;

b. Professional makes any (i) intentional misrepresentation or (ii) unintentional yet material misrepresentation under this Agreement or other instrument or document delivered pursuant hereto;

c. The loss of any of Professional’s licenses, registrations or permits necessary to perform the Services or other obligations under this Agreement;

d. The appointment of a receiver to take possession, or the attachment, execution, or other judicial seizure, of all or any part of Professional’s assets or business;

e. The Authority determines, in its reasonable discretion, that Professional is or will be unable to pay its debts as they become due in the ordinary course of Professional’s business; or

f. Any voluntary or involuntary petition, or similar pleading, under any bankruptcy act, filed by or against Professional, or any other voluntary or involuntary proceeding in any court instituted to declare Professional insolvent or unable to pay its debts. In the event that under applicable law the trustee in bankruptcy or Professional has the right to affirm this Agreement and continue to perform the obligations of Professional hereunder, such trustee or Professional shall, in such time period as may be permitted by the applicable court having jurisdiction, cure all defaults of Professional hereunder outstanding as of the date of the affirmance of this Agreement and provide to the Authority such adequate security and assurances as may be necessary to ensure the Authority the continued performance of Professional’s obligations under this Agreement. Further, the Authority shall receive all of the protections available to creditors under the United States Bankruptcy Code including, but not limited to, section 365 thereof, as amended from time to time.

No right, power or remedy conferred upon or reserved to the Authority under this Agreement is intended to be exclusive of any other right, power or remedy, but each and every such right, power and remedy shall be cumulative and concurrent and shall be in addition to any other right, power and remedy given hereunder or now or hereafter existing at law or in equity or by statute.

Notwithstanding anything in this Agreement to the contrary, upon a Termination Event, the Authority may retain all payments due to the Professional at the date of termination until all of the Authority’s damages have been established and deducted from payments due.

4. Duties of Professional. Professional shall perform and complete all of the Services on or before the Deadline for Satisfactory Completion to the satisfaction of the Authority in a good and professional manner consistent with that degree of care and skill ordinarily exercised by members of the same profession currently practicing under similar circumstances. In addition, Professional shall:

a. Furnish all of the expertise, management, information, assistance and other requirements necessary to perform the Services to the Authority’s satisfaction;

b. Furnish such professional and support staff, equipment and supplies, if any, as may be specifically required to perform the Services to the Authority’s satisfaction;

c. Deliver to the Authority all memoranda, reports, notes, analyses, documents and other instruments as may be reasonably requested from time to time by the Authority relating to the performance of the Services and Professional’s other obligations under this Agreement;

d. Provide the Authority with prompt notification of any anticipated delays or difficulties in the performance of the Services;
e. Designate one or more individuals to act on behalf of Professional with respect to the Services and with whom the Authority may confer with respect to the Services; and

f. At all times conduct itself in a professional and cooperative manner in the discharge of its obligations under this Agreement.

Professional covenants and agrees with the Authority that should Professional at any time become aware of any act, occurrence or omission on the part of the Authority or the Authority’s commissioners, officers, employees, insurers, attorneys, agents, lessees, licensees, invitees, successors and assigns which Professional believes or has reason to suspect may give rise to a claim by Professional of bad faith, negligence, fraud or any other form of liability against the Authority, Professional shall advise the Authority in writing of such claim or potential claim within a reasonable period of time not to exceed thirty (30) days of its discovery, or Professional shall be deemed to have waived the claim and be forever barred from asserting that claim or a related claim against the Authority. The purpose of this provision is to promptly advise the Authority of any potential claim and to allow the Authority to immediately investigate, and, if necessary, remedy the allegation. Professional agrees that its failure to notify the Authority of a claim or potential claim within a reasonable period of time of its discovery, not to exceed thirty (30) days, shall be a complete bar to the pursuit of such claim against the Authority and the Authority’s past and present commissioners, officers, employees, insurers, attorneys, agents, lessees, licensees, invitees, successors and assigns, in their individual and representative capacities.

5. Work Made for Hire, Assignment. All work product, research, notes, drawings, blueprints, models, reports, analyses, documents, instruments, data and other information prepared by Professional in connection with the Services (collectively the “Work”) shall be deemed work made for hire and made in the course of the Services rendered under this Agreement. To the extent that the Work may not be considered work made for hire, all right, title and interest in the Work is hereby irrevocably assigned to the Authority by Professional. As such, the Work shall belong exclusively to the Authority.

6. Compensation and Written Invoices.

a. Subject to the terms and conditions of this Agreement, the Authority shall pay Professional for the performance and completion of the Services at the rates and in the manner set forth in Exhibit A. Upon completion and acceptance of the Services in accordance with the terms and conditions of this Agreement to the satisfaction of the Authority, Professional shall send the Authority a written invoice detailing the time and authorized charges for such Services. All such written invoices are payable within sixty (60) days of receipt by the Authority.

b. Notwithstanding anything in this Agreement to the contrary, should Professional fail to commence, provide, perform or complete any of the Services in a timely and diligent manner, in addition to any other rights or remedies available to the Authority, including the rights specified under Paragraphs 2 and 3 herein, the Authority, in its sole discretion, may withhold any and all payments due and owing to Professional until such time as Professional resumes performance of its obligations in such a manner so as to satisfy the Authority.

c. After being paid by the Authority, Professional shall immediately pay all subcontractors who have submitted invoices for work already performed. If applicable, Professional shall strictly comply with the provisions of Florida Statute sections 255.071 through 255.078. Failure of Professional to pay any subcontractors shall, at the Authority’s option, be considered a material breach of this Agreement and, therefore, a Termination Event hereunder.

7. Licenses. Professional represents and warrants to the Authority that it has the resources and expertise necessary to complete the Services in accordance with the terms and conditions of this Agreement. Professional agrees to obtain and maintain throughout the entire term of this Agreement all licenses, registrations and permits as are required to transact business in the United States, State of Florida, Collier County and the City of Naples, including, but not limited to, all licenses and permits required by the respective federal and state boards and other governmental agencies responsible for regulating and licensing the Services to be provided by
Professional. The employees, personnel, subcontractors and agents assigned by Professional to perform the Services shall be qualified to perform the assigned duties and shall be individually licensed, registered and permitted to perform such duties if required by applicable law. Upon request of the Authority, Professional shall provide the Authority with copies of all applicable licenses, registrations and permits of Professional and Professional’s employees, personnel, subcontractors and agents required under this Paragraph 7.

8. **Insurance.** Professional shall maintain all of the insurance coverage set forth in this Paragraph 8 uninterrupted at all times while Professional is providing Services under this Agreement. In the event Professional becomes in default of any of the insurance requirements hereunder, the Authority reserves the right to take whatever legal actions are deemed necessary to protect its interest. Professional agrees that, to the fullest extent available, all insurance policies required hereunder shall provide that the Authority is an additional insured.

   a. **Workers’ Compensation / Employer’s Liability.** Professional shall maintain workers’ compensation / employer’s liability insurance, and the maximum limits of such insurance, inclusive of any amount provided by an umbrella or excess policy, shall be:

   Part One: “Statutory”

   Part Two:

   - Each Accident $ 100,000
   - Disease – Policy Limit $ 500,000
   - Disease – Each Employee $ 100,000

   b. **Commercial General Liability.** Professional shall maintain commercial general liability insurance (or broad form property damage covering all Services and other work performed by Professional pursuant to this Agreement), and the minimum limits of such insurance, inclusive of any amounts provided by an umbrella or excess policy, shall be:

   - General Aggregate $ 1,000,000
   - Each Occurrence $ 1,000,000
   - Personal and Advertising Injury $ 1,000,000
   - Products and Completed Operations $ 1,000,000

   The insurance required under this Paragraph 8(b) shall include coverage for liability resulting out of, or in connection with, ongoing operations performed by, or on behalf of, Professional under this Agreement or the use or occupancy of the Authority premises by, or on behalf of, Professional in connection with this Agreement.

   c. **Business Auto Liability.** Professional shall maintain business auto liability insurance (for all owned, hired and non-owned vehicles), and the minimum limits of such insurance, inclusive of any amounts provided by an umbrella or excess policy, shall be:

   - Each Occurrence – Bodily Injury and Property Damage Combined $ 1,000,000

   d. **Professional Liability / Malpractice.** Professional shall maintain professional liability / malpractice insurance, and the minimum limits of such insurance, inclusive of any amounts provided by an umbrella or excess policy, shall be:

   - Each Occurrence/Annual Aggregate $ 10,000,000

   The insurance required under this Paragraph 8(d) shall (i) include coverage for all Services and other work of Professional, including, but not limited to, areas with possible environmental impact, without any exclusions unless approved in writing by the Authority’s Executive Director, and (ii) notwithstanding anything
herein to the contrary, be maintained and continued for a minimum uninterrupted period of four (4) years following the later of completion of all of the Services by Professional or termination of this Agreement.

e. **General Requirements.** Renewal certificates evidencing all of the insurance required under this Paragraph 8 shall be sent by Professional to the Authority thirty (30) days prior to the expiration date of each applicable insurance policy. Each insurance policy required under this Paragraph 8 shall provide that the Authority shall receive at least thirty (30) days prior written notice in the event of any cancellation or modification of any insurance coverage. All insurance coverage of Professional shall be in addition to, and shall in no way be construed or interpreted to be a limitation of, Professional’s indemnification and other obligations to the Authority under Paragraph 9 of this Agreement. It is expressly agreed that Professional’s policies of insurance required under this Paragraph 8 shall be primary over any insurance which the Authority may maintain or carry, and that Professional shall obtain from its insurers an endorsement waiving any other insurance clauses which may be in conflict with this provision, and evidence of such waiver shall be indicated on all insurance policies or certificates of insurance furnished to the Authority. Professional shall be responsible and liable for insuring that all of Professional’s employees, personnel, subcontractors, agents, licensees or invitees who perform any of the Services carry and comply with the same insurance coverage and requirements required of Professional under this Paragraph 8. Upon the request of the Authority, Professional shall deliver to the Authority copies of all insurance policies required hereunder.

9. **Indemnification.** To the fullest extent permitted by applicable law, Professional shall indemnify, defend and hold harmless the Authority and the Authority’s past and present commissioners, officers, employees, insurers, attorneys, agents, lessees, licensees, invitees, successors and assigns, in both their individual and representative capacities, from and against any and all liabilities, damages, losses, penalties, causes of action, claims, demands and costs, including, but not limited to, reasonable attorneys’ fees and expenses of defense (through all appeals), arising out of or in connection with (a) the Services or other work performed by Professional pursuant to this Agreement, (b) the failure to fulfill any and all responsibilities, covenants and obligations of Professional under this Agreement and (c) any act or omission of Professional or Professional’s employees, personnel, subcontractors, agents, licensees or invitees. Nothing contained herein will be construed as a waiver of any immunity or limitation of liability the Authority may have under the doctrine of sovereign immunity under Florida Statute section 768.28 or otherwise. The Authority reserves the right, at its option, to participate in the defense of any suit, without relieving Professional of any of its obligations hereunder. The obligations of this Paragraph 9 will survive termination of this Agreement and will not be limited by the amount of any insurance required to be obtained or maintained under this Agreement. If the provisions of this Paragraph 9 are found to conflict in any way with Florida or other governing law, then this Paragraph 9 will be considered modified by such laws to the extent necessary to remedy the conflict.

This Paragraph 9 shall also pertain to any claims brought against the Authority by any of Professional’s employees, personnel, subcontractors, agents, licensees and invitees and any other party claiming by or through Professional. Professional’s obligations under this Paragraph 9 shall not be limited in any way by Professional’s limit or lack of sufficient insurance protection.

10. **Rules and Regulations.** In performing the Services, Professional shall comply with each of the following:

a. Any and all of the Authority’s (i) Rules and Regulations of the Naples Municipal Airport, Naples, Florida, as amended, (ii) regulatory and compliance regulations, as amended, and (iii) procedures, rules and other requirements on file in the offices of the Executive Director of the Authority or a hereafter promulgated, established or amended from time to time by the Authority in its sole discretion (collectively the “Airport Rules and Regulations”). The Airport Rules and regulations are incorporated herein by reference and made part of this Agreement. Upon request, Professional shall have the right to review any of the Airport Rules and regulations during regular business hours at the offices of the Executive Director of the Authority; and

b. Any and all applicable laws statutes, ordinances, codes, rules, regulations, orders, and governmental permits and requirements.
11. **No Waiver.** The failure of the Authority to enforce at any time, or for any period of time, any one or more of the provisions of this Agreement shall not be construed to be, and shall not be, a waiver of any such provision or provisions or of its right thereafter to enforce each and every such provision. The waiver by the Authority of a breach of any provision of this Agreement shall not be deemed a continuing waiver, or a waiver of any subsequent breach of the same or any other provision hereof.

12. **Severability.** The invalidity of any one or more of the provisions of this Agreement shall not affect the enforceability of any or all of the remaining provisions hereof, all of which are included conditionally upon being valid in law, and, in the vent that any one or more of the provisions of this Agreement shall be declared invalid, this Agreement shall be construed as if such invalid provisions had not been included.

13. **No Assignment.** Professional shall not voluntarily, involuntarily or by operation of law assign, transfer or otherwise encumber this Agreement, or any rights or privileges of Professional hereunder, in whole or in part, without first obtaining in each and every instance the prior written consent of the Authority, which consent may be granted or withheld in the Authority’s sole discretion for any reason whatsoever. Any assignment, transfer or encumbrance contrary to the forgoing shall be a material default and, therefore, a Termination Event under this Agreement.

14. **Independent Professional.** Neither Professional nor Professional’s employees, personnel, subcontractors, agents, licensees and invitees shall be deemed to be a servant, employee, partner or joint venturer of the Authority. Professional shall perform the Services and its obligations under this Agreement as an independent contractor. Neither Professional nor Professional’s employees, personnel, subcontractors, agents, licensees and invitees shall hold themselves out as having the power or authority to bind or create liability for the Authority. Professional shall not be treated as an employee for purposes of FICA, FUTA, federal, state or local income tax, and Professional shall be responsible for its own employment, social security and other tax payments, as well as any other statutorily required coverage, including insurance.

15. **Notices.** All notices and Communications under this Agreement shall be in writing and shall be delivered by hand, by nationally recognized overnight courier or by certified United States mail, return receipt requested, to the perspective Parties as follows:

As to the Authority:  City of Naples Airport Authority  
Attention:  Christopher A. Rozansky, Executive Director  
160 Aviation Drive North  
Naples, FL 34104

With Copy to the Authority’s Attorney:  
William L. Owens, ESQ.  
Bond, Schoeneck & King, PLLC  
4001 Tamiami Trail North, Suite 250  
Naples, FL 34103

As to Professional:  Company Name:  
Attention:  
Address:  
City, State, ZIP:  

Notice shall be deemed conveyed upon personal delivery or receipt confirmation. Either Party may change its mailing address by giving written notice to the other Party in accordance with the requirements of this Paragraph 15.

16. **Attorneys’ Fees.** In the event of any controversy, claim, dispute or litigation relating to this Agreement, or the breach hereof, the prevailing Party shall be entitled to recover from the non-prevailing Party...
the prevailing Party’s costs and expenses, including, without limitation, reasonable attorneys’ fees (through all appeals).

17. **Governing Law and Venue.** This Agreement shall be interpreted under, and its performance governed by, the laws of the State of Florida (excluding any conflict of law rule or principle that would refer to the laws under jurisdiction). Each Party irrevocably submits to the jurisdiction of the Circuit Court of the State of Florida, Collier County, in any action or proceeding arising out of or relating to this Agreement, and each Party hereby irrevocably agrees that all claims with respect to any such action or proceeding must be brought and defended in such court; provided, however, that matters which are under the exclusive jurisdiction of the Federal courts shall be brought in the Federal District Court for the Middle District of Florida. Each Party consents to service of process by any means authorized by the applicable law of the forum in any action brought under or arising out of this Agreement, and each Party irrevocably waives, to the fullest extent each may effectively do so, the defense of an inconvenient forum to the maintenance of such action or proceeding in any such court. PROFESSIONAL AND THE AUTHORITY HEREBY IRREVOCABLY AND UNCONDITIONALLY WAIVE, TO THE FULLEST EXTENT IT MAY LEGALLY AND EFFECTIVELY DO SO, TRIAL BY JURY IN ANY SUIT, ACTION OR PROCEEDING ARISING UNDER THIS AGREEMENT.

18. **Paragraph Headings.** None of the Paragraph headings of this Agreement shall be construed as a limitation upon the provisions hereof. Paragraph headings having been inserted as a guide and partial index and not as a complete index of the contents of any Paragraph or other provision of this Agreement. Whenever the singular or plural number, or the masculine, feminine or neuter gender is used in this Agreement, it shall include the other.

19. **Counterparts.** This Agreement may be executed in any number of counterparts, each such counterpart being deemed to be an original instrument, and all such counterparts shall together constitute the same Agreement. Delivery of an executed signature page by facsimile or electronic mail shall be as effective as delivery of a manually signed counterpart.

20. **No Modification.** No modification or change to this Agreement shall be valid or binding upon the Parties unless in writing and executed by the Party or Parties intended to be bound by it.

21. **Encumbrances.** Professional hereby covenants and agrees that all of Professional’s rights and privileges under this Agreement are subject and subordinate to any and all rights, liens, licenses, leases, tenancies, mortgages, uses, encumbrances and other restrictions which may now or hereafter bind the Authority or encumber the Naples Municipal Airport, and to all renewals, modifications and extensions thereof. In addition, this Agreement shall be subject and subordinate to all of the provisions and obligations of the Authority under any existing or future laws, regulations, grant assurances, requirements or agreements, by, from or with the United States Government or other governmental authority compliance with or the execution of which has been or will be required as a condition precedent to the operation (or granting of Federal or other governmental funds for the development) of the Authority or Naples Municipal Airport. Professional shall, upon request of the Authority, execute any subordination documents which the Authority may deem necessary, but no such documents shall be required to effectuate the subordination by Professional under this Paragraph 21.

22. **Further Assurances.** From and after the execution and delivery of this Agreement, Professional shall cooperate with the Authority in taking such actions, executing such instruments and granting such rights as may be reasonably necessary or requested by the Authority to effectuate the purposes of this Agreement or to evidence or perfect the rights and privileges granted and the obligations assumed hereunder.

23. **No Third Party Beneficiary Intended.** This Agreement is made solely for the benefit of Professional and the Authority, and their respective successors and assigns permitted hereunder, and no other person or entity shall have or acquire any right by virtue of this Agreement.

24. **FAA Required Contract Provisions.** See Exhibit B
25. Florida’s Public Records Laws. See Exhibit C.

26. Florida Procurement Laws. See Exhibit C

27. Entire Agreement. This Agreement represents the entire Agreement between Professional and the Authority and supersedes all prior agreements, oral or written, and all other communications relating to the subject matter hereof. Each Party has had the opportunity to review with counsel the terms of this Agreement and to negotiate the same. Therefore, any ambiguity in this Agreement shall not be construed against either Party by virtue of having drafted this Agreement.

IN WITNESS WHEREOF, the Parties have executed this Agreement as of the Effective Date.

AUTHORITY:

CITY OF NAPLES AIRPORT AUTHORITY,
a political subdivision of the State of Florida

ATTEST:

By: ____________________________
    ____________________________, Chairman

Christopher A. Rozansky
Executive Director

Approved as to form and legal sufficiency by:

William L. Owens, Esq.
Counsel to the Authority

PROFESSIONAL:

COMPANY NAME
a (STATE) Corporation

By: ____________________________
Print Name: ____________________________
Print Title: ____________________________
SAMPLE PROFESSIONAL SERVICES AGREEMENT: EXHIBIT A

Description of Services: In addition to all of the obligations of Professional hereunder, the Services to be performed and provided by Professional pursuant to this Agreement are described in Schedule 1 (titled “_________”) attached hereto and made a part of this Agreement.

Deadline For Satisfactory Completion: Except as otherwise provided in this Agreement, the Deadline For Satisfactory Completion of all of the Services by Professional is__________. The Agreement may be renewed for either the length of the initial term or three years, with any such renewal, or no renewal at all, being in the Authority’s sole discretion. Renewals are contingent upon satisfactory performance evaluations by the Authority and subject to the availability of funds.

Rates and Manner of Compensation: Notwithstanding anything in this Agreement to the contrary, the total compensation due Professional from the Authority for the performance and completion of all of the Services in accordance with the terms and conditions of this Agreement to the satisfaction of the Authority is $____________. A description and breakdown of the tasks and expense categories are described in Schedule 2 (titled “_____________”) attached hereto and made a part of this Agreement.

Other Provisions and Obligations of Professional: In addition to the Professional’s obligations set forth herein and all common law duties, Professional shall: __________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
SAMPLE PROFESSIONAL SERVICES AGREEMENT : EXHIBIT B


(a) Civil Rights – General. Professional agrees to comply with pertinent statutes, Executive Orders and such rules as are promulgated to ensure that no person shall, on the grounds of race, creed, color, national origin, sex, age, or disability be excluded from participating in any activity conducted with or benefiting from Federal assistance. This provision binds Professional and subtier contractors from the bid solicitation period through the completion of this Agreement. This provision is in addition to that required of Title VI of the Civil Rights Act of 1964.

(b) Civil Rights – Title VI Assurances - Compliance with Nondiscrimination Requirements. During the performance of this Agreement, Professional, for itself, its assignees, and successors in interest (hereinafter referred to as the “contractor” in this Paragraph (b) agrees as follows:

(i) Compliance with Regulations: Professional (hereinafter includes consultants) will comply with the Title VI List of Pertinent Nondiscrimination Acts And Authorities, as they may be amended from time to time, which are herein incorporated by reference and made a part of this contract.

(ii) Non-discrimination: Professional, with regard to the work performed by it during this Agreement, will not discriminate on the grounds of race, color, or national origin in the selection and retention of subcontractors, including procurements of materials and leases of equipment. Professional will not participate directly or indirectly in the discrimination prohibited by the Nondiscrimination Acts and Authorities, including employment practices when the contract covers any activity, project, or program set forth in Appendix B of 49 CFR part 21.

(iii) Solicitations for Subcontracts, Including Procurements of Materials and Equipment: In all solicitations, either by competitive bidding, or negotiation made by the Professional for work to be performed under a subcontract, including procurements of materials, or leases of equipment, each potential subcontractor or supplier will be notified by the Professional of the Professional’s obligations under this Agreement and the Nondiscrimination Acts And Authorities on the grounds of race, color, or national origin.

(iv) Information and Reports: The Professional will provide all information and reports required by the Acts, the Regulations, and directives issued pursuant thereto and will permit access to its books, records, accounts, other sources of information, and its facilities as may be determined by the Authority or the Federal Aviation Administration to be pertinent to ascertain compliance with such Nondiscrimination Acts And Authorities and instructions. Where any information required of a contractor is in the exclusive possession of another who fails or refuses to furnish the information, the contractor will so certify to the Authority or the Federal Aviation Administration, as appropriate, and will set forth what efforts it has made to obtain the information.

(v) Sanctions for Noncompliance: In the event of Professional’s noncompliance with the Non-discrimination provisions of this Agreement, the Authority will impose such contract sanctions as it or the Federal Aviation Administration may determine to be appropriate, including, but not limited to:

(A) Withholding payments to the Professional under this Agreement until the Professional complies; and/or in whole or in part.

(B) Cancelling, terminating, or suspending this Agreement.
(vi) Incorporation of Provisions: The Professional will include the provisions of Paragraphs 24(c)(i) through (vi) in every subcontract, including procurements of materials and leases of equipment, unless exempt by the Acts, the Regulations and directives issued pursuant thereto. The Professional will take action with respect to any subcontract or procurement as the Authority or the Federal Aviation Administration may direct as a means of enforcing such provisions including sanctions for noncompliance. Provided, that if the Professional becomes involved in, or is threatened with litigation by a subcontractor, or supplier because of such direction, the Professional may request the Authority to enter into any litigation to protect the interests of the Authority. In addition, the Professional may request the United States to enter into the litigation to protect the interests of the United States.

(c) Title VI List of Pertinent Nondiscrimination Acts and Authorities. During the performance of this Agreement, Professional, for itself, its assignees, and successors in interest (hereinafter referred to as the “contractor” in this Paragraph (c) agrees to comply with the following non-discrimination statutes and authorities; including but not limited to:

- Title VI of the Civil Rights Act of 1964 (42 U.S.C. § 2000d et seq., 78 stat. 252), (prohibits discrimination on the basis of race, color, national origin);
- 49 CFR part 21 (Non-discrimination In Federally-Assisted Programs of The Department of Transportation—Effectuation of Title VI of The Civil Rights Act of 1964);
- The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, (42 U.S.C. § 4601), (prohibits unfair treatment of persons displaced or whose property has been acquired because of Federal or Federal-aid programs and projects);
- The Age Discrimination Act of 1975, as amended, (42 U.S.C. § 6101 et seq.), (prohibits discrimination on the basis of age);
- Airport and Airway Improvement Act of 1982, (49 USC § 471, Section 47123), as amended, (prohibits discrimination based on race, creed, color, national origin, or sex);
- The Civil Rights Restoration Act of 1987, (PL 100-209), (Broadened the scope, coverage and applicability of Title VI of the Civil Rights Act of 1964, The Age Discrimination Act of 1975 and Section 504 of the Rehabilitation Act of 1973, by expanding the definition of the terms “programs or activities” to include all of the programs or activities of the Federal-aid recipients, sub- recipients and contractors, whether such programs or activities are Federally funded or not);
- Titles II and III of the Americans with Disabilities Act of 1990, which prohibit discrimination on the basis of disability in the operation of public entities, public and private transportation systems, places of public accommodation, and certain testing entities (42 U.S.C. §§ 12131 12189) as implemented by Department of Transportation regulations at 49 CFR parts 37 and 38;
- The Federal Aviation Administration’s Non-discrimination statute (49 3) (prohibits discrimination on the basis of race, color, national origin, and sex);
- Executive Order 12898, Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations, which ensures non-discrimination against minority populations by discouraging programs, policies, and activities with disproportionately high and adverse human health or environmental effects on minority and low-income populations;
- Executive Order 13166, Improving Access to Services for Persons with
Limited English Proficiency, and resulting agency guidance, national origin discrimination includes discrimination because of limited English proficiency (LEP). To ensure compliance with Title VI, you must take reasonable steps to ensure that LEP persons have meaningful access to your programs (70 Fed. Reg. at 74087 to 74100); and

- Title IX of the Education Amendments of 1972, as amended, which prohibits you from discriminating because of sex in education programs or activities (20 U.S.C. 1681 et seq).

(d) Federal Fair Labor Standards Act. All contracts and subcontracts that result from this solicitation (including this Agreement) incorporate by reference the provisions of 29 CFR part 201, the Federal Fair Labor Standards Act (FLSA), with the same force and effect as if given in full text. The FLSA sets minimum wage, overtime pay, recordkeeping, and child labor standards for full and part time workers. Professional has full responsibility to monitor compliance to the referenced statute or regulation. Professional must address any claims or disputes that arise from this requirement directly with the U.S. Department of Labor – Wage and Hour Division.

(e) Occupational Safety and Health Act. All contracts and subcontracts that result from this solicitation (including this Agreement) incorporate by reference the requirements of 29 CFR Part 1910 with the same force and effect as if given in full text. Professional must provide a work environment that is free from recognized hazards that may cause death or serious physical harm to the employee. Professional retains full responsibility to monitor its compliance and their subcontractor’s compliance with the applicable requirements of the Occupational Safety and Health Act of 1970 (20 CFR Part 1910). Professional must address any claims or disputes that pertain to a referenced requirement directly with the U.S. Department of Labor – Occupational Safety and Health Administration.
Florida Required Provisions

1. Public Information

(a) IF PROFESSIONAL HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO PROFESSIONAL’S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS AGREEMENT, CONTACT THE AUTHORITY’S CUSTODIAN OF PUBLIC RECORDS AT (239) 643-0733, ADMINISTRATION@FLYNAPLES.COM AND/OR 160 AVIATION DRIVE NORTH, NAPLES, FLORIDA 34104.

(b) Professional acknowledges and agrees that Professional shall be required to comply with Florida’s Public Records Laws, Chapter 119, Florida Statutes. Specifically, Professional hereby covenants and agrees that it shall:

(i) keep and maintain public records required by the Authority to perform the services under this Agreement;

(ii) upon request from the Authority’s custodian of public records, provide the Authority with a copy of the requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost provided in Chapter 119, Florida Statutes, or as otherwise provided by law;

(iii) ensure that public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law for the duration of the term of this Agreement and following completion of this Agreement if Professional does not transfer the records to the Authority; and

(iv) upon completion of this Agreement, transfer, at no cost, to the Authority all public records in possession of Professional or keep and maintain public records required by the Authority to perform the services under this Agreement. If Professional transfers all public records to the Authority upon completion of this Agreement, Professional shall destroy any duplicate public records that are exempt or confidential and exempt
from public records disclosure requirements. If Professional keeps and maintains public records upon completion of this Agreement, Professional shall meet all applicable requirements for retaining public records. All records stored electronically must be provided to the Authority, upon request from the Authority’s custodian of public records, in a format that is compatible with the information technology systems of the Authority.

2. Florida Procurement Laws

   (a) Convicted Vendor List. A person or affiliate who has been placed on the convicted vendor list following a conviction for a public entity crime may not submit a bid, proposal, or reply on a contract to provide any goods or services to a public entity; may not submit a bid, proposal, or reply on a contract with a public entity for the construction or repair of a public building or public work; may not submit bids, proposals, or replies on leases of real property to a public entity; may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity; and may not transact business with any public entity in excess of the threshold amount provided in s. 287.017 for CATEGORY TWO for a period of 36 months following the date of being placed on the convicted vendor list.

   (b) Discriminatory Vendor List. An entity or affiliate who has been placed on the discriminatory vendor list may not submit a bid, proposal, or reply on a contract to provide any goods or services to a public entity; may not submit a bid, proposal, or reply on a contract with a public entity for the construction or repair of a public building or public work; may not submit bids, proposals, or replies on leases of real property to a public entity; may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity; and may not transact business with any public entity.

   (c) Invoice Compliance. All invoices, bills, fees or other requests for compensation for services or expenses shall be submitted in detail sufficient for a proper preaudit and post audit thereof.

   (d) Travel Expenses. Bills for any travel expenses shall be submitted in accordance with Florida Stat. 112.061. A state agency may establish rates lower than the maximum provided in s. 112.061.

   (e) Public Records. The Authority may unilaterally cancel this Agreement if Professional refuses to allow the public access to all documents, papers, letters, or other material made or received by Professional in conjunction with the Agreement, unless the records are exempt from s. 24(a) of Art. 1 of the Florida State Constitution and s. 119.07(1).

   (f) Duty To Cooperate With Inspector General. Professional agrees to comply with s.20.055(5), Florida Statutes and to incorporate in all subcontracts the obligation to comply with s.20.055, Florida Statutes.

   (g) Truth In Negotiation Certificate. The wage rates and other factual unit costs supporting the compensation are accurate, complete, and current at the time of contracting and the original contract price and any additions thereto will be adjusted to exclude any significant sums by which the Professional determines the contract price was increased due to inaccurate, incomplete, or noncurrent wage rates and other factual unit costs.
(h) Prohibition Against Contingent Fees. The Professional warrants that he or she has not employed or retained any company or person, other than a bona fide employee working solely for the Professional to solicit or secure this agreement and that he or she has not paid or agreed to pay any person, company, corporation, individual, or firm, other than a bona fide employee working solely for the Professional any fee, commission, percentage, gift, or other consideration contingent upon or resulting from the award or making of this agreement. For the breach or violation of this provision, the Authority shall have the right to terminate the Agreement without liability and, at its discretion, to deduct from the contract price, or otherwise recover, the full amount of such fee, commission, percentage, gift, or consideration.

(i) No Boycott/Prohibited Business. Professional hereby certifies that it is not participating in a boycott of Israel, on the Iran Petroleum Energy Sector List, and it does not have business operations in Cuba or Syria.

(j) Statement Of Certification. Professional certifies that it is certified under Fla. Stat. 489.199 to engage in contracting through a certified or registered general contractor or a certified or registered building contractor as the qualifying agent, or that it is certified under Fla. Stat. 471.023 to practice or to offer to practice engineering, or that it is certified under Fla. Stat. 481.219 to practice or to offer to practice architecture, or that it is certified under Fla. Stat. 481.319 to practice or to offer to practice landscape architecture.

(k) General Instructions. The standard “General Contract Conditions” Form PUR 1000 (11/04), and the standard “General Instructions to Respondents” Form PUR 1001 (11/04), is each hereby incorporated by reference. The forms are available on the internet at http://dms.myflorida.com/purchasing.

(l) Compliance with Laws. Professional shall comply with all laws and rules applicable to the Professional.
Exhibit B

Submittal Review Guidelines
# RESPONSE RANKING

<table>
<thead>
<tr>
<th>Compensations structure of proposal</th>
<th>10</th>
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<tr>
<td>Experience and capability of the firm</td>
<td>20</td>
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<tr>
<td>- Amount of experience in industries similar to ours</td>
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<tr>
<td>- Firm financial stability and creditworthiness</td>
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<td>Past performance on contracts with government agencies and private industry</td>
<td>15</td>
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<tr>
<td>- References if no past work has been performed for the NAA by the Consultant</td>
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<tr>
<td>Experience of the assigned account executive</td>
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<tr>
<td>Can and will provide all listed services requested in RFQ section IV.</td>
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<td>Ability to provide individualized loss control programs:</td>
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<tr>
<td>1. Comprehensive operations assessment &amp; review</td>
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<tr>
<td>2. Written risk assessment report</td>
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<td>3. Contract review with analysis to suggest strengthening</td>
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<td>4. On-site underwriter meetings annually</td>
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<td>5. Review of current emergency response plan</td>
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<td>6. Review of current safety management system</td>
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<td>7. Certificate management services</td>
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<td>8. Risk reduction services provided by insurers</td>
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<tr>
<td>Quality of Submittal</td>
<td>10</td>
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**TOTAL** 100
Exhibit C

FAA Legally Required Provisions for Solicitations
Exhibit C

FAA Legally Required Provisions for Solicitations

1. GENERAL CIVIL RIGHTS PROVISIONS

The contractor agrees to comply with pertinent statutes, Executive Orders and such rules as are promulgated to ensure that no person shall, on the grounds of race, creed, color, national origin, sex, age, or disability be excluded from participating in any activity conducted with or benefiting from Federal assistance.

This provision binds the contractor and subtier contractors from the bid solicitation period through the completion of the contract. This provision is in addition to that required of Title VI of the Civil Rights Act of 1964.

2. TITLE VI SOLICITATION NOTICE

The Authority, in accordance with the provisions of Title VI of the Civil Rights Act of 1964 (78 Stat. 252, 42 U.S.C. §§ 2000d to 2000d-4) and the Regulations, hereby notifies all bidders that it will affirmatively ensure that any contract entered into pursuant to this advertisement, disadvantaged business enterprises will be afforded full and fair opportunity to submit bids in response to this solicitation and will not be discriminated against on the grounds of race, color, or national origin in consideration for an award.

3. FEDERAL FAIR LABOR STANDARDS ACT (FEDERAL MINIMUM WAGE)

All contracts and subcontracts that result from this solicitation incorporate by reference the provisions of 29 CFR part 201, the Federal Fair Labor Standards Act (FLSA), with the same force and effect as if given in full text. The FLSA sets minimum wage, overtime pay, recordkeeping, and child labor standards for full and part time workers.

The Contractor has full responsibility to monitor compliance to the referenced statute or regulation. The Contractor must address any claims or disputes that arise from this requirement directly with the U.S. Department of Labor – Wage and Hour Division.

4. OCCUPATIONAL SAFETY AND HEALTH ACT OF 1970

All contracts and subcontracts that result from this solicitation incorporate by reference the requirements of 29 CFR Part 1910 with the same force and effect as if given in full text. Contractor must provide a work environment that is free from recognized hazards that may cause death or serious physical harm to the employee. The Contractor retains full responsibility to monitor its compliance and their subcontractor’s compliance with the applicable requirements of the Occupational Safety and Health Act of 1970 (20 CFR Part 1910). Contractor must address any claims or disputes that pertain to a referenced requirement directly with the U.S. Department of Labor – Occupational Safety and Health Administration.
Exhibit D

Florida Required Provisions for Solicitations
1. ANTI COLLUSION STATEMENT

Under no circumstances shall any prospective proposer, or any person or persons acting for or on behalf of any said prospective bidder, seek to influence or gain the support of any member of the Authority favorable to the interest of any prospective bidder or seek to influence or gain the support of any member of the Authority against the interest of any prospective bidder. Any such activities shall result in the exclusion of the prospective proposer from consideration by the Authority.

2. CONVICTED VENDOR LIST

A person or affiliate who has been placed on the convicted vendor list following a conviction for a public entity crime may not submit a bid, proposal, or reply on a contract to provide any goods or services to a public entity; may not submit a bid, proposal, or reply on a contract with a public entity for the construction or repair of a public building or public work; may not submit bids, proposals, or replies on leases of real property to a public entity; may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity; and may not transact business with any public entity in excess of the threshold amount provided in s. 287.017 for CATEGORY TWO for a period of 36 months following the date of being placed on the convicted vendor list.

3. DISCRIMINATORY VENDOR LIST

An entity or affiliate who has been placed on the discriminatory vendor list may not submit a bid, proposal, or reply on a contract to provide any goods or services to a public entity; may not submit a bid, proposal, or reply on a contract with a public entity for the construction or repair of a public building or public work; may not submit bids, proposals, or replies on leases of real property to a public entity; may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity; and may not transact business with any public entity.

4. INVOICE COMPLIANCE

All invoices, bills, fees or other requests for compensation for services or expenses shall be submitted in detail sufficient for a proper preaudit and post audit thereof.

5. TRAVEL EXPENSES

Bills for any travel expenses shall be submitted in accordance with Florida Stat. 112.061. A state agency may establish rates lower than the maximum provided in s. 112.061.

6. PUBLIC RECORDS

The Authority may unilaterally cancel this Agreement if Contractor refuses to allow the public access to all documents, papers, letters, or other material made or received by Contractor in conjunction
with the Agreement, unless the records are exempt from s. 24(a) of Art. 1 of the Florida State Constitution and s. 119.07(1).

7. NO CONTACT

Respondents to this solicitation or persons acting on their behalf may not contact, between the release of the solicitation and the end of the 72-hour period following the agency posting the notice of intended award, excluding Saturdays, Sundays, and state holidays, any employee or officer of the executive or legislative branch concerning any aspect of this solicitation, except in writing to the procurement officer or as provided in the solicitation documents. Violation of this provision may be grounds for rejecting a response.

8. DUTY TO COOPERATE WITH INSPECTOR GENERAL

Contractor agrees to comply with s.20.055(5), Florida Statutes and to incorporate in all subcontracts the obligation to comply with s.20.055, Florida Statutes.

9. NO BOYCOTT

Contractor hereby certifies that it is not participating in a boycott of Israel, on the Iran Petroleum Energy Sector List, and it does not have business operations in Cuba or Syria.

10. GENERAL INSTRUCTIONS

The standard “General Contract Conditions” Form PUR 1000 (11/04), and the standard “General Instructions to Respondents” Form PUR 1001 (11/04), is each hereby incorporated by reference. The forms are available on the internet at http://dms.myflorida.com/purchasing.
RFP
Insurance Broker and Risk Management Services

APPENDIX A
STATEMENT OF DRUG-FREE WORKPLACE

Preference shall be given to businesses with drug-free workplace programs. Whenever two or more bids, proposals, responses or that are equal with respect to price, quality, and service are received by the State of Florida or by any of its political subdivisions for the procurement of commodities or contractual services, a bid, proposal or reply received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. In order to have a drug-free workplace program, a business shall:

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

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

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

4. In the statement specified in section 1., notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employees 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 of the Florida Statutes or of any controlled substance law of the United States or any state, for a violation occurring in the workplace, no later than five (5) days after such conviction.

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

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

Select one or the other (not both) of the following certification statements. These statements are mutually exclusive.

☐ This firm **DOES NOT** comply with the above requirements for a drug-free workplace.

☐ As the person authorized to sign the statement, I certify that this Firm **DOES** fully comply with the above requirements.

________________________________________________________
Firm Name

________________________________________________________
Name of Authorized Individual

________________________________________________________
Authorized Signature Date
NON-COLLUSION AFFIDAVIT

STATE OF  

COUNTY OF  

I state that I, ______________________________________________,  of _________________________________________
(Name and Title) (Name of Firm)
am authorized to make this affidavit on behalf of my firm and its owner, directors and officers. I am the person responsible in
my firm for the price(s) and amount(s) of this Response, and the preparation of the Response. I state that:

1. The price(s) and amount(s) of this Response have been arrived at independently and without consultation, communication
   or agreement with any other Respondent, potential Respondent, Proposal, or potential Proposal.

2. Neither the price(s) nor the amount(s) of this Response, and neither the approximate price(s) nor approximate amount(s)
   of this Response, have been disclosed to any other firm or person who is a Respondent, potential Respondent, Proposal, or
   potential Proposal, and they will not be disclosed before Proposal opening.

3. No attempt has been made or will be made to induce any firm or persons to refrain from submitting a Response for this
   contract, or to submit a price(s) higher that the prices in this Response, or to submit any intentionally high or
   noncompetitive price(s) or other form of complementary Response.

4. The Response of my firm is made in good faith and not pursuant to any agreement or discussion with, or inducement from,
   any firm or person to submit a complementary or other noncompetitive Response.

5. Neither my firm nor its affiliates, subsidiaries, officers, directors, partners, owners, representatives, employees or parties
   in interest are currently under investigation by any governmental agency and have not in the last three years been found
   liable for any act prohibited by state or federal law in any jurisdiction involving conspiracy or collusion with respect to the
   proposal or bid on any public contract, except as follows:

I state that I and the named firm understand and acknowledge that the above representations are material and important, and
will be relied on by the City of Naples Airport Authority, for which this Proposal is submitted. I understand and my firm
understands that any misstatement in this affidavit is, and shall be treated as, fraudulent concealment of the true facts relating
to the submission of this Proposal.

____________________________________________________________
Authorized Signature

On this the _________ day of ____________________, 20______, before me, the undersigned Notary Public of the State of
____________________________________, personally appeared the abovenamed and swore that the statements contained in the foregoing
document are true and correct.

____________________________________________________________
Notary Public

My Commission Expires: ___________________________________________
September 4, 2020

City of Naples Airport Authority
Attn: Ken Warriner, Director of Finance and Administration
160 Aviation Drive North
Naples, FL 34104

Response to Request for Proposal (RFP) for Insurance Broker and Risk Management Services

Dear Ken Warriner,

Alliant Insurance Services, Inc. (Alliant) appreciates the opportunity to respond to this Request for Proposal (RFP) for Insurance Broker and Risk Management Services. We have drafted a comprehensive response to the City of Naples Airport Authority’s (the Authority) RFP and acknowledge that we are able to provide the required services. As one of the largest public entity brokers in the country, our goal is simple; to provide the Authority with innovative resources and support to develop a risk transfer program that meets your scope of work and directly impacts your total cost of risk. We appreciate the opportunity to detail our experience and qualifications and have strived to emphasize our desire to serve as your partnered broker.

We acknowledge the receipt of Addendum 1 issued on August 24, 2020. We have also reviewed the Professional Services Agreement (Exhibit A) and have included our exceptions below as redlines. Additionally, our counsel have comments on the insurance requirements we would like to review with the Authority if successful.

- **Page 15. Terms. Item 3a:** Professional fails to strictly comply with, fulfill, perform, keep or observe any of Professional’s obligations, covenants or conditions under this Agreement within five (5) ten (10) days after written demand from the Authority, time being of the essence.
- **Page 19. Term. Item 9:** Indemnification. To the fullest extent permitted by applicable law, Professional shall indemnify, defend and hold harmless the Authority and the Authority’s past and present commissioners, officers, employees, insurers, attorneys, agents, lessees, licensees, invitees, successors and assigns, in both their individual and representative capacities, from and against any and all liabilities, damages, losses, penalties, causes of action, claims, demands and costs, including, but not limited to, reasonable attorneys’ fees and expenses of defense (through all appeals), to the extent arising out of or in connection with (a) the Services or other work performed by Professional pursuant to this Agreement, (b) the failure to fulfill any and all responsibilities, covenants and obligations of Professional under this Agreement and (c) any act or omission of Professional or Professional’s employees, personnel, subcontractors, agents, licensees or invitees.
- **Page 19. Term. Item 11:** No Waiver. The failure of the Authority either Party to enforce at any time, or for any period of time, any one or more of the provisions of this Agreement shall not be construed to be, and shall not be, a waiver of any such provision or provisions or of its right thereafter to enforce each and every such provision. The waiver by the Authority of a breach of any provision of this Agreement by either Party shall not be deemed a continuing waiver, or a waiver of any subsequent breach of the same or any other provision hereof.

Our clients are our best advocates and we encourage the Authority to investigate our success in developing unique and innovative programs. Feel free to contact us with any questions regarding our response.

Best Regards,

Justin Swarbrick, Team Leader
First Vice President
248-205-2931
jjswarbrick@alliant.com

Felipe Garcia, Co-Leader and Account Executive
Vice President
(949)322-8597
fgarcia@alliant.com

Alliant Insurance Services, Inc. • 1540 International Parkway • Suite 2000 • Lake Mary, FL 32746
Phone (407) 536-5378 • www.alliant.com • License No. 0C36861
EXECUTIVE SUMMARY

We have thoroughly reviewed the Authority’s Services Requested and Scope of Services found in Section IV and we confirm we are willing and able to address and meet all requirements set forth at a minimum and without exception.

We have provided five (5) compelling reasons why partnering with Alliant will bring the most value to your overall program on both a financial and risk management basis:

Specialty Focus and Professional Commitment
Alliant has established an organizational culture that supports high energy, talented and driven professionals. Our colleagues have access to substantial brokerage resources without internal barriers. As a result, you will have access to all of Alliant’s relevant resources.

Our company is organized around specialty practice groups, not by geography or regional profit centers. Consequently, the team proposed to serve the Authority represents some of the highest caliber brokers in the industry who are dedicated to providing the highest levels of service. We propose that our largest Southeast office, in Lake Mary, Florida serve as the Authority’s primary servicing office. We service several public agencies from that office, including Southwest Florida International and Jaxport, while providing support to other entities like La Guardia and Detroit Metro. We also propose additional specialization from our San Francisco and Newport Beach, CA offices where we administer many of our sizeable group purchase programs including Alliant Property Insurance Program (APIP) and Airport Liability as well as many of our large public entities including Vermont Risk Sharing Authority (previously known as Vermont Municipal League), Metropolitan Airports Commission (Minneapolis St. Paul Airport) and the Texas Association of School Boards Risk Management Fund (TASB RFM). Additional support including claims administration and loss control are managed by our teams in San Francisco, CA and Troy, MI offices. We will also provide local specialized support from our OCIIP team based in Lake Mary, FL should the Authority wish to pursue this type of policy structure for any future construction projects. Our Florida-based construction team include Tampa International the Terminal Expansion Project at Southwest Florida International Airport as clients.

Relevant Experience with Airports and Public Entities
Alliant represents more than 125 airports across the country with clients ranging from general aviation facilities to commercial airports designated by the Federal Transportation Authority as non-hub, small, medium, and large sized facilities. Alliant is proposing a service team with extensive airport experience. This proposed team currently works with Lee County Port Authority, LaGuardia Airport, Detroit Metro Airport, Salt Lake City International Airport, Minneapolis-Saint Paul International Airport, San Francisco International Airport, Seattle-Tacoma International Airport, Sacramento Airport, and Portland International Airport to name a few. Along with our impressive list of airport clientele, we also work with over 58 ports, 2,000 cities, several thousand special districts, over 100 joint power authorities, over 170 hospitals, as well as several of the nation’s largest transit agencies and school districts.

As one of the largest public entity insurance brokerage firms in the United States, Alliant understands the unique exposures faced by organizations such as yours on a daily basis. We also appreciate that there are inherent risks associated with being a large airport and the specialization required to develop an effective Property and Casualty program that effectively mitigates these unique exposures. Because of our extensive knowledge and experience with your types of exposures, as well as Alliant’s dedication to providing innovative solutions, airport risk team is uniquely qualified to exceed your scope of work.

Extensive Property Expertise and Experience with CAT Exposures
As the largest public entity brokers, Alliant is well established in the marketplace and has used this market clout to build programs based on our clients’ needs. Specific to property coverage, Alliant formed the Alliant Property Insurance Program (APIP), which is the single largest property placement in the world. The program’s tremendous growth is a result of highly competitive terms, comprehensive coverage and, most importantly, working closely with members to get their claims paid in a timely manner. For more details about this program, please refer to page 21 of our proposal.

Our unique ability and success in creating, growing and retaining this single largest property insurance placement is a major differentiator qualifying us as a best practice partner with the Authority.
EXECUTIVE SUMMARY

- Alliant embraces the concepts of economies of scale. We approach every applicable carrier to receive the most competitive terms available for our current and prospective clients. Alliant will combine our current market leverage with the Authority's position to create even more value for the Authority.
- We stand confident that no competing brokerage firm has formed as large or as successful property placement specifically for public entities than Alliant.
- AlliantCAT - Our Cat Modeling, Analytics and Data Collection process.
  - Our focus on critical secondary characteristics can help structure the best program under challenging geographic and/or market conditions.
- Market Access, Knowledge of the Global Property Market and Relationships -- the Authority will have your program structured and marketed by senior level executives, with extensive property experience, rather than through 'broking centers' operated by other large firms.
- Performance even in a Hardening Market - it is no secret that the Property market is difficult; carriers are pushing rate increases, larger retentions, and limitations in coverage, including wind. Despite the difficult marketplace, the APIP program has performed stronger than what can be found in the marketplace, and we will utilize this leverage on your behalf.

We have strong relationships with key property carriers including Chubb, Travelers, AIG, Zurich as well London and Bermuda markets. We welcome this relationship and intend to provide any additional support with regard to possible coverage enhancements we can provide should the Authority decide to remain with the current structure. However, the mere existence of the APIP program and our Property experience overall will allow us to negotiate more aggressive pricing and terms and conditions than what you currently have in place.

Exclusive Coverage Forms and Proprietary Group Purchasing Programs
Alliant’s specialty focus allows its highly skilled brokers to develop proprietary group purchasing programs unavailable from other brokerage firms. The clout provided by the volume in our programs gives Alliant the capability to negotiate pricing and broad coverage terms on your behalf that cannot be matched by our competitors. As previously mentioned, an example of this is the Alliant Property Insurance Program (APIP) which is the largest single property program in the world. We also have programs satisfying your casualty exposures such as Airport and Aircraft Liability, Pollution, Cyber and Active Assailant described later in our response.

Although we do consider our programs as an option, we are your broker first and foremost and will entertain the worldwide marketplace with our access to over 350 domestic and international carriers. Our knowledge, alongside our relationships with underwriters and carriers that understand airport risks, ensure the best possible outcome in both coverage and price for the Authority.

Risk Management Services
Alliant has the capacity to provide a full spectrum of risk management, consulting, and insurance brokerage services that are used to identify and evaluate the specific risks associated with the exposures faced by the Authority. These services include but are not limited to: review and marketing of current and future coverage, consideration of alternative risk financing, catastrophic modeling, providing educational resources regarding emerging trends, contract reviews, loss control and claims handling services.

In Summary
Alliant is prepared to be held to the highest standards of integrity and professionalism. We understand both insurance buyers and sellers have long memories, and we know our reputation is our most valuable corporate and personal asset. As such, we recognize the significance of our role in representing the Authority to the insurance underwriting community.

We have strived to thoroughly answer all of your questions; however, if we have missed any key areas, please do not hesitate to let us know. We welcome your comments and look forward to continuing the selection process. Our clients are our best evidence of excellence and we encourage the Authority to contact our references for examples of our success in managing other unique and innovative programs.
A. Licensed as an insurance broker or agent in the State of Florida, with at least five (5) years of providing services as outlined in this RFP.

Alliant is a licensed insurance broker in Florida. Licensed issued in 2006. License number: L038815.

B. Access to sufficient markets to obtain quotes from A-rated companies; please specify whether your firm has access to coverage through the Preferred Governmental Insurance Trust.

Alliant meets this minimum qualification. As described throughout our response, Alliant has very strong relationships with domestic, European, and Bermudian markets that would be interested in participating on the Authority’s program. With access to over 350 markets worldwide, we understand market appetite, how public entities are perceived within the insurance marketplace, and how the operating environment shapes the risk transfer attitudes and needs of the public sector. We know which markets have a risk appetite for public entities, and more importantly, which individual underwriters are equipped to handle the complicated exposures associated with public entities and specifically airport authorities. The continual growth of our public entity division over the past 40+ years demonstrates our commitment and skill in both hard and soft markets and proves we can successfully operate in both. All of the carriers we will work with on behalf of the Authority will have a minimum A.M. Best rating of A VII and these ratings are closely monitored by our market security team, described in item J of the scope of services on page 15.

While Alliant does not administer the Preferred Governmental Insurance Trust (PGIT), we have worked with them on incumbent placements and can do so at the Authority’s request and with your cooperation. In addition to the PGIT program and our ability to access the worldwide marketplace, we recommend approaching our own exclusive programs to ensure the most competitive program. These proprietary Alliant programs are not available on the open market and our competitors do not have access to them which has proven to be one of our greatest differentiators. We will provide further details regarding our exclusive programs throughout our response.

C. Ability to act as broker in procuring insurance for the Authority as specified below.

Alliant meets this minimum qualification. We confirm we can act as broker for all coverages listed in the Services Requested and all Items A-N in the Scope of Services. See specific responses to Scope of Work items A-N in Item 4, Firm Experience and Services Requested.

D. Professional liability insurance policy of no less than $10,000,000.

Alliant confirms we maintain a professional liability insurance of no less than 10,000,000.
PROPOSAL RESPONSE

1. Company Profile – List the firm name, address, phone and date established.

Alliant 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 selected 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. 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.

The service office proposed for the Authority is our Lake Mary, Florida office, which was established in 2008. Address: 1540 International Parkway, Suite 2000, Lake Mary, FL 32746. Phone: (407) 536-5378.

2. Names of office principals and their experience in providing insurance and risk management services. Provide copies of any certificates and licenses held including any State and/or Federal License held including any State and/or Federal Licenses or registrations, as required.

Our recommended team of experienced colleagues work exclusively with public entities and airports. Justin Swarbrick, First Vice President is Alliant’s proposed Team Leader. He will be responsible for the primary oversight of the Authority’s account. Justin will be supported by Felipe Garcia, Vice President, and together they will lead the team to meet the Authority’s risk management needs. Both have a specialty focus in the public sector and are dedicated to committing the time and resources needed to serve as the Authority’s risk management partner.

Along with Justin and Felipe, we are recommending an experienced service team with colleagues that work almost exclusively on large, complex public sector placements. Alliant does not select team members based on geographical location, but rather their expertise with similar clients. This assures that experienced individuals with insight and creativity will be utilized to benefit the Authority’s program. Brief descriptions for each proposed team member are included below and complete team resumes are included as Appendix A.

Justin Swarbrick, First Vice President | Team Lead | Troy, Michigan

Justin is a leader in the aviation space, working with some Alliant’s largest international airport clients. Justin will serve as the executive contact for the service team and will be instrumental in the development of the Authority’s insurance program. He has a strong background in managing complex placements for entities across the country similar or larger than the Authority, including La Guardia, Detroit Metro and Indianapolis International. Justin has also served as an educator at the Airports Council International-North America (ACI-NA) Risk Management conference and in January presented a State of the Liability Market session. Justin will serve as a tremendous resource for the service team as well.
PROPOSAL RESPONSE

the Authority. Justin will lead and offer support on the property policies, including schedule of values maintenance, policy review, and issuance.

**Felipe Garcia, Vice President | Co Team Lead and Account Executive | Lake Mary, Florida**
As the Co-Lead Broker, Felipe’s responsibilities will include general oversight and delivery of the account services, including development of marketing strategy and negotiations with insurance markets. He will have overall responsibility for all services delivered to the Authority including the management of all insurance placements, program timeline development, project deliverables, and client communication. He will be involved in all aspects of account administration, including claims reporting, periodic review and advocacy. Felipe has served in a similar capacity with other public agencies, including the Lee County Port Authority, Jaxport, Sussex County, and Rhode Island Interlocal Trust and provides support to airports like La Guardia and Detroit Metro. Felipe also specializes in Cyber Liability and manages Alliant’s public entity cyber liability platform. He manages several of our exclusive cyber programs including the APPIP Cyber Program and Cyber Excess Solutions.

**Daniel Howell, SEVP, Managing Director | Nationwide Aviation Director | San Francisco, CA**
Daniel’s responsibilities will be peer review. Daniel is one of the foremost experts in the public entity and aviation space and has strong background in managing complex placements. Daniel serves as Alliant’s nationwide Aviation Director and has been in a similar role since 1998. He will be a valuable asset for the Authority’s team. His clients include the San Francisco International Airport, Oakland International Airport, Portland International Airport, Seattle–Tacoma International Airport, and Salt Lake City International Airport.

**Carleen Patterson, First VP & Public Entity Practice Leader | Resource/Peer Review | Dallas, TX**
Carleen is the national Public Entity and Higher Education Practice Leader and will work with the proposed service team providing insurance brokerage and risk management expertise. She was the recipient of the 2011 and 2012 Risk & Insurance Power Broker award in education and public sector, respectively and often speaks at local, regional, and national risk management association events. She brings significant risk management, claims, and insurance brokerage experience to the Authority’s team, and has spent the last 21 years specializing in self-insurance and insurance brokerage and consulting for large public entity clients, including states, airports, municipalities, higher education, and pools.

**Thomas Bryson, Senior Vice President | Property Specialist | Thousand Oaks, CA**
As the Property Specialist, Tom’s responsibilities include reviewing the Authority’s current property exposures, developing a property marketing strategy, negotiations with insurance markets, and placement and servicing of the property placement. He will lead the property team, act as a secondary key contact for the Authority, and will be involved in all aspects of account administration, including claims reporting, periodic review and advocacy. Tom is also actively involved in other large, complex, property placements including those for the CSAC-III ($66B insured values), and the State of Montana ($6B insured values). Tom’s experience and industry expertise makes him well qualified to handle the Authority’s unique needs.

**Ben Sibley, Associate Producer | Communications Manager | Lake Mary, Florida**
Ben will work closely with the rest of the team making sure all service deliverables are done in a timely manner. He will be primarily responsible for gathering information, handling the Authority’s day to day requests, policy reviews and other administrative work that helps keep the entire team organized in all facets your account. In addition, Ben will coordinate meetings, property appraisals, loss control visits and anything else necessary to make sure the entire account management runs smoothly and is consistent with the Authority’s expectations. Ben has worked within the insurance industry since 2014, and has a great deal of experience providing exceptional customer service to large, complex clients. He currently works with Felipe to service accounts like Lee County Port Authority and Jaxport.

**Rachel Wrightson, Vice President | Claims Manager | San Francisco, CA**
Rachel is a Senior Consultant in our Brokerage Claims Division. Prior to Alliant, Rachel was the in-house claims manager for New York University, an institution comprised of over 60,000 students and 7,500 faculty members. Rachel was responsible for overseeing all property, liability workers’ compensation, and employment claims. Prior to that, Rachel worked as an attorney litigating first and third-party bodily injury and property damage claims, including employment,
PROPOSAL RESPONSE

and environmental remediation. She has experience in governmental investigations, property and casualty insurance operations and regulatory matters. She will take the lead on casualty claim matters.

Tim Leech, First Vice President | Loss Control Consultant | Newport Beach, CA

Tim provides leadership and direction to Alliant’s team of loss control and safety professionals. The majority of work performed by Tim and his team is for public entity clients and the unique exposures (airports, correctional facilities, hospitals, office buildings, athletic venues, transportation systems, etc.) that accompany them. He is the foremost expert working with airports and was selected to work with the Authority for this reason. He will work with Authority personnel to develop a loss control strategy and help determine where Alliant can supplement and complement your current loss prevention strategy.

Leslie Saunders, President | Leslie Saunders Insurance Agency, Inc. – W/MBE Partner | Tampa, FL

We have strategically partnered with Leslie Saunders, who is a certified W/MBE (among many other certifications including a resident 220). Based in Tampa, Leslie will be instrumental in providing local ‘boots on the ground’ services in collaboration with our Lake Mary office and national team. She has a special niche with respect to life and health and will be able to assist with ancillary policies, along with loss control services. Leslie has worked with entities such as Port Tampa bay and the Miami International Airport.

See Appendix B for copies of required licenses for Justin and Felipe. Additional licenses can be provided upon request.

3. Name of individual who will be the Authority’s account executive and his/her experience. Provide copies of any certificates and licenses held including any State and/or Federal Licenses or registrations, as required. If not provided above. Also include resume of this individual.

Felipe Garcia will serve as the Authority’s Account Executive. Felipe has over eight years’ experience in the insurance industry and has a primary focus in the airport industry. Felipe serves in a similar role for public entities like Lee County Port Authority, Jaxport, and provides support for large airports like La Guardia and Detroit International. See Appendix # for a full resume and Appendix # for applicable licenses.

4. List the firm’s experience in services requested in item IV and any other relevant experience.

We are committed to providing all of the services listed in the Scope of Services and exceeding the Authority’s service expectations.

Given our years of experience working with public agencies we understand that every public entity is different. Public entities vary in size and risk profile, face different challenges and have different goals and objectives set forth through a scope of work. Therefore, our approach to marketing and servicing needs to reflect the unique characteristic of the individual client, rather than provide a broad/cookie-cutter approach. Alliant is well-known for developing project management plans that work for each individual client. We do not engage a “one-size fits all” methodology and will work closely with the Authority to build an approach that fits all items under your Scope of Work.

Our team’s approach will encompass:

- Leveraging our deep relationships with carriers to place a program with the broadest possible coverage at the best possible price.
- Maintaining quality control and service standards to ensure we are delivering on our promise.
- Minimizing administrative burden on the Authority.
- Minimizing program cost.
- Providing accurate, timely information to the Authority.
- Providing value-added loss control services to enhance safety and loss prevention.
- Value-added claims advocacy.
APPROPRIATE, we will engage in coordinating program marketing for our clients. This means that we leverage our
power to obtain the best pricing and terms. We are known for logical, thorough, and concise presentations
risks. We are tenacious negotiators. Our procedure for accessing the worldwide insurance market is based
relationships with decision makers, when appropriate, proven expertise in brokering all types of risk, and
on of our clients’ unique characteristics and objectives. Based on our current analysis of the Authority, we
the following approach:

**Strategy** – We will begin the marketing process with a strategy session with the Authority. 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) and this will provide the basis for the brokerage team to canvass the
market and provide multiple options to the Authority 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 Authority’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 renewing the Authority’s insurance program. We
would suggest pursuing all options in tandem to secure the best possible value.

- Evaluate Alliant’s Proprietary Insurance Programs
- Market and Negotiate Terms with Markets Beyond the Incumbent Carriers
- Market and Negotiate Terms with Your Incumbent Carriers

**Negotiation** – Once we have stimulated the underwriters’ interest, we direct it towards a proposal consistent with our
clients’ desires. Our close relationship with the underwriters helps this process of refinement. To the extent possible,
we will involve the Authority directly with underwriters in this process. This allows us to differentiate our clients from other
accounts that come across the underwriter’s desk by having the client and the underwriter build their own relationship.
This has proven to be invaluable in many tough renewals, especially during hard market cycles. With careful attention to
detail, we will develop the final terms to meet the Authority’s expectations.

**Stewardship & Servicing** – At the completion of the marketing effort, we document the markets approached, the
strategies used, and the terms negotiated. We understand that the Stewardship Report is a crucial piece to the review of
the Authority’s insurance program as well provides the opportunity to review the work completed by your partnered
broker. As such, we will ensure that the report is completed on an annual basis on an agreed-upon date. As part of the
process, we assess how well the goals and objectives were met and this sets the stage for the strategy session as the cycle
begins again the next year. We also discuss emerging trends and discuss possible solutions that will help us address these
exposures. The marketing effort is just one piece, albeit a very important piece, of the broker relationship. We find with
all of our clients, both large and small, that the ongoing day-to-day servicing of the account is as important as the
marketing task. We staff with talented individuals who have a service focus so as to ensure that clerical and administrative
tasks do not fall through the cracks between periods of intense marketing activity.

**Specific Responses to Services Requested**

**A. Recommendations as to types and amounts of coverage which should be obtained by the Authority.**

Alliant acknowledges and agrees. As described above, Steps 1 and 2 of our Defined Process describe the process we will
go through as we thoroughly review your operations and current insurance program. This information will allow us to
make recommendations with regard to types and amounts of coverage. We will also look at similar clients and benchmark...
your program when making recommendations. We will look at your current program to: determine whether any serious or unanticipated gaps exists, review deductibles, retentions, insurance limit, and will provide you with a written report outlining our observations and recommendations, including limits, programs, products and markets capable of meeting the Authority’s coverage needs.

**B. Presentation of alternatives and coverage limits available to the Authority to address the insurance needs of the Authority.**

Alliant acknowledges and agrees. As described in Step 3 of our Defined Process, we will schedule a renewal strategy meeting at least 90 day prior to policy expiration. During this meeting, we will discuss the Authority’s current operations, exposures, and anticipated changes. We will also present the state of the insurance market for the various lines of coverage, which markets we propose to approach on your behalf, and the reasons for considering those markets. We will also discuss various alternative structures we will consider as we market the program. We want to develop a thorough understanding of your appetite for risk and will consider alternative retentions in order to maximize pricing and capacity in the marketplace. We will also share recent renewal results from current clients.

**C. Marketing and placement of all property and casualty insurance requested by the Authority and obtain at least three (3) coverage quotations, if possible.**

Alliant acknowledges and agrees. As described in our Defined Process, we will provide a list of markets we anticipate approaching on your behalf. In certain cases, we will be anticipating a quote share and/or layered program with various carrier participants and structures. For those lines that do not require multiple carriers, we will endeavor to provide at least three (3) quotations for your consideration so as to obtain the best pricing, coverage, and terms & conditions.

**D. Account servicing.**

Alliant acknowledges and agrees. We have assembled a core team with the experience and knowledge necessary to provide superior account service. Other resources will be available as the Authority’s needs evolve and change.

**Account Servicing** – The below table provides a sample service timeline. This timeline includes typical milestones in your renewal process and will be modified to fit the Authority’s specific timeline. During the transitional phase, this timeline may need to be compressed depending on when the Authority’s effective dates are for its various renewals.

<table>
<thead>
<tr>
<th>Project/Task</th>
<th>Date</th>
<th>Completed By</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Going over Statement of Values</td>
<td>5 months prior to renewal</td>
<td>Alliant</td>
<td>Review each location including secondary characteristics that may be known but not shown on the statement of values. Discuss with the Authority locations to be added or taken off the schedule.</td>
</tr>
<tr>
<td>Current/Future Construction Projects</td>
<td>4-5 months prior to renewal</td>
<td>Alliant / Authority</td>
<td>Discuss current builder’s risk projects and upcoming projects and develop a game plan for obtaining insurance coverage for these projects, both old and new.</td>
</tr>
<tr>
<td>Renewal Strategy Meeting</td>
<td>4 months prior to renewal</td>
<td>Alliant / Authority</td>
<td>Alliant to memorialize and send confirmation of direction to the Authority.</td>
</tr>
<tr>
<td>Completed &amp; Signed Updated Statement of Values</td>
<td>3-4 months prior to renewal</td>
<td>Authority</td>
<td>Finalize any locations to be added or deleted or any large values changes on a single location.</td>
</tr>
</tbody>
</table>
### Proposal Response

<table>
<thead>
<tr>
<th>Project/Task</th>
<th>Date</th>
<th>Completed By</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completed &amp; Signed Renewal Applications</td>
<td>3-4 months prior to renewal</td>
<td>Authority</td>
<td>Finalize and sign all applications needed for liability lines of coverage.</td>
</tr>
<tr>
<td>Applications &amp; Specs Out to Markets</td>
<td>90 days prior to renewal</td>
<td>Alliant</td>
<td></td>
</tr>
<tr>
<td>Renewal Quotes Due to the Authority</td>
<td>30 days prior to renewal</td>
<td>Alliant</td>
<td>Summary of terms, limits, deductibles, major exclusions attached.</td>
</tr>
<tr>
<td>Renewal Quote Review Meeting</td>
<td>20-30 days prior to renewal</td>
<td>Alliant / Authority</td>
<td>Alliant to receive direction from the Authority.</td>
</tr>
<tr>
<td>Final Renewal Options Due to the Authority</td>
<td>20 days prior to renewal</td>
<td>Alliant</td>
<td>Summary of terms, instruction on subjectivities prior to binding.</td>
</tr>
<tr>
<td>Bind Orders Due From the Authority</td>
<td>10 days prior to renewal</td>
<td>Authority</td>
<td>Upon receipt, Alliant to bind coverage with carriers.</td>
</tr>
<tr>
<td>Renewal Binders &amp; Invoices Due to the Authority</td>
<td>Prior to renewal</td>
<td>Alliant</td>
<td>Submitted to the Authority</td>
</tr>
<tr>
<td>Renewal Certs with Additional Insured Endorsement Pending</td>
<td>Prior to renewal</td>
<td>Alliant</td>
<td>Submitted to the Authority</td>
</tr>
<tr>
<td>Program Renews</td>
<td>Inception date</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Policy(ies) Delivered to the Authority</td>
<td>45 days post renewal</td>
<td>Alliant</td>
<td>Policy(ies) reviewed and approved, with corrections requested and delivered to the Authority with summaries</td>
</tr>
<tr>
<td>Property Appraisals Completed</td>
<td>Ongoing</td>
<td>Alliant</td>
<td>Appraisals completed on all locations for the year as directed by the Authority</td>
</tr>
</tbody>
</table>

**Service Standards** – We take the servicing of our accounts very seriously and have established performance guidelines that ensure the service quality we provide to our public entity clients. We will discuss the Authority’s service expectations in greater detail during the transition phase of our Defined Process, where we are able to tailor our approach to your service needs. We are committed to providing the Authority with quality customer service and have formalized standards we can share with the Authority upon request. **Service Controls** – 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. We also have a Policy Review Checklist which is utilized to check every policy to ensure agreement with the proposal. 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 Authority. All corrections are added to an Open Items List for follow-up. **Audit Reviews** – Alliant’s Risk Management Department conducts regularly scheduled audits of all Alliant business practices and locations. The work of each and every person responsible for servicing a client is reviewed by the audit team. This means that producers, account managers, and account assistants are subject to review. **Best Practices Guidelines** – Alliant has published on its intranet a Best Practice Guidelines. Each person responsible for servicing clients is required to attend training on the Best Practice Guidelines. The Guidelines include a variety of checklists, not the least of which is for the purpose of checking the accuracy of policies when they are received. Checklists have been developed by policy/coverage type and are instrumental in catching errors made by carriers. When policies are checked, it is critical that the policy is checked against all documents in the process from the application, to the quote, to the binder, to the certificates, to the policy. The Best Practices Guidelines are available at any time to Alliant personnel as needed and include guidelines and compliance information.

**E. Provide to the Authority premium invoices at least thirty (30) days prior to the payment due date in accordance with the payment terms required of the Broker by the insurance carrier.**
PROPOSAL RESPONSE

Alliant acknowledges and agrees. As part of our service timeline, Justin, Felipe and Ben will strive to bind coverage and issue binders, certificates, and invoices prior to your policy renewal dates, giving the Authority at least thirty (30 days) to issue payment.

F. Provide assistance in completing insurance applications and related questionnaires.

Alliant acknowledges and agrees. As part of our Defined Process, Justin, Felipe, Ben and other coverage specialists will work with Authority staff to obtain the necessary information to complete insurance applications and related questionnaires.

G. Provide assistance in filing insurance claims and settlement of claims.

Alliant acknowledges and agrees. Alliant fully understands 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 entities, we have developed an effective in-house claims department run by some of the most talented personnel in the industry. Our Brokerage Claims Department is located in San Francisco, California and consists of 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. The senior brokers assigned to the Authority all have large claims experience. Our national claims resources will support these local efforts. The team’s most valuable role will be to act solely as your claim consultant and advocate on difficult and severe claims to achieve prompt and equitable claims settlements. The team’s goal will be to complement and supplement your efforts in obtaining quick and equitable claims resolutions while acting as the Airport claims resource.

Every claim is different with different fact patterns and needs. Our claims team works directly with the client to develop plans in handling complex and large losses. Those plans can include the selection of experts for claim presentation, review of historical data, obtaining witness statements, photographic review, and negotiation strategy. It is important to pull all facts and information together in difficult, complex, or large loss situations and put them together in the best light for our client’s claim presentation.

Alliant Airport-Specific Emergency and Disaster Claims Experience – An airport disaster can take many forms and be of varying degrees. Moreover, these types of catastrophes do not fall into a predictable pattern. Alliant’s experienced Claim Advocacy Team is prepared to respond to any level and type of catastrophe and will do so in a proactive fashion. Alliant will also leverage its long standing aviation relationships and hold them accountable to providing all the necessary resources and services if an airport disaster were to occur.

The following are some of the tasks Alliant, collectively with chosen carriers, are prepared to perform, depending on the magnitude, type and complexity of the situation the Authority is faced with:

- Immediately respond to the site with an experienced and size appropriate “response team.”
- Simultaneously to one above, identify immediate needs such as site containment and coordinate and dispatch additional response teams accordingly.
- Establish a command center at or near the airport.
- Identify alternative sites, as needed, to set-up and maintain administrative and operational activities; protect revenue streams.
- Coordinate and liaison with carrier adjusters and specialty contractors to assist in loss coordination and response plan.
- Communicate and coordinate Alliant efforts with the Authority appointed representatives and spokespeople. This will perhaps include daily briefings and discussions on the materials and documentation that must be retrieved and maintained.
- As appropriate, liaise with the FAA, NTSB or other local, state of federal governmental agencies that may be involved (including OES and FEMA).
- Coordinate communications with the injured or in the case of deaths, their duly appointed representatives or next of kin.
- As required, Alliant will work with carriers to retain attorneys and experts to represent the interests of the Authority.

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PROPOSAL RESPONSE

- Alliant will oversee all environmental and hazmat concerns.
- Alliant will stay on scene as long as appropriate for the Authority’s operations to return to a reasonable level of normalcy.

Claims Success – Nothing speaks more to claims advocacy than specific case studies. In the last few years, our claims team has successfully handled several large property losses with claim values ranging between $10 million and $41 million. We have handled several crime losses with claim values up to $17 million. Further, we have worked with and assisted clients in the handling and resolution of various casualty claims with settlement values up to $50 million. We have also worked with our clients on their FEMA claims submission as well. We have assisted clients with development of documentation, submission strategy and formal Proof of Loss submission. We have consulted with clients on difficult FEMA situations where a strategic decision was made to seek congressional assistance. FEMA requires a significant amount of information with time constraints. Often times the information needed mirrors that of traditional insurance claim submissions. Alliant consults and guides clients through the process. We have saved our clients a lot of money and headaches.

Case Study #1: Immediately following the disaster of Hurricane Sandy the NYC Rapid Repairs program was put into place to help more than 20,000 families – and approximately 54,000 people – return to their homes in communities hit hard by the storm. NYC Rapid Repairs is a first-of-its-kind program to provide free repairs to thousands of homeowners left without heat, power and hot water following the storm. Under the NYC Rapid Repairs program, the City deployed five General Contractors and thousands of skilled construction workers to make emergency repairs on residential properties affected by Hurricane Sandy. No other city has ever responded to a natural disaster by offering essential emergency repairs that allow homeowners to get back to living in their own homes.

Alliant responded by first engaging several legal firms to offer opinions on how the local insurance laws would apply in the event of a loss during the “Emergency” repair work performed for the third party homeowners. Within 24 hours the appropriate coverage was obtained in the marketplace. As a result of Alliant’s quick response and leading terms and conditions, we were contacted by three of the other firms working for the city to offer similar solutions. Over the next 24 hours, Alliant managed to arrange a “Group Purchasing Agreement” for several of the General Contractors that enabled them to obtain the needed coverage. The Firms working with Alliant had Insurance charges to the City of New York reduced by approximately 50% as a result of our strategy and quick response.

To provide you with a feel for the depth of our team’s actual catastrophic property claims experience, below is a summary of some of the major loss events our team has handled:

<table>
<thead>
<tr>
<th>Loss Event</th>
<th>Type of Damage</th>
<th>Total Damage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tropical Storm Allison</td>
<td>Flood</td>
<td>$300 million</td>
</tr>
<tr>
<td>Hurricane Dolly</td>
<td>Windstorm</td>
<td>$30 million</td>
</tr>
<tr>
<td>Hurricane Ike</td>
<td>Windstorm</td>
<td>$100 million</td>
</tr>
<tr>
<td>Hurricane Irene</td>
<td>Windstorm</td>
<td>$45 million</td>
</tr>
<tr>
<td>Hurricane Katrina</td>
<td>Windstorm</td>
<td>$52 million</td>
</tr>
<tr>
<td>Hurricane Rita</td>
<td>Windstorm</td>
<td>$50 million</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$30 million</td>
</tr>
</tbody>
</table>
H. Perform an annual risk management overview of Authority operations and report to the Authority any recommended insurance coverage or changes as appropriate.

Alliant acknowledges and agrees. As described in Section A. and as part of our Defined Process, we will provide the Authority with a complete overview and any recommendations or insurance coverages and changes as appropriate. In addition, we will have regular open items meeting to stay abreast of any changes in operations to ensure the insurance program responds accordingly.

I. Review of Authority standard contracts and leases and provide recommendations regarding insurance clause(s), if applicable. Exposure identification and evaluation and other risk management services.

Alliant acknowledges and agrees. During the transition phase of our relationship, Justin, Felipe, and Ben will work with Authority staff to gain an understanding of all service needs and develop a timeline for delivering the services, including:

**Lease/Contract Reviews** – We will gather all information and data to review and make sure that the Authority’s contracts will provide risk transfer wording. The Alliant team members are well versed in policy, lease and contract review. We are able to consult on specific contracts with thorny issues including indemnification provisions in contracts. For more complex contractual issues including contract insurance requirements, we utilize Jennifer Baumann, General Counsel of our Legal Department.

**Insurance Requirements in Contracts (IRIC) Manual** – An additional resource for ensuring clients contracts are meeting changing industry requirements is our IRIC manual. As public entity brokers is our ability to work with our clients in the development of insurance requirements for their contracts. One of the tools we utilize is an Insurance Requirement in Contracts Manual. Our IRIC manual is available electronically for our clients to utilize and details recommended insurance requirements for vendors working with our clients. The manual provides guidance to your staff involved in securing contracts with a variety of contractors and vendors. This manual is offered at no additional cost and Alliant is prepared to offer full or half-day training presentations to the Authority regarding the concepts contained in our IRIC manual. Recently, we worked with one of our insureds to overhaul their insurance requirements in their contracts. Additionally, quarterly meetings were held for their procurement team to train them on the importance of insurance requirements.

**Exposure Identification** – Because every public entity is so different, we have developed a 6-step risk analysis model that has organized and streamlined the way we perceive risk called “Alliant’s Risk Identification Process”, and helps us to truly capture your entities’ unique “risk profile”. The goal of our analysis is to:

1. Understand and deal with the inherent complexities that come with public entity risk especially those with Named Windstorm exposure.
   a. For example: We understand that Property can be a costly line of insurance for many Florida entities. It is absolutely critical that the Authority have a well-designed, cost-effective program. There has been a prolonged soft (buyers) market. However, the major catastrophies of 2017 have caused the market to begin hardening, especially in places like Florida where insurers suffered heavy losses. Many markets suffered major losses from hurricanes Harvey, Irma and Maria. These losses have contributed to a difficult market in 2019 and will continue through 2020, with pricing up in the 30-60% range in many areas of Florida. The challenge for the Authority is how to strategically position your program to maximize coverage and protect yourself against market changes. We understand the challenges entities face to effectively determine what Named Windstorm limits will adequately protect the Authority from a major event. Alliant is positioned very well to assist the Authority in making these determinations.

2. Provide an in-depth analysis and develop a risk profile that is unique to your organization.
3. As well develop a proper risk transfer mechanism that is tailored to your organization.
4. Tailor our loss control offerings to reflect your specific risk profile.

We have provided below a summary of our risk analysis model, and we plant to utilize this approach on an annual basis to account for changes in exposure, appetite, and market trends. This process will encourage a collaborative environment among all interested parties such as the Authority, Alliant, the insurance companies and any TPA’s.
PROPOSAL RESPONSE

Risk Identification Process – Alliant has developed a deep-bench service risk identification process that we readily use to understand our client’s unique risk profile and improve upon our client’s overall risk management program. This process is implemented from the onset of our partnership and is updated on an annual basis to help us identify, analyze and pair our clients with the necessary portfolio of resources to mitigate against losses and improve efficiencies. We have detailed below each segment of our unique six (6) part risk analysis model below, and we will utilize this process on your behalf if selected as your partnered broker/consultant.

Area 1 – Project Management | To organize the entire risk identification process, Alliant will:
- Develop a detailed project timeline with weekly goals and benchmarks. We will work closely with the Authority’s team to determine the appropriate timeline that fits the Authority’s goals and objectives.
- Coordinate availability for check-in conference calls, in-person presentations, and briefings.
- Interview Authority leadership and key personnel (identified by the Authority) to ensure that the Alliant team fully understands the scope of the current risk management and insurance program, its historical and more recent challenges, and the vision and goals of the Board and Executive Staff of the Authority.

Area 2 – Formalize and Analyze Exposure Information | Alliant is known to have an acute approach when analyzing our client’s exposures. Below is a list of the various methodologies we use and documentation we evaluate during this detailed risk identification process. This way, we make sure we truly understand every angle of the Authority’s risk portfolio:
- Review the most recently completed risk assessment facilitated by the Authority, and carry out an evaluation to identify areas where insurable and uninsurable exposures or risk management capacity have grown, evolved or declined in magnitude.
- Examine all available loss runs and exposure data and provide loss projections at varying retention levels for consideration.
- Seek diverse perspectives on risk issues, and recommend specific strategies and tactics in a timely manner.

Area 3 – Review Philosophy/Operations | As part of the philosophy/operational segment of the risk identification process, Alliant will:
- Conduct discussions with the Authority’s senior leadership from finance, operations, risk management, safety and loss control.
- Develop an understanding of the Authority’s current financial statement and senior management’s long term vision.
- Understand the Authority’s methodology for coverage procurement.
- Understand your methodology and philosophy for claims reporting and reserving.
- Develop an understanding of your internal claims handling procedures for all lines of insurance.
- Understand the Authority’s risk retention philosophy.
- Quantify any risks arising out of any of the above situations.
- Identify any recent improvements that serve to mitigate loss exposures.

Area 4 – Insurance Program Marketing & Design | A key element to an effective risk identification process is market perception. In order for Alliant to determine what the best strategy will be when analyzing your risk, we will need to have an idea of how the markets will respond to your portfolio and what necessary measures we need to make to demonstrate that the Authority is an ideal risk. For this reason, we will:
- Continue to review current excess policy terms and conditions for all property and casualty policies currently purchased by the Authority. Provide further feedback and specific recommendations for potential changes in coverage limits, terms, and retentions.
- Undertake a tactical analysis of the Authority to include expressing recommendations and options for the future. For each option, the Alliant team will present the opportunities and advantages, discuss potential negative consequences, explain the key implementation steps, and outline essential considerations going forward.

Area 5 – Report Findings | Alliant will report notable findings from the above activities to the Authority’s Risk Management team, provide an analysis of how the current risk financing program addresses any significant loss exposures and make recommendations on how to best finance, mitigate or transfer these exposures.

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Area 6 – Confirm Results | Alliant will schedule a meeting with the Authority’s team, which can include executives, claims, loss control, finance, and even board members. We will provide a detailed agenda prior to our meeting based on areas we feel are most important to the Authority. We will also request that the Authority review the agenda prior to the meeting, and make any recommendations on topics you would like to see, or are mostly concerned about. The purpose of this meeting is to have both Alliant and the Authority be aligned with the same goals and objectives going forward, have equal understanding of the risk that is at play, and to collaboratively construct a plan of action that will bring the most value to the Authority’s insurance portfolio. This plan will include risk financing options, coverage enhancement opportunities, and solutions for any areas of concern that are verified including loss control. Our risk identification process will be repeated annually to validate past findings and to identify new and emerging risks. In addition to this formalized process, risk and exposure issues are also identified through Open Items meetings which are conducted on a regular basis and managed proactively. By facilitating a structured risk identification model, we can determine the proper risk transfer method. Once we are able to implement our risk transfer method, we will summarize our findings through a formal Stewardship report.

See item N. Additional Specialized Services for examples of our other risk management-related capabilities and services.

J. Monitoring of insurer security

Alliant acknowledges and agrees. The responsibility for tracking the solvency of the insurance companies with whom we place business is viewed within Alliant as best shared at the corporate and the service team level.

Alliant’s Financial Ratings Policy – At the corporate level, our Vice President of Carrier Relations is responsible for communicating pertinent carrier financial information to our service teams, especially notices that a carrier’s rating has been upgraded or downgraded. Such notices are provided to us by the various rating agencies that regularly monitor insurer financial condition, such as A.M. Best, Moody’s, Standard and Poor’s, and Fitch, as well as the various state Departments of Insurance. Should a carrier’s rating fall to a level of concern on our part, or our client’s part, we will make a diligent effort to immediately provide that client with an alternative quotation from an acceptable carrier.

Long-term financial solvency is a critical component of program design and market selection. We look at various factors, including common industry ratios, A.M. Best’s Guide analysis, Standard & Poor’s, admitted versus non-admitted status, history, and worldwide presence. Alliant also considers recent catastrophic insured events and their impact on carriers’ financial strength. We concentrate our marketing efforts with carriers rated A.M. Best “A-” or better. The rating guide security analysis is clearly communicated in all proposals and the financial security will be reviewed and discussed during the renewal process. We also monitor the carriers and financial security of all insurance placements throughout the year, and communicate, in writing, any change in position that could have an adverse impact on our clients.

Additionally, we consider other factors prior to recommending an insurance or reinsurance partner. These factors include:
- Experience and reputation of the underwriting staff.
- Commitment, knowledge, and understanding of the public entity industry.
- Flexibility of manuscript coverage.
- Key industries within an insurance company’s client portfolio.
- Ability to respond to both emerging risks and to the client’s operational expansion plans.

At the service team level, we include within our annual Renewal Strategy Meeting, a detailed financial analysis of all insurers currently on the client’s program, as well as an analysis of prospective carriers. As part of our standard renewal process, meetings with current and prospective insurers are held. Our standard Underwriter Meeting Agenda includes a presentation by the underwriter on their company’s financial condition. Underwriter financial updates are also asked for as part of mid-year meetings or during site visits to the client’s facilities. Our service teams also receive regular financial updates from our carrier partners and these are reviewed and shared with our clients, alerting them of any perceived negative trends.
K. Insurance company liaison activities (trouble shooting).

Alliant acknowledges and agrees. Justin, Felipe, Ben, and the coverage specialists will work with carriers to foster relationships with the carrier participating on the Authority’s program. We understand these relationships are critical to the risk transfer and claims process and will coordinate meetings between appropriate Authority staff and underwriters. Proactively managing the relationships will reduce any misunderstanding later and in the event of a claim. If appropriate, the claims team will assist in coordinating claims-related communications.

L. Provide advice and training to staff regarding various insurance issues with staff as needed.

Alliant acknowledges and agrees. Beyond the scope of our risk management services described previously, we provide various training services that the Authority can use to educate staff and executives about the existing risk exposures. These resources are free of cost and we have worked vigorously to streamline these services as much as possible.

Training – As part of our proposed service plan, Justin and Felipe will work with the Authority to identify and coordinate training and education needs. Alliant offers the following services to help educate and equip our clients in the area of risk improvement.

- Monthly Webinars: Alliant Risk Control Consulting offers ten property conservation and four casualty webinars per year at no charge to clients. We have archived past webinars and can provide links to past webinars.
- Quarterly News Letter: Topics range from accident forensics, benefits of infrared surveys, roof inspections, crime prevention, WC, and many others.
- Industry Alerts: Industry alerts are distributed to help educate our clients on an as needed basis. Most recently, we distributed an alert on preparing for storms with tools to assist stakeholders prepare for and mitigate loss from the heavy storm season.
- Fact Sheets: We have over 250 fact sheets in our library that can be accessed through Alliant Connect or through our Risk Control Hotline or email request free of charge.
- Videos: Safety videos are provided to Alliant clients upon request. We have 100’s of topics in our video library.
- Power Point Presentations: Over the years, Alliant Risk Control Consulting has developed power point presentations on a wide array of topics that clients may request free of charge.
- In Person/On-Line Safety Training: Alliant has the capability of providing in person and on-line training services.

M. Presentations to Board of Commissioners as requested.

Alliant acknowledges and agrees. Board presentations are a common practice with our public entity clients and our team is prepared to present to a Board of Commissioners, at least annually, and more often as requested.

N. Additional specialized services provided by the Broker to the Authority, beyond the scope of the services outlined above should be anticipated.

Alliant acknowledges and agrees. We will work with the Authority to develop a tailored loss control plan from the onset of our relationship. We strongly believe all risk control/loss prevention services provided to our clients should be focused on their needs and not focused primarily on the needs of the insurance company. There can be tremendous benefit from risk control services tailored to each client’s exposures, needs, and culture. We believe a collaborative risk management approach that includes the client, broker, underwriter, and risk control representative is the best solution to addressing your needs. Our risk control services will be focused on identifying and reducing exposures and will be part of an overall risk management program strategy. Tim Leech’s staff is ready for deployment to various locales to assist with these loss prevention measures. The value added services we offer will be tailored to the Authority and in instances may require an additional fee.

As a part of our service plan, we will facilitate an initial consultation with a loss control professional to review the Authority’s current, in-house loss control activities and loss control strategy. As a result of this consultation, we can
determine where our loss control personnel can best supplement and complement the work the Authority is already providing. Outlined below are service and tools that can be utilized by the Authority. The average rate for the standard loss control services would be $150 per hour. Prior authorization will be obtained from the Authority before the commencement of any services.

We have listed below various Risk Control services which will be made available to the Authority as your partner broker.

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

**Continuity Planning** – As part of our consulting services we will identify the need for business continuity planning. If business continuity planning is needed for your organization, Alliant will work with Authority stakeholders to select a subject matter expert or organization that will provide a dedicated service. Cost and/or fees for this service would be negotiated at that time.

**Insurance 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. Alliant Business Services (ABS) offers appraisal services to all our public entity clients. ABS employs independently contracted licensed appraisers. They are trained in the appraisal of public entity properties utilizing Marshall Swift Appraisal Software.

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

**Property & Casualty Benchmarking** – Alliant often prepares benchmarking studies for our clients. Most of these studies combine information from our large client base, information from our carrier partners, and industry available information. Additionally, we have purchased access to national benchmarking databases. We have found clients of the size and sophistication of the Authority often pursue benchmarking on their own. In those cases we are happy to augment those studies with additional data and function as a supplement to those studies. Beyond the normal benchmarking comparison of retentions, limits, premium ratios, losses, program costs, and program structure, we often develop benchmarking studies on unique issues.

**Targeted Solutions for Economic Recovery** – Imperium Consulting Group’s core competencies are to measure scope, time and money. Imperium’s experts specialize in multiple claims processes, such as navigating insurance coverage, construction contract language, Federal Emergency Management Agency (FEMA) protocols, and government contract regulations. Imperium has experts in each area and professionals who understand how more than one discipline can apply to the same claim. As a result, we help clients simplify and focus a recovery strategy while delivering industry best practices through a commonsense approach.

Imperium’s Services Include:

- Property damage/business interruption claim preparation, including:
  - Cost estimating related to the physical scope of loss and repairs.
  - Forensic scheduling to quantity and support delay and time-driven costs.
  - Forensic accounting to prepare business interruption and other financial measurements.

- Insurance loss project management, including:
  - Loss-specific consulting to help facilitate the process of repairing and rebuilding.
  - Implementation and oversight of loss-specific project controls to enhance activity coordination and documentation.

- Construction and capital project claims and advisory, including:
Contract disputes regarding project delays and claims pricing.
- Claims involving subcontractor default insurance (SDI), builders risk, delay in start-up, and surety.
- Government contract claims.
- Project performance and contract audits and risk assessments.
- FEMA claims consulting, including:
  - Guidance through the FEMA claims formula and process.
  - Analysis, tracking, separation and measurement of FEMA and insurance claim costs.
  - Cost eligibility advice.
  - Claims management through close-out.
  - Dispute resolution and litigation
  - Expert reports and testimony for mediation, arbitration and litigation.

**Emergency Preparedness** — Alliant developed a disaster recovery and emergency response plan (ERP) for our clientele. The ERP identified the roles and responsibilities of key operational areas of the organization and supporting functions for the response and communications of emergency activities. In addition, Alliant Risk Control is in the process of developing and offering an emergency management solution designed to allow organizations to publish their emergency procedures and instructions via an online dashboard to smart phones and tablets. This solution will allow constituents actionable and offline accessible guidance when they need it, including:
- Convenient access to emergency information with features such as diagrams, one-tap calling, push notifications, maps, and more.
- Replacement of traditional paper-based flip-charts, laminated wallet cards or lengthy standard operating procedures.
- Speed and reliability of mobile devices.
- Improved efficiency by aligning event-specific information with contacts.
- Unlimited downloads and real-time updates.

**Alliant’s Catastrophic (CAT) Probable Maximum Loss Modeling** — Alliant facilitates analytics specific to wind-modeling given the inherent exposure that exists within the State of Florida. We utilize both RMS and AIR modeling and uses a blend of the two in the marketing of our placements. We believe it is critical that both our clients and their brokers placing their business have a firm grasp of the modeling results for perils such as Named Windstorm in order to design the optimal structure of the property insurance placement. We have included a short summary of the key steps included within the Alliant CAT process:
- **First Step**: Alliant CAT process is implemented to analyze the input data and optimize the primary and secondary data for input into the RMS and AIR models. This is a critical step to ensure that the model output is credible. A permanent data file is created for the insurance markets so that there is no data lost in translation from the spreadsheet to the modeling program.
- **Second Step**: Alliant utilizes the key PML (probable maximum loss) break points for the 50, 100, 250, 500, 1,000, and 2,500 year ‘return events’. We also model and develop the Average Annual Loss by layer for all of the key breakpoints noted above with further iterations as needed by the placement.
- **Third Step**: Alliant identifies the top 10 location drivers of loss. Further information is collected on these locations in an attempt to improve modeling results, and drive down the Average Annual Loss, which is a driving force behind the annual premium cost.
- **Fourth Step**: We will design the program structure and key ‘break points’ in program layering around the various PML return periods noted above.

**Analytical Support** — Alliant’s Analytics Practice, which includes Dan Madej from your proposed service team, performs various analyses to support client decisions on the financial impacts of their property and casualty insurance programs. This provides our clients with tools for understanding risk retention, loss forecasting, collateral requirements and pricing associated with various alternative insurance structures. Our analytics team can provide the Authority with the following:
- Loss Forecasting; Outstanding Liability Analysis; Loss Development Triangles; Risk Retention Analysis; Loss Accruals (Outstanding Liabilities); Collateral Reviews; Cash Flow Comparisons; Retrospective Program Reviews; Alternative Risk Financing, including Self-Insurance and Captive Insurance Programs.
PROPOSAL RESPONSE

Alliant will support your current analytics process by providing loss forecasting at alternative retentions, including variability around those loss picks, and assist in alternative program designs with detailed cash flow analyses on your insurance programs.

The Analytics Practice has worked closely with our Claims and Loss Control Practices to identify loss trends. In addition, we can assist the Authority in understanding its Total Cost of Risk over various coverage lines. Working together with claims and loss control is an important step in the analysis process so as to identify the steps necessary to mitigate frequency and severity of claims.

In addition to the above, Alliant’s Analytics Practice can assist with the following:

Alternative Risk Financing – The Alliant team proposed for the Authority has extensive experience in recommending, developing and implementing a number of alternative risk financing options for our clients. We deploy several analytical measures, as mentioned above, to support our determination of appropriate limits and retentions and we have also been successful in the creation of captive insurance programs, risk purchasing groups, special purpose vehicles, pools and numerous other risk financing programs for public entities including parametric placements. Depending upon the line of coverage in question, we would work with the Authority to optimize their results within the parameters of the risk financing option selected. For many other clients, we have helped move along the continuum of risk financing options to arrive at the ‘destination’ that is most appropriate for their organization. The key to success in doing this is not having pre-conceived notions of where an organization “should” be. Rather, it is working closely with and understanding where the organization is and what its goals are to improve the operation and efficiency of its programs.

As the largest public entity insurance brokerage firm in the United States, Alliant understands the unique exposures faced by organizations such as yours on a daily basis. We also appreciate that there are inherent risks associated and the specialization required to develop a property program that effectively mitigates these exposures. Because of our extensive knowledge and experience with your types of exposures as well as Alliant’s dedication to providing outside-the-box solutions, our team of Airport Risk Specialists are uniquely qualified to exceed your scope of work.

<table>
<thead>
<tr>
<th>Client Type</th>
<th>Client Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alliant Total Clients</td>
<td>114,000 (approximate)</td>
</tr>
<tr>
<td>Public Entity Clients</td>
<td>10,000 (approximate)</td>
</tr>
<tr>
<td>Airport Clients</td>
<td>125 (approximate)</td>
</tr>
</tbody>
</table>

Alliant includes a network of more than 125 airports across the country with clients ranging from general aviation facilities to commercial airports designated by the Federal Transportation Authority as non-hub, small, medium and large sized facilities. We also work with over 58 ports, 2,000 cities, several thousand special districts, 56 of California’s 58 counties, more than 100 Joint Powers Authorities (to include the Virginia Risk Sharing Authority), over 200 hospitals, several of the nation’s largest transit agencies and school districts, the California State University system, and several states. For many of these clients we place the following lines of insurance but are not limited to: Aviation/Airport Liability, Property, Boiler & Machinery/Equipment Breakdown, Automobile Liability & Physical Damage, Flood, Foreign, Crime, Cyber, Public Officials E&O, Pollution Liability, Surety and more.

Aviation Clients – Please refer to the below table for a sample list of airport clients of the 125 we currently insure.

<table>
<thead>
<tr>
<th>Airport/Airline Clients</th>
<th>Airport/Airline Clients</th>
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<tbody>
<tr>
<td>Minneapolis St. Paul International Airport</td>
<td>Akron-Canton Regional Airport</td>
</tr>
<tr>
<td>Seattle-Tacoma International Airport</td>
<td>La Guardia Airport</td>
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<tr>
<td>San Francisco International Airport</td>
<td>Lee County Port Authority</td>
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<tr>
<td>Tunica County Airport Commission</td>
<td>Long Beach Airport</td>
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</table>
PROPOSAL RESPONSE

<table>
<thead>
<tr>
<th>Airport/Airline Clients</th>
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</thead>
<tbody>
<tr>
<td>Suffolk Executive Airport</td>
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<tr>
<td>Cheyenne Airport</td>
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<tr>
<td>Austin Bergstrom International Airport</td>
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<tr>
<td>Jaxport</td>
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<tr>
<td>Portland International Airport</td>
</tr>
<tr>
<td>Asheville Regional Airport</td>
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<tr>
<td>Wayne County Airport Authority</td>
</tr>
<tr>
<td>Ontario International Airport</td>
</tr>
<tr>
<td>Indianapolis International Airport</td>
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<tr>
<td>Salt Lake City International</td>
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</table>

Successful Airport Client Relationships – In 1993, we began working with San Francisco International Airport to develop a competitive alternative insurance program in competition with other national brokerage firms. Ultimately we were selected to represent San Francisco International Airport and they have been a client ever since. We have further expanded upon our relationship to include all City and County Departments of San Francisco.

In 2002, during a very difficult time in the insurance market, an opportunity arose to work with Oakland International Airport on their property insurance placement. Alliant was able to negotiate favorable renewal property terms for the airport, only one week before their renewal under considerable pressure and time constraints. This was a task the incumbent broker was unable to achieve. Doing so earned us their business and we kept it ever since.

In 2004, we competed with another national broker for Seattle-Tacoma International Airport’s business and were chosen as their broker for property insurance, later expanding to insure their casualty exposure as well.

Five years ago, Alliant was able to successfully maintain our long standing partnership with John Wayne International Airport by moving their property coverage from a standalone policy into one of the Governmental Self Insured Pools that we partner with. This provided substantial savings to the airport, while maintaining the high earthquake limits that they desired despite the fact that the airport is located in earthquake Zone B, an extremely high risk earthquake area.

More recently, we were selected as broker for Ontario International Airport, in Ontario, California, an opportunity which arose out of their spin-off from LAX World Airports.

In 2015, the LaGuardia Airport in New York awarded Alliant the Owner Controlled Insurance Policy (OCIP) for their significant construction project that involved a new 1.3 million square foot Central Terminal, new aeronautical ramp, frontage roads and other infrastructure improvements. The project is estimated at $4 billion and will go through 2021. Through our OCIP placement, we were able to save the insured premium while maintaining broad terms and conditions.

In 2016 we were awarded the brokerage business for Portland International Airport (PDX), dislodging a 50 year relationship with a global broker. Our first renewal with PDX was July 1, 2016 and the client described the results as “exceptional.”

In 2017, we were selected to serve as the broker of record for the Lee County Port Authority which includes the Southwest Florida International Airport; and most recently, we had the honor to be awarded the broker of record for Indianapolis International, Salt Lake City International and Jaxport. We continue to expand our footprint and specialization in the Aviation Industry.

6. Describe your firm’s access to markets, including Preferred Governmental Insurance Trust.

Global Market Access – Alliant is widely recognized as a leader in the public agency sector. As such, we not only have the experience and working knowledge of how best to access carriers that want to see public entity business across the globe, but we find that insurance carriers actually solicit us for underwriting opportunities based on our reputation of professionalism and competence in this highly specialized sector. This provides us with the ability to select the most appropriate carriers for our many clients’ diverse needs. We identify preferred insurers by individual coverage requirements and several key elements, including market stability, financial strength, flexibility, and capacity.
PROPOSAL RESPONSE

In addition, Alliant maintains strategic partnerships with wholesale insurance brokers and London brokers which allow us to achieve the broadest market access thereby providing the most comprehensive program structure. We are not limited to any region or carrier and have the ability to access a variety of programs and the worldwide marketplace through our top-level relationships with domestic, European, and Bermudian markets. For example, Alliant is the top producer of business for Lexington (the largest surplus lines insurer in the world) in London and one of the largest producers of business to Lexington worldwide. The Alliant Public Entity Division is responsible for placing over $1 billion in premium for our clients both domestically and with international carriers. Our overall organization averages $10 billion each year in premium volume.

Due in part to Alliant’s proprietary insurance programs, we have developed strong relationships with carriers and are able to use our large book of business to leverage our relationships to the benefit of our clients. What that means for the Authority is that we are large enough to command the best value and program for our clients, but small enough to provide personalized attention to the details that matter most to you as our valued client, such as broad coverage forms and multi-year rating agreements on many of our proprietary programs.

We believe the development of successful public entity programs demonstrates Alliant’s long term commitment and unmatched level of experience specific to the Authority’s needs. Our interest in maintaining these programs and developing additional solutions shows a long term vision and focus that our competitors lack. Because a number of commercial market carriers participate in our programs, they’re very familiar with the competitive pricing available through our programs and will work that much harder to match our pricing to win the business.

Alliant has access to over 350 worldwide carrier relationships, many of which participate in the Authority’s current insurance program. Alliant’s creative design of exclusive programs is one of several hallmarks of success. The programs we develop vary in terms of size, complexity and scope depending on the circumstances, but all are designed to provide our clients with an alternative option to the standard marketplace, which is typically broader coverage for lower premiums.

Discussed earlier in the solicitation, Alliant has worked with PGIT on other accounts and placements. We would anticipate approaching them on the Authority’s behalf and with your cooperation. We also anticipate approaching our own exclusive programs. You will see below examples of our programs that no other broker has access.

**Alliant Exclusive Programs** – Alliant has developed numerous insurance programs that are only available to Alliant clients. These programs are in addition to our access to over 350 insurance companies in the standard insurance marketplace, and have proven to be one of Alliant’s greatest differentiators. The success of our programs is achieved by utilizing the strategy of group purchase. Alliant is able to leverage the combined size of the participating group to provide below market pricing, and broader coverage than what is available in the standard marketplace.

We believe the development of successful public entity programs demonstrates Alliant’s long term commitment and unmatched level of experience in the public sector. Our interest in maintaining these programs and developing additional solutions shows a long term vision and focus that our competitors lack. We have included a brief overview of some of the programs that may be of interest to the Authority.

**Alliant Property Insurance Program Florida (APIP Florida)** – Affiliated FM, Lexington, Zurich, XL Catlin, Travelers, Hartford, Liberty, Lloyd’s and CNA are all insurance carriers/markets that could be very competitive for the Authority’s property placement. Other brokers could approach these markets, however, one of major differentiators with Alliant and the insurance industry is our Alliant Property Insurance Program (APIP). No other brokerage firm can access our proprietary program in Florida. The program now includes total insurable values of over $500 billion in property values and produces annual premiums in well in excess of $200 million. Because of this volume, program pricing is 10-20% below market pricing with broader coverage terms and superior policy wording. Additionally, whether the Authority ultimately decides to participate in APIP Florida or another insurance structure, Alliant can use APIP Florida as leverage with all interested markets to deliver the Authority the best renewal terms possible. Further, to this point, upon request, we can share examples of our success with leveraging both APIP and APIP Florida to our client’s advantage in the past.

Highlights of APIP Florida are as follows:
PROPOSAL RESPONSE

- Lloyd's of London provide the majority of the primary $10,000,000 in limits with other "AM Best A Rated" markets providing the remaining primary and excess capacity up to $1,000,000,000. (Higher 'all-risk' limits can be secured in the open market).
- Over $500 billion of insured values are placed in this program. Some of the 'standard' sub-limits include but are not limited to:
  - $100,000,000 of Business Interruption.
  - $50,000,000 of Extra Expense.
  - Dedicated Named Windstorm, Flood, and Earthquake Limits.
  - $700,000,000 Terrorism Stand-Alone Coverage with Lloyd's of London.
  - $2,000,000 Cyber Coverage that includes first party and third party liability.
- One manuscript policy form with concurrent policy terms and conditions is used for the entire placement.

National Airport Liability Insurance Program (NALIP) – NALIP is a program originally developed to consolidate our numerous airport clients in California. Through the group purchase approach we have been able to reduce participant premiums significantly. Our carrier partner for the program, Starr Aviation, has assisted us in expanding the platform to our insureds outside California as well by providing the same broad coverage, expansive limits and competitive pricing to entities in other states.

Alliant Crime Insurance Program (ACIP) – Through a partnership with AIG Alliant has created our ACIP platform offering coverage to member entities on a group purchase basis. Our coverage form incorporates broad insuring agreements including Faithful Performance. We continue to seek new ways to improve coverage and ensure premiums are the most competitive in the industry.

Cyber Liability Platform – Alliant has a robust Cyber Liability platform that is governed by our San Francisco (CA), office. This team 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. Alliant's Cyber team has developed three distinct programs, including APIP Cyber, the APIP Cyber Enhancement Offering (CEO) as well as the Alliant Cyber Excess Solutions (ACES), which have all been utilized by a number of our clients who have network security and privacy exposure.

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 conjunction with the Beazley Syndicate at Lloyd's of London, 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 those 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 1st Party Property Damage/Business Interruption, Crisis Management, Funeral Expenses and Counselling Services. This cover is not intended to replace any other coverage that your organization may already have.

Other Alliant Programs – In addition to Alliant's larger flagship proprietary programs (APIP and NALIP), 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:

- CLIP – Catastrophic Liability Insurance Program
- FLIP-Fiduciary Liability Insurance Policy
- Environmental Liability Program
- Special Events 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.
7. **List professional liability insurance coverage limits.**

A copy of Alliant’s current professional liability certificate of insurance with a coverage of 10,000,000 for each claim is included in on the following page(s).

8. **List (3) three clients similar to the City of Naples Airport Authority (local government, airport authority, etc.).**

*Provide a reference, along with contact information, who can attest to the quality and competency of your firm and the Authority’s account executive.*

<table>
<thead>
<tr>
<th>Lee County Port Authority (Southwest Florida and Page Field)</th>
<th>Client from 2017-present</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address: 11000 Terminal Access Road, Suite 8671, Fort Myers, FL 33913</td>
<td></td>
</tr>
<tr>
<td>Contact/Title: Ed Moran, Director of Properties</td>
<td></td>
</tr>
<tr>
<td>Phone/Email: (239) 590-4551</td>
<td><a href="mailto:ewmoran@flylcpa.com">ewmoran@flylcpa.com</a></td>
</tr>
<tr>
<td>Scope and Size: Alliant provides exclusive insurance brokerage and risk management services for all coverage lines, including property, liability and workers’ compensation. Lee County Port Authority represents about $500,000,000 in total insurable values and includes a smaller executive airport Page Field which is similar in size to Naples Airport. The Authority is 100% wind exposed and we place $50,000,000 limits of wind with a per unit deductible in addition to the all other perils coverage. Despite a hardened property market, Alliant was able to negotiate favorable terms for the 2020-2021 renewal. We also served as the Authority’s claims advocate as a result of the damage caused (mainly debris) during Hurricane Irma, among other claims like the large fire that impacted thousands of rental car units.</td>
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<table>
<thead>
<tr>
<th>La Guardia Airport</th>
<th>Client from 2016-present</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address: 4 World Trade Center, 150 Greenwich Street, New York, NY 10007</td>
<td></td>
</tr>
<tr>
<td>Contact/Title: Mike Sibilia, CFO</td>
<td></td>
</tr>
<tr>
<td>Phone/Email: (646)-357-3463 ext. 120</td>
<td><a href="mailto:mike.sibilia@laguardiabi.com">mike.sibilia@laguardiabi.com</a></td>
</tr>
<tr>
<td>Scope and Size: Alliant provides exclusive insurance brokerage and risk management services for all lines including property, liability, builders’ risk and airport operations liability. La Guardia is unique in that it is one of the few P3 airports in the US and Alliant has been providing efficient and effective brokerage and risk management services since 2006.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Wayne County Airport Authority (Detroit International and Willow Run)</th>
<th>Client from 2017-present</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address: 11050 Rogell Drive, Bldg. 602, Detroit, MI 48242</td>
<td></td>
</tr>
<tr>
<td>Contact/Title: Christopher Kaminski, Deputy Director</td>
<td></td>
</tr>
<tr>
<td>Phone/Email: (734) 942-5338</td>
<td><a href="mailto:chris.kaminski@wcmaa.us">chris.kaminski@wcmaa.us</a></td>
</tr>
<tr>
<td>Scope and Size: Alliant provides exclusive insurance brokerage and risk management consulting services for all lines including property, liability and workers’ compensation. The Authority represents about $4.3 billion in total insurable values and includes a smaller airport Willow Run that is closer in size to Naples Airport.</td>
<td></td>
</tr>
</tbody>
</table>

9. **Provide how your firm expects to be compensated for services provided (i.e. commissions, fixed fee, etc.).**

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 Authority. Alliant is prepared to execute the proposed contract in its current form with no modifications. We are flexible in our approach on compensation and are very comfortable working either on commission or for a fee. Per the request of the Authority, Alliant is committed to an Annual Fee of $60,000 for all items as set forth under the Statement of Needs.
10. Provide any additional appropriate information to help us in understanding how your experience and qualification relate to the Authority’s organization and any additional services that you may provide.

Preferred Qualifications:

a. As stated in our Cover Letter, Alliant currently works with over 125 airport clients across the country. These airports all vary by size, geographical location, and delivery of services which assures the Authority that there is no possible scenario in which the Authority will face that we will not be able to draw from our extensive, relevant experience.

b. Alliant has experience in writing insurance for airports of all sizes. Two airports of note who are of similar size to the Authority are Southwest Florida International Airport and Ontario International Airport.

c. As stated, Alliant works with over 125 airport clients, most of whom we place all lines of coverage for, including General (Airport Operators') Liability, Property (including Boiler & Machinery, Contractors' Equipment, Fine Arts, etc.), Workers' Compensation, Public Officials Liability, Police Professional Liability, Cyber Liability, and Crime and Fidelity to name a few.

d. Alliant confirms that we have operated continuously within the State of Florida for more than five years.

e. Alliant has structured a highly skilled team, in which each member has at least five years of relevant experience. Along with providing insurance brokerage functions, this includes individuals who are equipped to handle loss control, claims management services, certificate tracking, and benchmarking data and analysis related to the aviation industry.

Additional Qualifications:

a. Although Alliant does not maintain any offices outside of the United States, we are a founding partner and equity owner of Brokerslink, a global alliance of 10,000 leading independent insurance professionals in 100+ countries and 400 offices; placing $20 billion in premiums worldwide. Through Brokerslink, our International Practice can offer integrated services, a global strategic approach, and genuine local knowledge to businesses and multinational enterprises across multiple industries.

b. Alliant places billions of premium dollars into the insurance market, and as a result, our relationships with underwriters working on public entity risks are second to none. Additionally, we try to schedule each of our underwriter visits at our clients’ offices. We believe that building direct relationships between the client and the underwriter is a crucial aspect of the brokerage function. Nobody tells your story better than you, and this personalized approach has led to many favorable outcomes for many of our clients.

c. Alliant has provided insurance brokerage and related services to the public sector for over forty years. Airports have comprised a large portion of this industry-specific niche, and we continue to grow this practice year over year. Additionally, Alliant provides insurance services to airlines such as Allegiant Airlines.

d. Alliant has far greater than four years of experience analyzing and reporting conditions in the insurance market. This is evident in our quarterly distribution of our public entity newsletter “In the Public Eye” to our clients. Additionally, we develop an annual State of the Market presentation for our client specifically focusing on emerging market trends and exposures pertaining to the public sector.

Include required forms from Appendix A. A. Statement of Drug-Free Workplace, B. Non-Collusion Affidavit

The completed forms listed above are include in Appendix D.

Appendix

A. Team Resumes
B. Team Licenses
C. W/MBE Documentation
D. Required Forms
ACCOMPLISHMENTS AND AREAS OF EXPERTISE:
A proud member of the Alliant Insurance Services team since 2008, Justin chose to specialize with public entity clientele. Justin is an integral member on the team that successfully expanded the Alliant public entity presence in the Midwest and throughout the country. His areas of expertise include working with large self-insured entities, risk purchasing groups, and group purchase programs. Justin is resourceful at developing unique solutions that contribute to reducing his clients overall cost of risk and he expertly places all lines of coverage.

DETAILED EXPERIENCE:
Currently serving as a lead broker, Justin is responsible for the placement of complex property and casualty insurance coverage for a number of municipal clients across the county. Some of his clients include the State of Michigan, the Detroit Regional Convention Facility Authority, the Arkansas Municipal League, and Wayne County. In addition, Justin plays a vital role assisting Michigan State University on all of their casualty placements. Prior to joining Alliant, Justin started his insurance carrier at the Liberty Mutual Insurance Company. While at Liberty, Justin had a great training year as a sales associate and learned how to design and implement property and casualty insurance programs.

EDUCATION, PROFESSIONAL, AND PERSONAL INTERESTS:
Justin holds a Bachelor of Arts degree in Finance from Hillsdale College, located in Hillsdale, Michigan. He is licensed as a Fire and Casualty Insurance Agent in the State of Michigan and fifteen additional states. Justin attends numerous professional insurance classes and seminars and is very involved with a number of industry trade groups including PRIMA, STRIMA, AGRIP, and ACI.

When Justin is not practicing his chosen profession, he enjoys spending time with his wife. He leads an active lifestyle that includes swimming, boating, and working out.
ACCOMPLISHMENTS AND AREAS OF EXPERTISE:
Felipe joined the Alliant Insurance Services team in 2012 to focus on public entity business. He has now a 8-year history of effectively managing commercial accounts and developing 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 the Atlanta Public School System (GA), 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 the 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.

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 ACINA to stay abreast of the ever changing insurance industry and emerging risks.

Felipe will serve as a primary contact. He will oversee the development of your risk transfer program 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 on your behalf to positively impact your total cost of risk. He will also engage with Alliant’s loss control and claims management team as we will serve as your true risk advisor.

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.
FLORIDA DEPARTMENT OF FINANCIAL SERVICES

JUSTIN JEFFREY SWARBRICK
License Number : W373663

Non Resident Insurance License
• 0920 - NONRES GEN LINES (PROP & CAS)
Issue Date
12/09/2016

NOTICE - This non-resident license is limited to the classes of insurance reflected above and is further limited to ONLY those classes of insurance for which you are licensed in your home state.

Please Note: A license may only transact insurance with an entire appointment of an eligible agent or employee. If you are working as an individual, your insurance is based on your own rights with the Florida Department of Financial Services. If you are current at your home state, you should submit an appointment or such other form as is acceptable to the Florida Department of Financial Services. If you are not a Florida resident, you may transact insurance through a Florida resident agent or employee.

Jeff Foster
Chief Financial Officer
State of Florida

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

FELIPE ROGELIO GARCIA
License Number : W241193

Resident Insurance License
• 0220 - GENERAL LINES (PROP & CAS)
Issue Date
09/22/2017

Please Note: A license may only transact insurance with an entire appointment of an eligible agent or employee. If you are working as an individual, your insurance is based on your own rights with the Florida Department of Financial Services. If you are current at your home state, you should submit an appointment or such other form as is acceptable to the Florida Department of Financial Services. If you are not a Florida resident, you may transact insurance through a Florida resident agent or employee.

Jimmyパターン
Chief Financial Officer
State of Florida

Alliant
hereby grants

National Women's Business Enterprise Certification

to

Leslie Saunders Insurance Agency, Inc

who has successfully met WBENC's standards as a Women's Business Enterprise (WBE). This certification affirms the business is woman-owned, operated and controlled and is valid through the date herein.

Certification Granted: June 7, 1998
Expiration Date: June 7, 2021
WBENC National Certification Number: 231397

Authorized by Sandra Eberhard, Executive Director Women President's Educational Organization - DC

WBENC National WBE Certification was processed and validated by Women President's Educational Organization - DC, a WBENC Regional Partner Organization.

NAICS: 524210, 488190, 524298, 541612, 541613, 611430
UNSPSC: 80111505, 80160000, 84000000, 8411506, 8411600, 84130000, 84131500, 84131503, 84131504, 84131505, 84131517, 84131600, 84131601, 84131602, 84131604, 84131607
STATEMENT OF DRUG-FREE WORKPLACE

Preference shall be given to businesses with drug-free workplace programs. Whenever two or more bids, proposals, responses or that are equal with respect to price, quality, and service are received by the State of Florida or by any of its political subdivisions for the procurement of commodities or contractual services, a bid, proposal or reply received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. In order to have a drug-free workplace program, a business shall:

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

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

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

4. In the statement specified in section 1., notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employees 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 of the Florida Statutes or of any controlled substance law of the United States or any state, for a violation occurring in the workplace, no later than five (5) days after such conviction.

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

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

Select one or the other (not both) of the following certification statements. These statements are mutually exclusive.

☐ This firm DOES NOT comply with the above requirements for a drug-free workplace.

☒ As the person authorized to sign the statement, I certify that this Firm DOES fully comply with the above requirements.

Alliant Insurance Services, Inc.

Firm Name

FELIPE GARCIA

Name of Authorized Individual

Authorized Signature

September 4, 2020

- 29 -
NON-COLLUSION AFFIDAVIT

STATE OF Florida

COUNTY OF Seminole

I state that I, FELIPE GARCIA / VICE PRESIDENT of ALLIANT INSURANCE SERVICE

(Name and Title) (Name of Firm)

am authorized to make this affidavit on behalf of my firm and its owner, directors and officers. I am the person responsible in my firm for the price(s) and amount(s) of this Response, and the preparation of the Response. I state that:

1. The price(s) and amount(s) of this Response have been arrived at independently and without consultation, communication or agreement with any other Respondent, potential Respondent, Proposal, or potential Proposal.

2. Neither the price(s) nor the amount(s) of this Response, and neither the approximate price(s) nor approximate amount(s) of this Response, have been disclosed to any other firm or person who is a Respondent, potential Respondent, Proposal, or potential Proposal, and they will not be disclosed before Proposal opening.

3. No attempt has been made or will be made to induce any firm or persons to refrain from submitting a Response for this contract, or to submit a price(s) higher that the prices in this Response, or to submit any intentionally high or non-competitive price(s) or other form of complementary Response.

4. The Response of my firm is made in good faith and not pursuant to any agreement or discussion with, or inducement from, any firm or person to submit a complementary or other non-competitive Response.

5. Neither my firm nor its affiliates, subsidiaries, officers, directors, partners, owners, representatives, employees or parties in interest are currently under investigation by any governmental agency and have not in the last three years been found liable for any act prohibited by state or federal law in any jurisdiction involving conspiracy or collusion with respect to the proposal or bid on any public contract, except as follows:

I state that I and the named firm understand and acknowledge that the above representations are material and important, and will be relied on by the City of Naples Airport Authority, for which this Proposal is submitted. I understand and my firm understands that any misstatement in this affidavit is, and shall be treated as, fraudulent concealment of the true facts relating to the submission of this Proposal.

Authorized Signature

On this the 28 day of August 2020 before me, the undersigned Notary Public of the State of Florida, personally appeared the abovenamed and swore that the statements contained in the foregoing document are true and correct.

Notary Public State of Florida

Sarah Curtis

Commission Expires: 07/11/2023

- 30 -
Request for Proposals

Insurance Broker and Risk Management Services

Due: September 4, 2020 2:00pm

Presented by:
Johnny Fontenot, CPCU, ARM, AIC
Executive Vice President

Regina Lock, MBA, RMPE
Account Executive

400 N. Tampa St., Floor 23, Tampa, FL 33602
Phone: (813) 314-5267 | Fax: (469) 232-2101
1. Information Questionnaire
   a. Principal Resumes
   b. Certificates of Insurance
   c. Licenses
   d. Executive Summary
   e. Overview of McGriff
   f. Public Entity Experience
   g. References
   h. Compensation
   i. Additional Information
      1) Scope of Services
      2) Claims Services
      3) Loss Control Services
      4) Value Added Services
   j. Service Team

2. Naples Airport Authority Forms
September 4, 2020

Mr. Ken Warriner  
Director of Finance and Administration  
City of Naples Airport Authority  
160 Aviation Drive North  
Naples, FL 34104

Re: Request for Proposals – Insurance Broker and Risk Management Services

Dear Mr. Warriner,

McGriff Insurance Services, Inc. is pleased to submit this proposal to the City of Naples Airport Authority for Insurance Broker and Risk Insurance Management Services. In reviewing our proposal we hope you find McGriff to be the leader in public entity insurance brokerage and consulting. As you will see from our references, we understand and excel at servicing the specific needs of public entities.

Founded in 1886, McGriff Insurance Services, Inc. (McGriff) is one of the leading risk consulting and insurance brokerage firms in the country. In 2004 McGriff joined the BB&T family of companies. With an industry-wide reputation for technical expertise and creative solutions, BB&T/McGriff has tripled its revenue over the last ten years. According to the insurance industry’s annual “Best Practices Study”, McGriff has been one of the highest performing insurance sales organization in the country.

**McGriff Insurance Services, Inc. has a Strong Public Entity Practice Group** – We focus on distinct business sectors in order to bring the benefit of specialization to our clients, and to insure that there is no learning curve at your expense. This is especially true of the Public Entity Group. Key leaders of the Public Entity group will be managing and servicing the City of Naples Airport Authority’s account.

The dynamics of the City of Naples Airport Authority is exciting to see. We look forward to an opportunity to be a part of it. If successful in procuring this opportunity, McGriff will make a commitment to the City to provide you with services specifically developed with your requirements in mind.

We are certain that given the chance, we can redefine your expectations in the field of insurance broker services. Thank you for this opportunity and for considering McGriff Insurance Services for the exciting challenges that lie ahead.

I will be the main contact for our proposal and we look forward to hearing from you.

Sincerely,

Johnny Fontenot  
Executive Vice President

JF:th
INFORMATION QUESTIONNAIRE

1. Company Profile – List the firm name, address, phone and date established.
   McGriff Insurance Services, Inc.
   400 N. Tampa St., Floor 23
   Tampa, FL 33602
   813-214-5267
   Established in 1912

2. Names of office principals and their experience in providing insurance and risk management services. Provide copies of any certificates and licenses held including any State and/or Federal License held including any State and/or Federal Licenses or registrations, as required.
   *Please see following sections a. Principal Resumes and c. Licenses.*

3. Name of individual who will be the Authority’s account executive and his/her experience. Provide copies of any certificates and licenses held including any State and/or Federal licenses or registrations, as required, if not provided above. Also include resume of this individual.
   *Please see following sections a. Principal Resumes and c. Licenses.*

4. List the firms experience in services requires in item IV and any other relevant experience.
   *Please see following sections d. Executive Summary, e. Overview of McGriff and f. Public Entity Experience.*

5. Provide the number and types of clients for which the firm currently provides insurance brokerage services.
   *The number of clients is proprietary information. Please see following sections d. Executive Summary, e. Overview of McGriff and f. Public Entity Experience.*

6. Describe your firms access to markets including Preferred Governmental Insurance Trust.
   *Please see section i. Additional Services 1) Scope of Services. PGIT is a direct writer company. We can work closely with them as your consultant.*

7. List professional liability insurance coverage limits.
   *Our minimum professional liability limits are $10,000,000*

8. List (3) clients similar to the City of Naples Airport Authority (local government, airport authority, etc.) Provide a reference along with contact information, who can attest to the quality and competency of your firm and the Authority’s account executive.
   *Please see following section g. References*
9. Provide how your firm expects to be compensated for services provided (i.e. commissions, fixed fee, etc.)

   Please see section h. Compensation

10. Provide any additional appropriate information to help us in understanding how your experience and qualifications related to the Authority’s organization and any additional services that you may provide.

   Please see following sections. i. Additional Information 1) – 4)
Johnny Fontenot, CPCU, AIC, ARM

Executive Vice President, Head of Office
Direct: 469-232-2160 Mobile: 214-244-1631
Email: jfon@mcgriff.com

EDUCATION
McNeese State University, B.S. Management and Marketing

LICENSES/CERTIFICATIONS
Chartered Property & casualty Underwriter
Associate Risk Manager
Licensed Risk Manager

AREAS OF EXPERTISE
Public Entities / Governmental Risk Management
Owner Controlled Insurance Programs (OCIPs)
Governmental Risk Pools

CLIENT EXPERIENCE
Public Entities Energy & Marine Manufacturing Transportation
Retail Environmental Hotel/Restaurant

EXPERIENCE HISTORY
McGriff, Seibels & Williams of Texas, Inc. 1998–Present
Executive Vice President, Head of Office

Regina Lock, MBA, RMPE

Account Executive
Direct: 877-624-7433 Mobile: 813-205-9733
Email: rlock@mcgriff.com

EDUCATION
Bachelor’s Degree in Biology Master’s Degree in Business Administration

LICENSES/CERTIFICATIONS
Property and Casualty Agent License – Florida Licensed Adjuster - Florida
Risk Management Certification for Public Entities

AREAS OF EXPERTISE
Public Entities / Governmental Risk Management Safety & Loss Prevention Specialist

CLIENT EXPERIENCE
Public Entities Transportation

CAREER HIGHLIGHTS / ACCOMPLISHMENTS
25+ years of experience Insurance Safety, Claims and Risk Management

EXPERIENCE HISTORY
McGriff, Seibels & Williams of Texas, Inc. 2018 - Present
Account Executive

City of Tampa 2003 - 2018
Account Executive, Public Entity Division
# Certificates of Insurance

## Certificate of Liability Insurance

**Issuer:** BB&T Insurance Services, Inc.
**Address:** 301 College Street, Suite 208
**City:** Asheville NC 28801

**Insured:** BB&T Corporation and Subsidiaries
**Address:** 301 College Street, Suite 208
**City:** Asheville NC 28801

**Contact:** Nilla Swink
**Phone:** 828-277-3917
**Fax:** 828-277-3917

**Certificate Number:** 1520711445
**Revision Date:** 07/11/2019

### Coverages

<table>
<thead>
<tr>
<th>Type of Insurance</th>
<th>Policy Number</th>
<th>Limits</th>
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</thead>
<tbody>
<tr>
<td>Commercial General Liability</td>
<td>2CSE544603</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Umbrella Liability</td>
<td>2WNS44600</td>
<td>25,000,000</td>
</tr>
<tr>
<td>Workers' Compensation and Employers' Liability</td>
<td>2WNS44600</td>
<td>1,000,000</td>
</tr>
</tbody>
</table>

**Description of Operations / Locations / Vehicles:**
- 2WWS44600 - Primary Workers Compensation (Various Writing Company Names within the Hartford Fire Insurance Group apply based on the state of employment)
- 2WWS44600 - Workcomp Compensation for Wisconsin ONLY

**Authorized Representative:**

Nilla S. Swink

**Certificate Holder:**

**Cancellation Notice:**

Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions.

**© 1988-2015 ACORD CORPORATION. All rights reserved.**

**ACORD 25 (2010/03)**
## Certificates of Insurance

**Certificate of Liability Insurance**

### Important Notes
- If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed.
- If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement.

### Producer Information
- **Name:** MCGIRR, SESELS & WILLIAMS, INC.
- **Address:** 3500 Overton Park Drive SE, Suite 300, Atlanta, GA 30339

### Insured Information
- **Name:** Tuula Financial Corporation
- **Address:** 21 A. T. Miller, 2822, Charlotte, NC 28202

### Coverages

<table>
<thead>
<tr>
<th>Type of Insurance</th>
<th>Claim Made/Occur</th>
<th>Policy Limit</th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial General Liability</td>
<td>Claim Made/Occur</td>
<td>$5,000,000</td>
<td>$5,000,000</td>
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<tr>
<td>General Aggregate Limit Applies Per Policy</td>
<td></td>
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</tr>
<tr>
<td>Personal &amp; Advertising Injuries</td>
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<tr>
<td>General Aggregate</td>
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<td></td>
</tr>
<tr>
<td>Products - Completed Aggregate</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Combined Single Limit &amp; Bodily Injury</td>
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<td></td>
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<tr>
<td>Bodily Injury Per Person</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Bodily Injury Per Accident</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Damage Per Accident</td>
<td></td>
<td></td>
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<tr>
<td>Umbrella Liability</td>
<td>Occur</td>
<td>$15,000,000</td>
<td>$15,000,000</td>
</tr>
<tr>
<td>Excess Liability</td>
<td>Claim Made/Occur</td>
<td>$15,000,000</td>
<td>$15,000,000</td>
</tr>
</tbody>
</table>

### Description of Operations / Locations / Vehicles

- **Acme**
  - American Insurance Co. (NAIC: 23667) - (Policy #: 1234567890) - Limit: $10,000,000 in excess of $15,000,000
- **BNC**
  - National Union Fire Insurance Co. of Pittsburgh, PA (NAIC: 12345) - (Policy #: 987654321) - Limit: $15,000,000 in excess of $20,000,000

### Certificate Holder

**Cancellation Notice:**
- Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions.

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**McGirr Insurance Services**

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FLORIDA DEPARTMENT OF FINANCIAL SERVICES

JOHNNY LEE FONTENOT
License Number: P053047

Non Resident Insurance License

• 0220 - NONRES GEN LINES (PROP & CAS)

Issue Date: 07/20/2006

Notice - This non-resident license is limited to the classes of insurance reflected above and is further limited to ONLY those classes of insurance for which you are licensed in your home state.

Please Note:
A license may only transact insurance with an active appointment by an eligible insurer or employer. If you are acting as a statutory lines agent, public adjuster, or reinsurance intermediary manager-broker, you should retain an appointment endorsement on your own license or file with the Department. If you fail to renew or pay your license timely you should contact the Florida Department of Financial Services immediately. This license will expire if more than 60 months expire without an appointment for each state of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a Florida applicant. If the license was obtained by passing a Florida Clayton test, Florida insurance law applies. Florida insurance law allows a maximum of 60 months to complete the Florida test, unless an extension notice is filed with the Florida Department of Financial Services. Pursuant to Section 626.235, Florida Statutes, a license may only transact continuing education requirements completed or renewed in their MyFlorida account at http://www.MyFlorida.com. To verify the accuracy of this license you may review the individual license record under "License Search" on the Florida Department of Financial Services website at http://www.MyFlorida.com/Division/Agents.

FLORIDA DEPARTMENT OF INSURANCE

REGINA LASILANDA LOCK
License Number A157153
IS LICENSED TO TRANSACT THE FOLLOWING CLASSES OF INSURANCE:

Life
General Lines (Prop & Casu)

This Licensee must have an active appointment with the insurer or employer for which products or services are being marketed. See revenue for additional requirements.
The Florida Community College System is Experian’s sub-licensor for providing NELC centers for the fulfillment of its contract with the Florida Department of Insurance.
EXECUTIVE SUMMARY

We are your advocates.
We work with the underwriting community to offer the widest possible protection for your financial interests, to create underwriter competition and to secure favorable terms for your insurance dollar.

We are your insurance specialists.
Our value lies in our ability to provide unparalleled knowledge, solutions and service for specialty market niches such as technology, real estate, healthcare, manufacturing, energy and construction risks.

We are your claims consultants.
We serve as your advocate when you face a potential claim situation and we are experts at steering you on a safe course through the sometimes uncertain and unfamiliar claims landscape.

We are your advisors.
In today’s challenging business environment, you need quality protection from a wide spectrum of familiar and emerging risks. Our staff provides innovative solutions for small companies, publicly held corporations and some of the world’s largest multinational companies.

We are your professional development resource.
We are committed to helping you avoid costly claims through state-of-the-art loss control programs and engineering recommendations. We can also assist you with both actuarial and forecasting studies, as well as risk management consulting.

McGriff, Seibels & Williams, Inc.
McGriff, Seibels & Williams is happy to respond to your Request for Proposal for Risk Management & Insurance Brokerage Services. The City of Naples Airport Authority would be a very important client for McGriff, and we are confident that our experience and expertise will serve you well.

Public Entity Focus
Recognizing that we will never be “all things to all people”, McGriff focuses on specific industry sectors, which leads to innovation and a heightened level of service that cannot be provided by a generalist. This approach strengthens our capabilities and makes us better business partners for our clients.

The public sector arena is a key focus area, and we have made a dedicated effort to hire the best and brightest insurance professionals available to support the business objectives of this group. As you can see from the resumes of your proposed Account Service Team, you will have the benefit of the background and knowledge of our most senior professionals.

Why McGriff?
Our objectives as your insurance agent of record are to help the City obtain the optimal insurance risk transfer product at the lowest cost available in the current marketplace. Furthermore, we will support the County’s management team with responsive service and advice on a day-to-day basis. Toward that end, we would like to stress the following points that differentiate us from the competition:

- **Insurance Broker for Significant Public Entity Client Base.** Please note that McGriff, Seibels & Williams has extensive experience with risk management requirements for large public entities, with clients such as:
  - City of Tampa
  - City of Miami Beach
  - City of New Orleans
  - City of Houston
  - New Orleans Aviation Board
  - Port of Houston Authority
  - St. Tammany Parish Government
  - Tarrant County College District

- **Marketing Leverage** - With combined premium volumes of approximately $27.7 billion, McGriff has considerable leverage
EXECUTIVE SUMMARY

- **Strong Public Entity Practice Group** – McGriff focuses on distinct business sectors in order to bring the benefit of specialization to our clients, and to insure that there is no learning curve at your expense. This is especially true of the Public Entity Group. Key leaders of the Public Entity group will be managing and marketing the City’s account.

- **Strength of Balance Sheet** – As a member of the Truist family of companies, we are both financially strong and stable. McGriff has annual revenues in excess of $1.9 Billion, while our parent company, Truist, has over $220.3 Billion in assets.

- **Independent Broker** – McGriff selects its TPA, wholesale and international partners based on our confidence that they are truly the best fit for our client. Our ability to independently select our partners is a key reason for our success and a clear differentiator amongst our peers. We have no corporate mandates or directives regarding the placement of business.

- **Stability of Business Model** – The fact that many of our competitors have a pervasive inward focus and are constantly in “reorganization” mode has in no small part contributed to the growth of our staff. We have successfully added numerous key individuals from some of our larger competitors.

- **Importance of Account** – We truly would welcome the opportunity to handle the City’s account, and are confident that we are up to any challenges that may surface. Providing outstanding insurance and risk management services will be our highest priority.

If selected as your broker of record, we will utilize all available resources to develop the most effective program design alternatives, and to proactively manage the renewal process by selling into the market rather than being dictated by it. We stand ready to assist the City with its various insurance coverages. Our objective is to achieve the optimum balance between risk retention and risk transfer in the current market and therefore, lower the total cost of risk.

We are certain that given the chance, we can redefine your expectations in the field of insurance broker services. Thank you for this opportunity and for considering McGriff for the exciting challenges that lie ahead.
McGriff, Seibels & Williams has enjoyed a long history of successfully delivering exceptional service to our client base. We have accomplished this by listening to our clients' concerns, analyzing their risk objectives and helping them fulfill their risk management goals.

We see ourselves as strategic, consultative partners to our clients, providing them with the kind of best-in-class global services they expect from their most trusted advisors. To meet these expectations, McGriff has assembled a team of the very best and brightest professionals in the insurance industry and charged them with being creative problem solvers with a focus on responding to the specific needs of our clientele. Our success has contributed to our growth in becoming the 5th largest broker in the US when combined with BB&T Insurance Holdings, Inc.

McGriff is well positioned within the insurance industry to help match our clients' needs around the world with the best options available to them in the global marketplace. Our trading partners understand and embrace our client-centric philosophy. Combining their willingness to provide exceptional products and services with our risk management analytics and consulting allows McGriff to deliver the highest quality of customer service, year after year.

The world is ever changing as is the risk environment facing individuals and businesses alike. McGriff is committed to providing our clients with the advice and guidance necessary to help them successfully navigate their risk path.
OVERVIEW OF MCGRIFF

Molton, Allen & Williams
Founding of Molton, Allen & Williams, Inc. — a cornerstone firm in the early Birmingham business community and the progenitor of McGriff, Seibels & Williams, Inc. Mr. Elliot T. Williams, Jr. would eventually come from this firm.

1889

Transition
Transition of management function to the next generation — Bruce Dunbar appointed Chairman/CEO and Gary Cooney appointed Vice Chairman.

1987

Financial Services Division
MSW formalized the Financial Services Division Practice.

1997

BB&T
Merger with BB&T
MSW merged with BB&T to become part of the 7th largest brokerage firm in the United States. The traits that made McGriff, Seibels & Williams the 2nd largest privately held broker in the United States remain the same.

2004

Portland, OR
Opened offices in Portland, OR with an initial focus on transportation and expanding into a full service operation.

2006

Charlotte, NC
McGriff establishes offices in Charlotte, NC.

2011

Caledonian Insurance Group
& Denver, CO
MSW Acquires Caledonian Insurance Group, providing aviation expertise to McGriff, and opens office location in Denver, CO.

2014

1968

Merger
Merger of McGriff & Seibels, Inc. with Molton Allen & Williams, Inc. to form McGriff, Seibels & Williams, Inc. (incorporated in Atlanta). This company was led by Lee McGriff, Henry Seibels and Elliott Williams and specialized in Property & Casualty Insurance with an emphasis on the Energy & Marine Industry.

1989

Atlanta, GA
Atlanta, Georgia office opened as a part of MSW's overall growth strategy and to provide convenient service for several key accounts.

1998

Dallas, TX
Continued expansion into Southwest with the opening of the Dallas, TX office.

2005

St. Louis, MO
Expanded retail operation into the Midwest with the opening of the St. Louis office.

2007

New Orleans, LA
Established an office in New Orleans, LA.

2012

New York, NY
Expanded operations into the Northeast with Opening of an office in New York, NY.
### Florida McGriff Offices

**Bradenton**  
9040 Town Center Parkway  
Suite 200, Lakewood Ranch  
Bradenton, FL 34202

**Cape Coral**  
4707 SE 9th Place  
Suite 102  
Cape Coral, FL 33904

**Fort Myers**  
13515 Bell Tower Drive  
Fort Myers, FL 33907

**Holmes Beach**  
5203 Gulf Drive  
Holmes Beach, FL 34217

**Jacksonville**  
200 West Forsyth Street, Suite 200  
Jacksonville, FL 32202

**Maitland**  
850 Concourse Parkway South, Suite 200  
Maitland, FL 32751

**Ocala**  
3306 SW 26th Avenue, Suite 302  
Ocala, FL 34471

**Plantation**  
1801 North Pine Island Road, Suite 100A  
Plantation, FL 33322

**Sarasota**  
1800 2nd Street  
Sarasota, FL 34236

**St. Petersburg**  
12485 28th Street North, 2nd Floor  
St. Petersburg, FL 33716

**Tallahassee**  
3375-B Capital Circle, NE (32308)  
PO Box 14099  
Tallahassee, FL 32317

**Tampa**  
400 North Tampa Street  
Tampa, FL 33602

**Tampa**  
One North Dale Mabry Highway,  
Suite 1008  
Tampa, FL 33609
OVERVIEW OF MCGRIFF

McGriff, Seibels & Williams, Inc.
400 N. Tampa St., Floor 23
Tampa, FL 33602

Phone: 813-314-5267
Fax: 469-232-2101

Regina Lock, Account Executive
Rlock@mcgriff.com

Johnny Fontenot, Executive Vice President
JFontenot#@mcgriff.com

McGriff, Seibels & Williams, Inc. is a corporation in the State of Florida. We have offices nationally. McGriff is a subsidiary of Truist.

Work will be performed by the City’s service team, licensed and certified to do business in the State of Florida, out of the following addresses with a total of 90 employees between the two (2) offices:

McGriff, Seibels & Williams, Inc.
400 N. Tampa St., Floor 23
Tampa, FL 33602

McGriff, Seibels & Williams, Inc.
5080 Spectrum Drive, Suite 900E
Addison, TX 75001
McGriff, Seibels & Williams, Inc.’s Public Entity Group provides risk management solutions to tax-supported institutions, city and state governments, educational and transportation districts, and non-profit agencies. We are intimately familiar with the exposures faced by the public sector as well as the usual constraints related to budgets and staffing. Because every public entity has special needs all their own, we search the globe to find just the right fit. Whether it’s alternative risk transfer vehicles such as self-insured pools, offshore captives, loss portfolio transfers, OCIP programs, or foreign reinsurance placement, the McGriff team has the contacts and resources to get the job done.

Our associations include long-standing, senior level relationships with underwriters that serve the public sector, as well as self-insured pools, third party administrators, and public entity legal defense firms. Your access to all properly credentialed carriers and vendors will be enhanced based on our familiarity with these companies and our knowledge of their performance for other public sector clients. In particular, we have developed very strong relationships with:

- All qualified insurance carriers and self-insured pools
- Public entity legal defense firms
- All qualified third party administrators, appraisal, accounting, actuarial, and public adjusting firms

McGriff, Seibels & Williams, Inc. (McGriff) is a progressive full service insurance brokerage and consulting firm that has been partnering with a variety of corporations over the last 100 years. McGriff has:

- Strong relationships with all major markets that underwrite Public Entity Risks
- Access to new and untapped markets for Wind/Hail, Cyber and other difficult coverages
- Experts in Alternative Risk Transfer products
- Focused on public entity issues, including statutory tort immunity, Public Officials Liability & disaster recovery
- Experienced in development and administration of Wrap-up/OCIP programs
- Ability to solve complex claims issues
- Extensive Experience with FEMA
- Strength of corporate balance sheet
National & Local Public Entity Experience

McGriff insures over 200 public entities nationwide.

Sample CLIENT LISTING

Bexar County · Brooks Development Authority · Brownsville Public Utilities · City of Arlington · City of Beaumont · City of Bryan · City of College Station · City of Corpus Christi · City of Dallas · City of Denton · City of Garland · City of Grand Prairie · City of Greenville · City of Houston · City of Irving · City of Lewisville · City of McKinney · City of McAllen · City of Miami Beach · City of New Orleans · City of North Richland Hills · City of Tampa · Collin County · Dallas County · Dallas County Community College District · Denton County Transportation Authority · Denton Energy Center · Ector County Independent School District · El Paso County · Garland Independent School District · Greater New Orleans Expressway Authority · Harlandale Independent School District · Harris County · Hidalgo County · Jefferson County · Lafayette Airport Commission · Leon County School Board · Mesquite Independent School District · New Orleans Aviation Board · Non-Flood Asset Protection Management Authority · NorthEast Independent School District · Northside Education Foundation · Northside Independent School District · Plano Independent School District · Plaquemines Parish School Board · Port of Corpus Christi · Port of Houston Authority · Port of San Antonio · Richardson Independent School District · San Antonio Independent School District · St. Tammany Parish Government · San Antonio Housing Authority · San Antonio Early Childhood MDC · San Patricio County · Somerset Independent School District · South San Antonio Independent School District · Southwest Preparatory School · Tarrant County College District · Tarrant County · Terrebonne Parish · Texas Municipal Power Agency · Texas Political Subdivisions · Texas State Aquarium Association · Via Metropolitan Transit Authority
City of Tampa  McGriff, Seibels & Williams, Inc. took over as the City’s Broker of Record in 2008. MSW does complete Administration which includes; data collection from the City, Flood Determination from FEMA, property program, including named windstorm and flood limits, design, policy service, claims reporting and process oversight, loss prevention program design, implementation and training, manuscript policy form maintenance, marketing, coordination and oversight of vendors to include contract review.

Since the MSW Team took over the administration of the City of Tampa we have;

- Increased their Property Loss Limit by 34%
- Restructured their Quota Share Insurance Program
- Increased Property Sub-limits to better reflect the City's needs
- Increased the City’s Named Windstorm and Flood Limits by 43%
- Extensively increased the City’s primary Flood coverage with the National Flood Insurance Program by 68% while reducing the premiums for these policies by 42%
- Establish a Bridge Insurance Program for 42 of the City’s Bridges
- Reduced the Premium for the City’s Aviation coverage by 51%
- Provide Terrorism Coverage on the City’s Water & Sewer Property and City Property
- Helped City designate a property claims adjusting firm to provide immediate claims services following a catastrophe or property loss.
- Overall reduced the City’s expiring insurance by $987,204 in the first year
- Continued rate reductions in 2015 and 2016 with a 5% 1st year and 2.5% 2nd year reduction on the current 2 year policy and increasing Named Storm coverage
- Additional rate reduction with 2 year agreement for 2017 and 2018 of 5% and 5% while increasing loss limits.
- 2018 Rate reduction of 5% honored. Added additional flood limits and a Named Storm Deductible cap.
The City of Houston was founded in 1826. The Allen brothers paid $9,428 for 6,642 acres of land and a year later, General Sam Houston, the first president of the Republic of Texas, authorized Houston to incorporate. For the next four years Houston was the capital of the Republic. Energy is still the king but the area’s economy is now also supported by other major drivers, including the Port of Houston, the Texas Medical Center and NASA’s Johnson Space Center. Houston also has a number of fine colleges and universities.

The City is the seat of a burgeoning metropolitan area encompassing six counties with a total population approaching 6 million. The City of Houston employs over 22,000 people and has property values in excess of $10 billion all situated in a Tier 1 Named Storm area.

BB&T/MSW took over as the Broker of Record for the City of Houston in 2014. During the first renewal process in 2015, BB&T/MSW accomplished the following goals:

- Increased Flood Zone A, Debris Removal, Errors & Omissions, and Unnamed Locations sub-limits, among others, significantly.
- Decreased the All Other Perils deductible from $2,500,000 per occurrence to $500,000 per occurrence. This had an immediate impact. 22 Days after the 2015 property coverage was bound, the City suffered a $2 Million dollar loss at one of their locations that would not have been covered under the expired program.
- Decreased the flood deductible from 5% to 3% and decreased the minimum per occurrence from $5 Million to $2.5 Million. In May, the City suffered a flood loss in excess of $20 Million. The change in deductibles has made a significant impact on the loss payment expected from the carriers.
- Reduced the City of Houston’s Property Program premium by $1.3 Million.
- Increased the City’s Terrorism coverage from $100 Million to $250 Million.
- Reduced the City’s Terrorism deductible from $1 Million to $500,000.
- Reduced the City’s Annual Terrorism premium by $139,845.
- Marketing of the 2016 renewal produced an increase in Flood limits, additional 2.3% rate reduction in the property program and a 2.8% reduction on the Terrorism coverage in spite of the large losses sustained in 2015.
- 2017 Renewal included a 4% rate reduction while lowering the cap on the Named Storm Deductible by 25% and increasing the hazardous flood zone limits.
The Port of Houston Authority ("PHA") of Harris County, Texas is an independent political subdivision created under the Constitution of the State of Texas. The PHA owns and operates the public facilities located on the Houston Ship Channel.

Bayport also includes a 140-acre “state of the art” cruise complex with currently a vacant cruise terminal and one 1000-foot berth. This facility is capable of handling cruise ships with capacities in excess of 5,000 passengers on a weekly basis. The cruise terminal hosted several cruise ships over a six-week period after Hurricane Ike severely damaged facilities in Galveston in September 2008.

MSW became the broker of record for the Port of Houston in 2009. During the first renewal process in 2010, MSW accomplished the following goals:

- Revamped the property and casualty coverage forms and limits provided:
  - Changed casualty program from large Deductible to Self Insured with retentions.
  - Increased property limits and enhanced coverage.
  - Did a complete evaluation of property values and exposure information (providing better underwriting information for marketing efforts).
  - Reduced overall annual premiums in excess of $1,000,000 savings.
  - Assisted with large hurricane claim that had previously been in dispute.
  - 2011 Renewal process resulting in an additional overall premium savings of $250,000.
- 2012 Renewal process was during a “hardening” market phase. MSW teamed with the Port staff to proactively address underwriter concerns to obtain the best coverage and rates available while maintaining coverage limits, terms and conditions including coastal property.
- McGriff has helped the Port of Houston accomplish a total cost of risk decrease of 28% over four (4) years, or a cumulative total cost of risk decrease of $7,373,219.
REFERENCES

Reference’s Name: City of Tampa

Address: 306 E. Jackson, 3E
Tampa, FL 33602

Primary Contact Person: Valerie Horton-Rakes, Risk Manager

Primary Phone Number: 813-274-5737

E-Mail Address: Valerie.hortonrakes@tampagov.net

Contract Performance Period: 2008 – to present

Brief description of the services performed for this reference:
- Marketing, Negotiations and Placement of Property and Casualty Insurance Program
- Coverage Recommendations
- Policy Review
- City Council Presentations
- Contract Review
- Special Events Projects
- Employee Education
- Vendor Programs
- RMS Study & Evaluation
- Building Inspections for Evaluation Purposes
- Loss Control Services
- Claims Reporting & Review Services
- Daily Activities
## REFERENCES

<table>
<thead>
<tr>
<th>Reference’s Name:</th>
<th>City of Houston</th>
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<tbody>
<tr>
<td>Address:</td>
<td>611 Walker, 13th Floor</td>
</tr>
<tr>
<td></td>
<td>Houston, TX 77002</td>
</tr>
<tr>
<td>Primary Contact Person:</td>
<td>Tina Paquet, Risk Manager</td>
</tr>
<tr>
<td>Primary Phone Number:</td>
<td>832-393-8792</td>
</tr>
<tr>
<td>E-mail Address:</td>
<td><a href="mailto:tina.paquet@houstontx.gov">tina.paquet@houstontx.gov</a></td>
</tr>
<tr>
<td>Contract Performance Period:</td>
<td>2014 to Present</td>
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</table>

**Brief description of the services performed for this reference:**

- Marketing, Negotiations and Placement of Property and Casualty Insurance Program
- Coverage Recommendations
- Policy Review
- City Council Presentations
- Contract Review
- Special Events Projects
- Employee Education
- Vendor Programs
- RMS Study & Evaluation
- Building Inspections for Evaluation Purposes
- Loss Control Services
- Claims Reporting & Review Services
- Daily Activities
REFERENCES

Reference’s Name: New Orleans Aviation Board

Address: 900 Airline Drive
Kenner, LA 70062

Primary Contact Person: Michelle Allen-Hart, General Counsel & Deputy Director of Aviation – Legal Affairs

Primary Phone Number: 504-303-7601

E-mail Address: mallen-hart@flimsy.com

Contract Performance Period: 2012 to Present

Brief description of the services performed for this reference:
- Marketing, Negotiations and Placement of Property and Casualty Insurance Program
- Coverage Recommendations
- Policy Review
- City Council Presentations
- Contract Review
- Special Events Projects
- Employee Education
- Vendor Programs
- RMS Study & Evaluation
- Building Inspections for Evaluation Purposes
- Loss Control Services
- Claims Reporting & Review Services
- Daily Activities
REFERENCES

Firm/Company Name: Port of Houston Authority

Contact Name: Norma Essary, Risk Manager

Address: 111 East Loop North
          Houston, TX  77029

Telephone No.: 713-760-2821

Email: nessary@poha.com

Length of Relationship: 2004 – Present

Brief description of the services performed for this reference:
• Marketing, Negotiations and Placement of Property and Casualty
  Insurance Program
• Coverage Recommendations
• Policy Review
• Board Presentations
• Contract Review
• Special Events Projects
• Employee Education
• Vendor Programs
• RMS Study & Evaluation
• Building Inspections for Evaluation Purposes
• Loss Control Services
• Claims Reporting & Review Services
• Daily Activities
$29,700.00 Annual Fee for providing the Scope of Services shown in this RFP response. McGriff will have to accept commission on any National Flood Insurance Placements as per Federal Law.
**SCOPE OF SERVICES**

**Developing and Maintaining Program**

- Identify new coverage needs and exposures to find potential or actual uninsured, over insured or underinsured exposures.
- Structure an insurance program to mitigate gaps or overlaps in coverage and provide the limits and coverage requested by the City to the extent they are available.
- Provide an annual executive summary of policies and coverage.
- Perform research and provide advice on coverage questions.
- Recommend coverage changes and program adjustments.
- Provide recommendations and advice on alternatives to insurance.
- Advise the City on any new developments or changes in the overall insurance market, including new legislation, new coverages introduced & proactively communicate any potential impact to the City.
- Perform a risk assessment and coverage review annually.
- Evaluate excess limits and the adequacy of such limits.
- Assess carrier stability, solvency and services record, and provide to the City the A.M. Best Rating, including financial stability, of all insurance carriers approached.

**Marketing Required Insurance Coverage**

- Place requested coverage on behalf of the City.
- Act as the liaison and advocate for the City with insurers, presenting and/or gathering required data and applications from your staff for the purpose of procuring insurance coverage.
- Collect necessary data and prepare insurance submission packages for the marketing of various coverages for the City.
- Select insurers most suitable for the City's risks.
- Market the insurance needs of the City by soliciting bids (RFPs) from insurance markets and provide the City with a summary of the various bids (RFPs) received.
- Negotiate coverage options with insurance carriers to obtain the most beneficial/cost effective program for the City.
- Invite the City to participate directly in marketing and meetings.
- Keep the City informed of negotiations with the underwriters involving placement of all insurance programs.
- Maintain insurer relations.
- Continually evaluate the City's insurers with respect to service capability and responsiveness.
- Provide insurance budget estimates.
- Identify locations to be covered by NFIP policies. Request flood zone determinations. Complete applications for coverage with pertinent information. Provide NFIP quotation to Risk Management, submit payment to NFIP carrier, review all NFIP policies for accuracy, maintain schedule of NFIP policies.
Servicing Policies, Loss Control and Claims

- Regular meetings to discuss status, performance, pertinent developments and open items.
- Provide records timely upon request.
- Assist with coverage questions.
- Provide the City copies of carrier quotes, carrier invoices, and policy endorsements.
- Issue and review insurance binders, certificates and all other documentation in the required time frame.
- Update schedule of insurance and “limits” as coverage amendments and endorsements take effect.
- Issue certificates of insurance when evidence of liability insurance as required.
- Review all policies, including policy limits, coverages, deductibles, exclusions and endorsements to confirm that they have been issued correctly and as ordered.
- Provide insurance requirements and risk management training to the City’s staff.
- Provide regular reports on losses, expenses, loss ratios and other requested data.
- Arrange for Loss Prevention and Safety Audit services upon request by the City.
- Provide claims processing and tracking assistance.
- Provide assistance in developing/evaluating insurance and indemnity clauses in the City’s contracts.
- Review leases, agreements and construction contracts to provide recommendations for insurance requirements.
- Assist the City in allocation of premiums as needed.
- Assist the City in providing insurance related documentation in respect to any FEMA related claims.
- Assist City with the development of annual letter to the Division of Emergency Management requesting confirmation that the City’s program meets the standard of a reasonable program as prescribed by the Stafford Act.
- Provide accident investigation assistance.
- Periodically evaluate sites.
- Provide performance benchmarking information.
- Provide assistance in the processing of any claims or disputes arising from the terms of an insurance policy, whether past, present or future, which the City may have against the insurance carrier.
- Review insurance company loss reports.
- Provide annual loss reports to the City upon request.
- Review coverage issues and negotiate with carriers to achieve satisfactory resolutions.
- Evaluate pre-settlement reviews and attend settlement conferences.
- Perform other services customarily expected of an insurance broker for the duration of the contract.
Insurance Carrier Relationships

With over 200 public entity clients, McGriff has the marketing contacts, clout and experience to provide a first class insurance program for the City of Naples Airport Authority.

Market Access
As one of the largest insurance brokers in the industry, McGriff has access to virtually every insurance market worldwide. We maintain significant volumes with each of the carriers. We are seen as an important trading partner by the market with the type of accounts that the carriers want to insure. Our reputation as a fast growing firm encourages the market knowing that partnering with us will enable them to increase their market share.

Preferred Agency Status
McGriff maintains a “Preferred Agency” status with all of our insurance carriers who internally sell to their staff that McGriff is a company that they would like to do more business with. This enables us to get a lot done on behalf of our clients.

Marketing Style
Rather than aggregating our business through a small number of broking centers in order to create leverage, McGriff engages the market as a strategic partner. We focus on common interests and initiatives that we share with our carriers, build strong relationships and, in the process, create goodwill that inures to the benefit of our clients when difficult issues arise.

Proactive Marketing Approach
Your Client Service Team’s proactive marketing approach creates competition for your account. We talk to the markets everyday with our current clients in mind to be prepared for ever changing risk appetites from our insurance carrier partners.

Client Involvement
While many brokers dislike client involvement in the underwriting process, McGriff encourages involvement of the client with its insurance providers. Through the years McGriff has made a concerted effort to introduce the various underwriters to City by familiarizing the underwriting teams with the uniqueness of the City of Naples Airport Authority. This is a way to differentiate our clients’ risk, and can produce helpful long term results.
Insurance Carrier Relationships

Insurance Industry Influence
McGriff is a member of the CIAB. This is an industry advocacy group whose members place approximately 90% of the insurance premiums generated in the U.S. The insurance carriers have a sister organization, CICE. We meet annually at The Insurance Leadership Forum in Colorado Springs to discuss industry issues and have separate meetings with the executive teams of each of our key carriers. We have been members for over 40 years and have served on the board multiple times. Consequently we know the executive management teams of our insurance carrier partners and can get top level involvement on behalf of our clients when required.

Chief Marketing Officer with Nearly 30 Years of Experience with Insurance Carriers
McGriff’s Chief Marketing Officer has nearly 30 years of experience as an insurance carrier executive with carriers such as Chubb, Hartford and CNA. He is responsible for maintaining strong relationships with top management at each carrier, wholesale brokers and the London marketplace.
Marketing Approach

Features of MSW’s Marketing Process

- Strategic approach is recognized in marketplace
- Submissions are top-notch and receive favorable reviews
- Proactive approach – we write the program structure
- Experts at negotiating coverage enhancements
- MSW operates from position of respect

McGriff, Seibels & Williams, Inc. utilizes a strategic marketing approach to create the most competitive environment possible for your coverage implementation. Our approach is well known and respected – we are proud to say it is recognized throughout the marketplace and by our clients. We utilize a sequence of proven techniques to market and implement the most beneficial program for you.

Summary

Our marketing process begins with historical data gathering relative to your business operations and associated risks, followed by quantitative analyses to determine the most cost effective balance between retention, coverage limits and premium. We gather input on the desired program from your senior management and contact underwriters regarding potential involvement.

McGriff then develops a conceptual coverage program, and prepares underwriter submissions that present specific program structures and pricing. We use meetings, submissions and underwriter discussions to differentiate our client’s unique qualities and merits to avoid classification as a “standard” industry-specific risk. McGriff’s underwriter submissions are highly professional, and are distributed to multiple underwriters that are appropriate for our client’s industry. We utilize long-standing senior level relationships and market leverage to negotiate the most beneficial terms with selected underwriters. Our proactive approach has produced successful programs for hundreds of clients, and has earned us the reputation for technical expertise and creativity that McGriff enjoys today.

No “Marketing Directives”

Another significant difference between our marketing process and that of our competition is that our marketing efforts are still 100% client driven. As many of our competitors move towards “marketing directives” – business driven to selected markets based on volume – and marketing centers, McGriff concentrates solely on the needs of our clients. We represent carriers where we have a significant amount of business, however, we believe that the specifics of each account should dictate where coverage is placed. There is more to selecting an insurance company than the strength of a “back room agreement” or agency contract.
**SCOPE OF SERVICES**

**Underwriting Market Philosophy**

McGriff have exceptionally strong, long-term relationships with key insurance carriers, both Admitted and Non-Admitted, that can respond to the insurance needs of large public entity risks. McGriff and their affiliated partners have in-depth experience in both the North American and International marketplaces, and can access traditional insurance products as well as creative vehicles involving reinsurance and other non-traditional structures.

While McGriff have achieved significant premium scale in the marketplace – evidenced by the in-force premium volume in excess of $200 billion of Property and Casualty premiums – it is the combination of premium leverage and powerfully significant relationships with carriers, underwriters, and other resources that enables us to exert significant leverage in the marketplace.

We work closely with both local/regional underwriters and their senior management. McGriff’s deep relationships allow us to ensure placement stability and market leverage to efficiently resolve any challenges that may arise post loss.

In advance of approaching underwriters we first analyze and develop an understanding of your risk. We then assess how your account will be viewed by these carriers given current market conditions and our empirical benchmarking data. Prior to beginning our negotiations, we analyze all available information and structure a specific marketing strategy designed to present the best view of your risk to the marketplace.

**Our process will include the following steps:**

* **Loss history:** review loss history over a period of 5 – 10 years. We will stratify losses by category and size, which will allow us to determine how best to present historical profitability to the marketplace;

* **Risk appetite:** conduct in-depth discussions with your team to allow us to understand your risk appetite which is critical to our development of a program design. Understanding your priorities allows us to set suggested retentions and limits and creates a mutually agreed strategy for overall program structure;

* **Risk Profile:** using various proprietary analytics we review the program risk characteristics and how this might influence our approach with specific markets. We will also evaluate key risk components such as Flood Zone exposure, Probable Maximum Loss, Values by construction code, and Terrorism exposure amongst other perils;

* **Coverage:** we will review all current binders, policies and endorsements in an effort to identify coverage gaps and opportunities to improve the structure and terms. Ultimately our efforts will likely include drafting manuscript forms where appropriate and necessary;
Our marketing effort includes but is not limited to:

- Analysis of Risk modeling database
- Analysis of exposures by coverage
- Analysis of current coverage
- Development of underwriting criteria
- Development of the market submission package
- Development of values by zip code, construction, etc.
- Review of historical claims data
- Development of Terrorism PML for Airports
- Preparation of market submission
- Distribution of marketing submission to markets
- Communication with London and other global carriers
- Discussions and meetings with markets
- Tracking of carrier responses
- Preparation of renewal proposal
- Preparation of renewal documents (binders and charts)
- Review of all binders and policies
- Distribution of policies
- Preparation of policy endorsements
- Engagement of Top-Level Management in Key Carrier Negotiations as Needed

McGriff places $200 Million + of premium into the Lloyds of London marketplace across all lines of business. This makes us one of the largest providers of US business into the marketplace. Additionally, we access both the global insurance and reinsurance marketplace to secure the most financially secure and available risk-transfer capacity available. The depth and breadth of our global underwriter relationships and access points provide us with a distinct competitive advantage that translates into efficiency and stability for our clients.

Market Security
McGriff has a market security committee that regularly reviews the financial position of insurance carriers. As a service to the City of Naples Airport Authority, we will provide a detailed spreadsheet displaying the financial ratings (AM BEST, S&P, & Fitch) of each of the program subscribers after each renewal. Since we monitor the on-going financial health of all our carriers, we continually ensure our clients are working only with reputable and secure underwriting companies.
**Claims**

While we have a robust action plan for managing claims, our strategy for handling claims is based on three basic tenets:

1. Issue timely, complete and accurate updates to carriers to minimize inquiries and unnecessary delays;
2. Promptly identify and eliminate potential problems based on our experience;
3. Utilize post event specialists to obtain advance payments from carriers as soon as possible after a major event.

**Natural Catastrophe Analytics Modeling**

McGriff RMS RiskBrowser and RiskLink (version 13.0) as well as AIR/2 (version 15.0) for modeling. For RMS we access the U.S. Hurricane and U.S. Earthquake models. For AIR we license the U.S. Hurricane, U.S. Severe Thunderstorm (tornado-hail), and U.S. Earthquake models.

The Catastrophe models are very sensitive to data quality and format issues. McGriff will scrub the data for model input to ensure location-level information and policy terms are accurate and provided in a format that the model will execute. Working on the model data prior to marketing the account allows McGriff to prioritize recommendations for the City of Naples Airport Authority in order to truly validate their exposure. The investments we make in data improvement will maximize the number of underwriters capable of offering quotes on City’s renewal, and will have a material impact on the Catastrophe model results that are a primary driver of all the underwriters’ renewal pricing and capacity decisions.

The above process will be completed for both RMS and AIR. Once imported, data will be geocoded within each model to return the local characteristics and ensure that each location is geocoded appropriately.

The models will then be run and results will be analyzed and discussed with the City of Naples Airport Authority. Formatted data are then created and available for distribution to the underwriting marketplace.

Both RMS and AIR released new models and we have implemented both. RMS has released version 13.0 where the largest change was a decrease in the Medium Term Rates (MTRs) and Long Term Rates (LTRs) used in calculating North Atlantic hurricane losses. In order to evaluate the impact of the model change on the City, we will model the schedule in RMS v13 and compare it to the v11 results.
Catastrophe Modeling Frequency

McGriff will provide you with an updated model as your exposure changes over the course of time.

Please see below table representing the RMS model updates and years in which they occurred:

**RMS Software Release Timeline**

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<th>Platform</th>
<th>Software Version</th>
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<td>IRAS</td>
<td>IRAS 1.0</td>
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<td>ALM</td>
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<td>RiskLink (supersedes IRAS and separate ALM)</td>
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<td>2013</td>
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</tbody>
</table>
XYZ Co
Catastrophe Risk Analysis - Hurricane
January 13, 2014

Catastrophe Modeling Services
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Scope & Confidentiality

SCOPE
The purpose of this report is to provide XYZ Co with a summary of exposures to certain perils. This report focuses on the distribution of modeled exposures, severe loss events, and probable maximum losses.

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**Introduction**

BB&T Insurance Services, Inc/McGriff, Seibels & Williams, Inc. is pleased to provide this exposure analysis for XYZ Co, we feel it is important to help you identify and quantify potential Catastrophe losses.

The chart(s) on the following page(s) outline the best estimate of losses in excess of the given dollar amount for the corresponding probability of non-exceedance (also referred to as the return period). The model is based on the average, over the course of a 10,000 year simulation, using the median (50th percentile) losses.

Deciding which loss level is appropriate varies for different organizations. There is no one answer to an appropriate loss level. It is important to view all events and to take into consideration the current insurance marketplace, your organizations risk tolerance, your organizations ability to survive certain loss levels, etc.

This report contains results generated by performing a computer analysis of your portfolio of facilities to estimate the statistical losses. The intent is to depict the magnitude of the losses, not the precision of the loss estimates. When reviewing the losses, it is important to keep in mind that the models rely heavily on statistics.

All exposure values and loss numbers are in US Dollar.
Losses have been calculated with loss amplification.

**Policy Structure Assumptions**

Listed below is the summary of the financial structures coded for this account.

**Deductibles**

**Windstorm Deductible**
- XX% per building per occurrence
**Data Summary**

A summary of the exposure data of properties is provided below.

<table>
<thead>
<tr>
<th>Data</th>
<th>Analyzed</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Locations</td>
<td>3,100</td>
<td></td>
</tr>
<tr>
<td>Aggregate Values</td>
<td>$10,000,000,000</td>
<td></td>
</tr>
<tr>
<td>Coverage Types</td>
<td>Buildings, Contents, Business Interruption</td>
<td>Building coverage is 80% of the total exposure.</td>
</tr>
<tr>
<td>Geocoding Results</td>
<td>3,100</td>
<td>84% of the locations TIV in the portfolio are geocoded to high street or coordinate level resolution. A high level of geocoding is considered excellent, as high resolution geocoding reduces uncertainty in loss estimates.</td>
</tr>
<tr>
<td>Construction</td>
<td>RMS</td>
<td>Approximately 62% of the total exposure is classified primarily as 'Reinforced Masonry' as their construction class.</td>
</tr>
<tr>
<td>Occupancy</td>
<td>ATC</td>
<td>Approximately 71% of the total exposure is classified 'Retail' as their occupancy.</td>
</tr>
<tr>
<td>Number of Stories</td>
<td>Yes</td>
<td>Number of stories is known for majority of the locations in the portfolio.</td>
</tr>
<tr>
<td>Year of Construction</td>
<td>Yes</td>
<td>Year built is known for majority of the locations in the portfolio.</td>
</tr>
</tbody>
</table>
Exceedance Probability Analysis: WS - Windstorm & Storm Surge

Occurrence Exceedance Probability Losses

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0.01%</td>
<td>10,000</td>
<td>243,837,778</td>
<td>236,542,469</td>
<td>15,000,000</td>
<td>25,000,000</td>
<td>25,000,000</td>
<td>25,000,000</td>
<td>156,064,842</td>
</tr>
<tr>
<td>0.02%</td>
<td>5,000</td>
<td>196,618,976</td>
<td>187,541,561</td>
<td>15,000,000</td>
<td>25,000,000</td>
<td>25,000,000</td>
<td>25,000,000</td>
<td>107,077,649</td>
</tr>
<tr>
<td>0.10%</td>
<td>1,000</td>
<td>110,638,281</td>
<td>96,592,949</td>
<td>14,999,998</td>
<td>25,000,000</td>
<td>25,000,000</td>
<td>25,000,000</td>
<td>19,928,002</td>
</tr>
<tr>
<td>0.20%</td>
<td>500</td>
<td>82,809,909</td>
<td>66,945,701</td>
<td>14,999,996</td>
<td>25,000,000</td>
<td>25,000,000</td>
<td>16,074,172</td>
<td>0</td>
</tr>
<tr>
<td>0.21%</td>
<td>475</td>
<td>80,941,985</td>
<td>64,966,325</td>
<td>14,999,995</td>
<td>25,000,000</td>
<td>25,000,000</td>
<td>14,318,863</td>
<td>0</td>
</tr>
<tr>
<td>0.40%</td>
<td>250</td>
<td>59,728,550</td>
<td>42,644,002</td>
<td>14,999,748</td>
<td>25,000,000</td>
<td>17,207,565</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>0.50%</td>
<td>200</td>
<td>53,241,366</td>
<td>35,942,378</td>
<td>14,999,192</td>
<td>25,000,000</td>
<td>10,495,087</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1.00%</td>
<td>100</td>
<td>35,880,311</td>
<td>18,653,790</td>
<td>14,982,377</td>
<td>18,510,273</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2.00%</td>
<td>50</td>
<td>22,610,734</td>
<td>6,928,386</td>
<td>14,641,707</td>
<td>6,894,628</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>5.00%</td>
<td>20</td>
<td>10,530,522</td>
<td>384,582</td>
<td>10,966,932</td>
<td>383,257</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10.00%</td>
<td>10</td>
<td>4,665,999</td>
<td>159</td>
<td>5,157,558</td>
<td>961</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>20.00%</td>
<td>5</td>
<td>1,211,419</td>
<td>3</td>
<td>1,077,167</td>
<td>440</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Average Annual Loss: 2,211,029
Standard Deviation: 9,114,993
Coefficient of Variation: 4.12
# Exceedance Probability Analysis: WS - Windstorm & Storm Surge

## Aggregate Exceedance Probability Losses

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0.01%</td>
<td>10,000</td>
<td>246,815,756</td>
<td>237,506,704</td>
<td>33,096,717</td>
<td>35,460,020</td>
<td>25,000,000</td>
<td>25,000,000</td>
</tr>
<tr>
<td>0.02%</td>
<td>5,000</td>
<td>199,543,796</td>
<td>188,415,181</td>
<td>30,293,497</td>
<td>29,059,230</td>
<td>25,000,000</td>
<td>25,000,000</td>
</tr>
<tr>
<td>0.10%</td>
<td>1,000</td>
<td>113,345,245</td>
<td>97,227,832</td>
<td>26,883,223</td>
<td>25,002,724</td>
<td>25,000,000</td>
<td>25,000,000</td>
</tr>
<tr>
<td>0.20%</td>
<td>500</td>
<td>85,317,564</td>
<td>67,436,458</td>
<td>23,399,004</td>
<td>25,001,101</td>
<td>25,000,000</td>
<td>16,074,172</td>
</tr>
<tr>
<td>0.21%</td>
<td>475</td>
<td>83,439,391</td>
<td>65,444,342</td>
<td>23,105,559</td>
<td>25,000,931</td>
<td>25,000,000</td>
<td>14,318,863</td>
</tr>
<tr>
<td>0.40%</td>
<td>250</td>
<td>61,976,140</td>
<td>42,989,657</td>
<td>19,354,753</td>
<td>25,000,000</td>
<td>17,466,090</td>
<td>0</td>
</tr>
<tr>
<td>0.50%</td>
<td>200</td>
<td>55,390,597</td>
<td>36,241,478</td>
<td>18,129,467</td>
<td>25,000,000</td>
<td>10,688,938</td>
<td>0</td>
</tr>
<tr>
<td>1.00%</td>
<td>100</td>
<td>37,682,422</td>
<td>18,817,470</td>
<td>15,309,411</td>
<td>18,677,208</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2.00%</td>
<td>50</td>
<td>23,985,544</td>
<td>6,991,371</td>
<td>14,956,907</td>
<td>6,958,466</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>5.00%</td>
<td>20</td>
<td>11,287,201</td>
<td>388,171</td>
<td>11,573,309</td>
<td>386,296</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>10.00%</td>
<td>10</td>
<td>5,015,738</td>
<td>5,540</td>
<td>5,476,935</td>
<td>1,352</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>20.00%</td>
<td>5</td>
<td>1,294,076</td>
<td>2,684</td>
<td>1,140,158</td>
<td>523</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Average Annual Loss**: 2,211,029 704,643 1,506,386 435,433 123,109 56,576 76,308

**Standard Deviation**: 9,114,993 6,912,110 3,763,846 2,756,571 1,621,083 1,118,756 2,702,492

**Coefficient of Variation**: 4.12 9.81 2.5 6.33 13.17 19.77 35.42
### Exposure by Coverage Type

<table>
<thead>
<tr>
<th>Country</th>
<th>Locations</th>
<th>Building</th>
<th>Contents</th>
<th>Business Interruption</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>US</td>
<td>3,100</td>
<td>8,000,000,000</td>
<td>2,000,000,000</td>
<td>0</td>
<td>10,000,000,000</td>
</tr>
<tr>
<td>Total</td>
<td>3,100</td>
<td>8,000,000,000</td>
<td>2,000,000,000</td>
<td>0</td>
<td>10,000,000,000</td>
</tr>
</tbody>
</table>
## Exposure by Geocoding Resolution

<table>
<thead>
<tr>
<th>Country</th>
<th>Geocoding Resolution</th>
<th>Locations</th>
<th>Value</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>US</td>
<td>Lat/Lon</td>
<td>2,076</td>
<td>6,690,000,000</td>
<td>66.97%</td>
</tr>
<tr>
<td>US</td>
<td>Street</td>
<td>540</td>
<td>1,740,000,000</td>
<td>17.42%</td>
</tr>
<tr>
<td>US</td>
<td>Postal</td>
<td>478</td>
<td>1,540,000,000</td>
<td>15.42%</td>
</tr>
<tr>
<td>US</td>
<td>City</td>
<td>6</td>
<td>20,000,000</td>
<td>0.20%</td>
</tr>
<tr>
<td>US</td>
<td>None</td>
<td>0</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>3,100</strong></td>
<td><strong>10,000,000,000</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>

*Negligible values are not plotted on*
## Exposure by Construction Class

<table>
<thead>
<tr>
<th>Construction Scheme</th>
<th>Construction Class</th>
<th>Construction Class ID</th>
<th>Locations</th>
<th>Value</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>RMS</td>
<td>Reinforced Masonry</td>
<td>2C1</td>
<td>1,937</td>
<td>6,240,000,000</td>
<td>62.46%</td>
</tr>
<tr>
<td>RMS</td>
<td>Unknown</td>
<td>0</td>
<td>68</td>
<td>220,000,000</td>
<td>2.20%</td>
</tr>
<tr>
<td>RMS</td>
<td>Precast Reinforced Concrete</td>
<td>3B</td>
<td>217</td>
<td>700,000,000</td>
<td>7.01%</td>
</tr>
<tr>
<td>RMS</td>
<td>Tilt-up</td>
<td>3B4</td>
<td>34</td>
<td>110,000,000</td>
<td>1.10%</td>
</tr>
<tr>
<td>RMS</td>
<td>Unreinforced Masonry</td>
<td>2B</td>
<td>3</td>
<td>10,000,000</td>
<td>0.10%</td>
</tr>
<tr>
<td>RMS</td>
<td>Steel Moment Resisting Frame (MRF)</td>
<td>4A1</td>
<td>841</td>
<td>2,710,000,000</td>
<td>27.13%</td>
</tr>
<tr>
<td>RMS</td>
<td>Light Metal</td>
<td>4B</td>
<td>0</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td>3,100</td>
<td>10,000,000,000</td>
<td>100%</td>
</tr>
</tbody>
</table>
## Exposure by Occupancy Type

<table>
<thead>
<tr>
<th>Occupancy Type</th>
<th>Occupancy ID</th>
<th>Locations</th>
<th>Value</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unknown</td>
<td>0</td>
<td>68</td>
<td>220,000,000</td>
<td>2.20%</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>6</td>
<td>780</td>
<td>2,520,000,000</td>
<td>25.17%</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>5</td>
<td>2,208</td>
<td>7,120,000,000</td>
<td>71.23%</td>
</tr>
<tr>
<td>Professional, Technical and Business Services</td>
<td>8</td>
<td>43</td>
<td>150,000,000</td>
<td>1.50%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,100</strong></td>
<td><strong>10,000,000,000</strong></td>
<td><strong>100.00%</strong></td>
<td></td>
</tr>
</tbody>
</table>
## Exposure by Number of Stories

<table>
<thead>
<tr>
<th>Number of Stories</th>
<th>Locations</th>
<th>Value</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-3</td>
<td>2,973</td>
<td>9,580,000,000</td>
<td>95.80%</td>
</tr>
<tr>
<td>4-7</td>
<td>40</td>
<td>130,000,000</td>
<td>1.30%</td>
</tr>
<tr>
<td>Unknown</td>
<td>87</td>
<td>280,000,000</td>
<td>2.80%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,100</strong></td>
<td><strong>10,000,000,000</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>
Exposure by Year Built

<table>
<thead>
<tr>
<th>Year Built</th>
<th>Locations</th>
<th>Value</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1940 - 1969</td>
<td>105</td>
<td>340,000,000</td>
<td>3.40%</td>
</tr>
<tr>
<td>1970 - 1999</td>
<td>2,133</td>
<td>6,880,000,000</td>
<td>68.80%</td>
</tr>
<tr>
<td>2000 and after</td>
<td>769</td>
<td>2,480,000,000</td>
<td>24.80%</td>
</tr>
<tr>
<td>Unknown</td>
<td>93</td>
<td>310,000,000</td>
<td>3.10%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,100</strong></td>
<td><strong>10,000,000,000</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>
Average Annual Loss (AAL) By Top 10 Locations: Windstorm & Storm Surge

The ground up AAL is represented by bars in the graph whereas the horizontal red lines indicate the damage ratio. Placing these statistics on the same graph highlights, which risks are most vulnerable to damage, versus which produce the highest AAL.

<table>
<thead>
<tr>
<th>Geo Code</th>
<th>Street Name</th>
<th>City</th>
<th>State Code</th>
<th>Postal Code</th>
<th>Ground Up AAL</th>
<th>% of Total</th>
<th>Value</th>
<th>Ground Up Damage Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street</td>
<td>4712 York Street</td>
<td>Metairie</td>
<td>LA</td>
<td>70001</td>
<td>116,276</td>
<td>5.30%</td>
<td>161,438,454</td>
<td>0.07%</td>
</tr>
<tr>
<td>Postal</td>
<td>4073 E. Louisiana St. Dr.</td>
<td>Metairie</td>
<td>LA</td>
<td>70001</td>
<td>102,558</td>
<td>4.60%</td>
<td>157,594,602</td>
<td>0.07%</td>
</tr>
<tr>
<td>Postal</td>
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### Glossary of Terms

**Aggregate Exceedance Probability (AEP)**
AEP measures the probability that one or more occurrences will combine in a year to exceed the threshold.

**Average Annual Loss (AAL)**
The expected annual loss on a long-term average basis. Mathematically, it is the expected value of the aggregate loss distribution, or alternatively, the area under the AEP curve.

**Client Loss**
The losses that the client/insured are responsible for.

**Coefficient Variation (CV)**
The spread of loss around the mean is represented by the coefficient variation, and reflects the secondary uncertainty in the size of loss.

**Exceedance Probability (EP)**
Also known as "exceeding probability" or "EP", it is the probability of exceeding specified loss thresholds. In risk analysis, this probability relationship is commonly represented as a curve (the EP curve) which defines the probability of various levels.

**Exposure Value**
The total reported values at risk potentially subject to a peril or event against which it is insured.

**Ground-Up Loss**
Total amount of loss sustained before deductions, underlying coverages and reinsurance are applied.

**Insurer Loss**
The insurer's or cedant's loss after deductibles, attachment point(s), and limits are applied, but before any reinsurance.

**Loss Amplification**
The increase in claims cost due to a unique set of economic, social, and operational factors.

**Mean Damage Ratio**
The ratio of the expected loss to the replacement value of exposed properties.

**Occurrence Exceedance Probability (OEP)**
OEP measures the probability that a single occurrence will exceed a certain threshold.

**Return Period**
The number of years between occurrences of an event of a given size in the region. In general, the larger the event, the larger the return. It represents the likelihood that a loss will equal or exceed the loss amount displayed.

**Standard Deviation**
The square root of the variance of the same aggregate loss distribution.
Determining Limits & Retention Using Analytics & Other Tools

Analytical information is very important to making decisions about how to structure your risk transfer program. It can aid you in deciding how much limit to buy, how much to retain, and even help evaluate the impact of potential changes to underwriting rules. In order for the information to be useful, it must be organized in an effective manner. McGriff has the ability to offer state-of-the-art analytics to aid the City in understanding and evaluating their exposure. Further, our analysts work in tandem with us in negotiating the best pricing on your behalf with underwriters.

The catastrophe model results will show the City the loss potential in the event of a hurricane, and these results will be presented to risk management based upon varying retention levels and different return periods. The Florida DMS will be able to make an informed decision on limits purchased and retained based upon this information.

In addition there is a terrorism model that can be run that will show the Probable Maximum Loss as well as the Maximum Foreseeable Loss for Terrorism.

Strategy Development

Once we have completed the data gathering and quantitative analyses steps, we meet with you to develop a marketing strategy. Having a renewal strategy in place before sending out submissions increases the potential for an optimal coverage program. The Renewal Strategy Meeting provides the cornerstone for strategy development. Attendees normally include the designated McGriff service team and our client’s risk management staff. It is very important that your senior management is involved to provide clear direction and input.

Issues and constraints which surface in the renewal strategy Meeting play a major role in development of the desired program. We discuss and provide input on your exposure basis, deductibles, retentions, loss limits, etc., to evaluate coverage needs and determine which markets best fit your program. Coverage terms, pricing, and possible enhancements are also discussed based on preliminary contacts with underwriters. Our renewal objectives start to solidify, and we begin to define our desired coverage terms and conditions, while providing creativity in program design. A sample agenda for this strategy meeting would be:

- Identify challenges – both client specific and market driven, and determine how to address.

Issues Addressed During Strategy Development:
- Potential challenges
- Key differentiators
- Possible structure alternatives
- Appropriate markets
- Budgetary constraints
- Bid Specifications
SCOPE OF SERVICES

- Identify key differentiators and determine how to present and use to our benefit.
- Consider various structure alternatives (i.e. traditional, Side A, Excess and DIC, combined lines).
- Review key coverage considerations such as continuity of coverage and severability
- Address limits of liability
- Consider options for retention/insured participation
- Develop joint renewal objectives with client’s senior level staff
- Select markets
- Address budgetary constraints (clients are advised to prioritize goals and objectives prior to meeting)
- Develop Bid Specifications

Proactive Marketing

Following the Marketing Strategy Meeting, McGriff will prepare a detailed underwriting submission for renewal. Underwriters tend to place incomplete submissions “on the bottom of the stack”, and in a difficult market, may decline to quote the account entirely. McGriff’s extensive experience in this industry fosters top of the line submissions that will garner the attention and favorable review that you seek. McGriff will ensure your submission is transmitted on schedule, and is as complete and accurate as possible. The Better the account is presented, the more likely a positive result.

McGriff’s proactive marketing techniques include the following.

Selective market relationships – McGriff maintains close working relationships with underwriters that support our various practice groups. We seek out underwriters with backgrounds in similar industries, and send submissions primarily to this group. We utilize long-standing senior level relationships and market leverage to negotiate the most beneficial terms with the selected underwriters.

Aggressive marketing – We present specific program structures and pricing, rather than waiting for underwriters to respond with their program design. Your account is presented to multiple underwriters in order to create the most competitive environment possible for your renewal.

McG r i f f ’ s Proactive Marketing Techniques:

- Select appropriate markets
- Market aggressively to multiple underwriters
- Present unique merits of each client
- Negotiate coverage enhancements
- Arrange client/underwriter meetings
Client differentiation - We encourage underwriters to focus on the unique qualities of each customer’s business. We use meetings, submissions and underwriter discussions to differentiate our client’s special merits, with the goal of avoiding classification as a “standard” industry-specific risk.

Negotiating coverage enhancements – Many companies have found that their coverage is becoming more and more restrictive, while retention limits are growing. One of McGriff’s areas of expertise is in negotiating coverage enhancements with our underwriters. A successful renewal is one in which the most critical coverage amendments are maintained, and projected pricing and retentions achieved.

Underwriter meetings - We encourage our clients to meet and maintain close relationships with their underwriters. These meetings assist in providing the most accurate picture of each company’s risks and differentiating factors, and foster relationships that may be very valuable during difficult claims negotiations and future renewals.

Underwriter Meetings

McGriff strongly recommends personal meetings between our clients, their incumbents, and potential underwriters. It is critical that the underwriting community have a balanced perspective of the issues confronting your business and the means by which your executive management identifies and mitigates its risk. It is also important to clearly communicate your service expectations to potential carriers. One of the most important parts of our role as your broker would be to ensure that you are meeting with the key decision-makers, and to prepare you for these meetings so that they are the most effective use of everyone’s time. Preparation for underwriting meetings generally includes:

- A discussion of challenges and differentiating factors that should be addressed
- A detailed list of information needed by underwriters, often provided in advance of meetings
- A sample agenda
- A list of information to include in your presentation
- A recommended list of attendees from your organization
- Answers to sample questions we have seen in recent underwriting meetings
- Information about the specific personalities at each carrier
Underwriter Submissions

Submissions are presented with specific program structures and pricing, along with draft renewal wordings for agreement by underwriters. Underwriter submissions include exposure data and information on operational practices, safety and loss control practices, key personnel resumes, and any other information that reflects positively on our client. Submissions also include a clear outline of service expectations relating to claims, loss control and policy administration. McGriff will negotiate rate, price and coverage with underwriters on your behalf. Submissions are prepared in hard copy and/or CD-Rom format, and normally contain:

- Descriptions of client and subsidiaries past, current and future operations
- Clients strengths, such as:
  - Stable revenue/profit margin
  - Successful track record
  - Balanced portfolio of businesses
  - High level of recurring revenue
  - International growth opportunities
  - Industry leadership
  - Management team
- Potential underwriting issues, such as:
  - Mergers & acquisitions
  - Competition
  - Exposures
  - Anti-trust issues
  - Terrorism
- Details, values and locations of all property to be insured
- Current program (omitting premiums)
- Details of any planned builders risk projects that will require insuring
- Loss summaries and loss stratification
- Desired coverage/limit retention specifications and any options to be quoted
- Draft renewal wording
Program Goals

Our goals when placing your program generally center on the following objectives:

- Keep the program as simple as possible. This assists in facilitating communication and cost allocation.
- Keep an eye to the future. The program must have the ability to support change and growth.
- Utilize the most appropriate carriers. We seek out and utilize "A" rated carriers with backgrounds insuring businesses similar to yours.
- Lower retentions where possible. We work to limit your exposure and transfer the greatest amount of risk.
- Provide broadest coverage available.
- Program costs. Costs should be competitive, as long-term costs will be a major decision factor. Costs should represent best available pricing based on global market competition between underwriters and brokers.

Analysis of Renewal Quotes

Once firm terms are established, McGriff will present renewal options in a detailed proposal and presentation that analyzes the strengths and weaknesses of each quotation obtained. All options, coverage, limits, retentions, premiums and rates will be compared in detail against each other as well as against the expiring program. The financial security ratings of each insurer will be included in the presentation. Other issues that should be considered, such as continuity of the underwriting structure, will also be addressed in the renewal proposal and presentation. Any additional underwriting support that is required to complete the placement will be secured in a timely manner.
McGriff, Seibels and Williams, Inc. will work with the City to help implement a focused risk management service program to reduce risk at key locations within the organization. We will work closely with your staff and the insurance carrier risk consultants to provide and enhance your current risk management program.

Our experience and background allows us to support your risk management program with the following services:

- Business Continuity Planning
- Risk Management Evaluation Programs
- Practical recommendations for risk enhancements
- We help identify deficiencies and prioritize improvement
- The use of Zywave Technology

We believe that in order to be successful, an effective risk management program should include eight key components as follows:

- Commitment from management
- Awareness
- Employee accountability
- Supervisor and employee training
- Safety committee (involving management, superiors and employees)
- Hazard identification and methods of control
- Accident and incident investigation
- Periodic review of the program

If applicable, the following additional activities could be provided:

- Independent project visits where special problems have developed
- Review of any recommendations or risk enhancements
- Providing a single point contact for personnel to obtain guidance on risk services
- Working with insurers to evaluate loss control services and formulating responses
- Meeting with designated insurance/risk management staff
- Follow-up on claims activity trends
Communication Tools & Technology

Open communication is one of the most important aspects of a broker/client relationship. Because MSW believes in a collaborative approach, frequent communication is paramount to keeping the work moving and the participants well informed. In today’s world of digital electronics, voice mail and e-mail, we have more options for staying in touch with our clients than ever before. However, with the proliferation of electronic communications, many people feel the personal side of doing business is being lost. MSW does everything possible to stay in constant contact with our clients, including regular meetings and status reports. We strive to be highly accessible, and are regularly commended for our responsiveness by our clients.

Voice Communication Technology

MSW utilizes technology resources such as email, voice mail, cell phones, SharePoint, and other communication tools to keep the entire account team up to speed on account service items. We are available to our clients 24/7, and have a policy that all phone calls should be returned by no later than the following business day. We offer reporting of claims via 1-800, on-line or fax. All MSW employees have e-mail access and are responsible for checking it on a daily basis. You will receive the e-mail addresses of each of your account service team members. We will also provide both home and cellular numbers for all core members of your account service team, allowing you access to your team when they are not in the office. Please feel free to contact your account service team to get up-to-date status reports on your coverage and claims negotiations.

Industry News Services & Sources

We subscribe to numerous insurance and legal publications as well as on-line services. Changes in regards to carrier coverages, rates or capacity are shared via e-mail and through internal market updates. Also, we regularly consult with outside legal counsel for interpretations of policy language, claims related decisions, and other issues of concern. Once aware of any issue that may impact your operations or coverage, we will advise you promptly. If necessary, we will arrange meetings for discussion of these issues. We consider this an important service to our clients, and one that elevates us above our competitors.

MSW subscribes to two services whose mission is to communicate rating changes to their subscribers: A.M. Best and Standard & Poor. This ensures that we are notified immediately of any rating change related to our client’s accounts. At the first sign of concern for the financial integrity of any insurer, intermediary, association or fund, a computer run is made, identifying all placements involving the party in question. While many of our clients have very stratified placements, our computer system is geared towards locating entities regardless of their percentage participation. Our account managers and IT professionals are well versed in the procedure – we go into the computer system and prepare a query that checks through all policy files, identifying the carrier in question. Clients are notified immediately of the concern and are provided with supplementary information as it becomes available to us. Should it become necessary to replace the carrier in question, alternative arrangements are identified and discussed with the client.

Please note that MSW’s website, www.mcgriff.com, has links to a number of insurance related sites, such as A.M. Best Downgrades, Business Insurance, Insurance-Portal.com, and NationalUnderwriter.com. These links provide the most current industry news available, including ratings downgrades, legal developments, new legislation, and more.
Reports & Meetings

Reports and written communications are tailored to fit the needs of our clients. The following reports are normally provided to MSW's clients as part of our standard brokerage agreement:

- Monthly Loss Summaries by line of coverage, to include:
  - Open Claim Counts
  - Closed Claim Counts
  - Paid Amounts
  - Outstanding Amounts
  - Incurred Amounts
  - Recovery Amounts
  - Loss Details for claims in excess of $10,000
  - Follow-up Notes from Quarterly Claim Reviews

- Flow Charts and Executive Summaries for large or complex claims to assist in tracking to conclusion

- Policy Summaries/Overviews

- Insurance Checklist - to use as a quick guideline for vetting insurance requirements in bids and contracts.

- Risk Profile and Exposure Analyses

- Annual Industry Statistics provided by NCCI and TPA organizations for industries similar to each clients.

Client Education

MSW includes continuing education in our standard brokerage agreement. We are happy to prepare client specific education seminars as requested. Our seminars include subject matter and expertise from throughout the insurance industry and the MSW organization.

We frequently use our education department to assist in research on insurance related legal issues that arise in the service of our clients. These issues typically include contractual disputes, coverage interpretation, and state insurance regulatory changes.
Claims Services:

While we have a robust action plan for managing claims, our strategy for handling claims is based on three basic tenets:

1. Issue timely, complete and accurate updates to carriers to minimize inquiries and unnecessary delays.
2. Promptly identify and eliminate potential problems based on our experience.
3. Utilize post event specialists to obtain advance payments from carriers as soon as possible after a major event.

Claims Management:

- Conducting “roll up your sleeves” meeting with the City’s risk management to review all open claims and review the current claims program and procedures.
- Conducting a loss analysis to identify and frequency, severity or trends in loss activity.
- Bi-annual actuarial review of all claims and associated reserves.
- Monitor claims activity and reserves set by any adjuster or third party administrators.
- Work with the City and defense counsel in strategy planning on claims litigation.
- Interface between the insurance carrier and the City’s risk management.
- Provide Quarterly Loss Reports.
Loss Control:

McGriff’s loss control assistance program consists of the following services:

- Auditing safety programs to evaluate effectiveness.
- Providing practical recommendations for enhancements.
- Assisting in the development of specific safety programs, training modules and manuals.
- Assisting management in identifying deficiencies and prioritizing improvements.
- Making independent project visits where special problems have developed.
- Preparing and conducting instructional seminars and training as needed.
- Monitoring surveys to assist management in identifying deficiencies and prioritizing improvements.
- Providing analysis of losses by job site, accident, type of injury and exposure.
- Monitoring compliance with written procedures, identify compliance programs, and initiate corrective action.
- Periodically evaluating sites.
- Reviewing inspections and corrective recommendations.
- Providing a single point/contact for personnel to obtain guidance on loss control questions.
- Working with insurers to evaluate and negotiate the required loss control services.
- Meeting as necessary with designated insurance/loss prevention staff to discuss current developments, progress, problems, and future activities as well as to refine special action plans.
- Providing stewardship reports regarding loss control activities and objectives.
- Assistance with emergency response program.
To obtain the best value for your premium dollar and to minimize your total cost of risk, we provide loss control services to support your current safety programs. In addition to our available in-house team, McGriff will work to coordinate and monitor the loss control/safety services provided by your carriers to ensure that the objectives of your risk control/safety program are being met.

Our experience allows us to support your risk control/safety personnel with the following services:
• Audits of risk control/safety programs to evaluate the effectiveness of existing efforts and to provide practical recommendations for enhancement
• Development of specific risk control/safety programs, training modules and manuals
• Surveys to assist management in identifying deficiencies and prioritizing improvements
• Review of fire protection systems related to regulatory requirements for maintenance and inspection.

Risk Control Assistance and Training
• On Site Services
• Emergency Response/Disaster Management
• Safety Training Program Development & Maintenance
• Claims Analysis
• Coordination w/ Insurers
• Documentation
• Property Risk Control Services
• Transportation Exposures
• Fleet safety program evaluation
• OSHA Compliance
• EPA Compliance
• Driver Training

McGriff Client Portal
The McGriff Client portal is a self-service online client portal that gives you access to:
• Safety resources
• OSHA injuries and illnesses tracking and analysis
• Online community of over 325,000 risk management colleagues across the U.S.
• University-Branded Communication Deliverables
  – Compliance
  – Safety
  – Legislation
  – Employee Communications

Crisis Management Planning
Whether we are helping you evaluate your risks, helping you prepare for an unfortunate event, or providing you with the resources to control your risks, our goal is to help you minimize the impact of a crisis and get the City back to business as usual. The Crisis Management Planning process is outlined on the following pages.
Loss Control Services

Pre-Event Planning - Standard Program Resources
- A call with a crisis consultant to discuss the program and analyze your disaster preparedness plan.
- A restoration consultant to inventory your operations and create a framework for your most likely needs in the event of physical damage to your operations.
- Access to a 24/7 crisis event hotline. At the time of an event, one phone call is all it takes to deploy significant elements of your crisis response plan.
- Unlimited access to the Resource Center website, which includes media holding statements, articles, checklists, sample policies and procedures, and a variety of other resources. The eAssist feature also allows website users to ask questions and receive answers directly from a Crisis Management Program consultant.
- Appropriate introductions with select partners to prepare for possible crisis scenarios.
- Pre-negotiated terms with an array of specialists who offer specific crisis response services; invaluable partners in the days after a crisis event.

Pre-Event Planning - Optional Risk Control Consulting
If you are looking to enhance your disaster preparedness beyond the standard features of the Crisis Management Program, additional resources are available. (Separate fees may apply.)

On-Site Assessments and Consulting
- Disaster Preparedness
- Security Vulnerability
- Hazard Vulnerability
- Life Safety Vulnerability
- OSHA Compliance/Mock Compliance Audit
- Emergency Operations Plan (EOP)
- Review and Design

Disaster Plan Desk Audit On-Site Workshops
- National Incident Management System -
- Incident Command System
- Fire Safety
- Disaster Preparedness
- Tabletop Exercises
- Active Assailant Training

Related Products / Resources
- Training Program/Manuals
- Sample Policies and Procedures
- Assorted Technology Resources
- Power and Communication
- Technology and Connectivity
- Office Space
**LOSS CONTROL SERVICES**

**Post-Event Response**
After an event occurs, contact the Crisis Event Management call center. The call center operator will immediately contact the crisis management team. You will receive a call back from a crisis consultant to assess the scope of the event and its impact on your City. The consultant may deploy a number of fee-based services per your signed service agreement, several of which could include:

**Event Response and Coordination**
- Event management coordination and support
- Incident command assistance – on-site and/or remote
- Emergency coordination support and crisis consulting

**Recovery and Restoration**
- Post-fire clean up
- Water disaster recovery and extraction
- Mold remediation
- Structural damage repair
- Biohazard cleanup

**Crisis Communication/Media Response**
- Holding statements/scripted comments for media
- Press release development

**Psychological First Aid/Crisis Counseling**
- On-site or telephone support to assist affected individuals in returning to work, to life and productivity

**Legal Collaboration**
- Legal support for your university’s legal point of contact

**Security**
- On-location security services
- Ingress/egress management

**Post-Event Social Media Monitoring**
- Find out what is being said online about your university and the event
Additional Innovative Services

McGriff, Seibels & Williams, Inc.'s innovative, value-added services stand out as truly unique in the industry. Simply by partnering with us, our clients are introduced to a wealth of insurance-related tools and information. These services enhance our commitment to providing you the latest in strategic planning, expertise, innovation, and technology.

- **SharePoint**
  SharePoint is the system McGriff uses for its Client Web Portal (CWP). The CWP was created to provide McGriff Clients with anytime access to their data on file with us. Through this interactive website, clients may view and update information relevant to their insurance program. The CWP also eliminates the need for multiple copies of the same documents, as one document is accessible by all users.

- **MyWave™ Portal**
  Many of our value-added services are extended to you electronically through MyWave Portal, your personal Client Center designed to offer you time-saving tools and resources that build convenience into managing your everyday work tasks. Whether you want to collaborate with our agency online, quickly access timely news, information and resources, or connect with peers in your industry, this is the place to be.

  One part of the Broker Briefcase of tools will allow you to generate loss reports, drilling-down by injury type, body part, group or divisions, and time period to include. The system stores your information from year to year, and by tracking work hours, it automatically calculates your incident rate and allows you to make comparisons to national averages based on your SIC (Standard Industrial Classifications) code as reported by the Bureau of Labor Statistics. Best of all, with accurate reporting, we will be able to help you spot injury trends and work with you on the right corrective actions to take before they become serious problems.

- **Marshall-Swift**
  Commercial Estimator – Appraising Commercial Property

- **RiskMeter Online API**
  Used by MSW to determine Natural Hazard Risk Data

- **RMP Safety App.**
  The RMP Safety App will allow you to use your IPad, IPhone, Droid or Microsoft Device to: **Conduct Accident investigations** – Complete your accidents forms while at the job site and upload relevant photos supporting your findings. You can also trend your accident data to focus on problem areas within your organization, or generate reports for senior management.
**SharePoint** is a web application platform in the Microsoft Office server suite. Launched in 2001, SharePoint combines various functions which are traditionally separate applications: intranet, extranet, content management, document management, personal cloud, enterprise social networking, enterprise search, business intelligence, workflow management, web content management, and an enterprise application store. SharePoint provides central management, governance, and security controls. We call this ours, MSW Client Web Portal.

The MSW Client Web Portal was created to provide you with anytime access to selected data on file with MSW.

Through this interactive website, you may review and update information relevant to your insurance program with MSW. The Web Portal also eliminates the need for duplicate copies of the same documents, as one document is accessible by all users.

The MSW Client Web Portal is also secure. All MSW Client Web Portal data and sites are SSL encrypted (using HTTPS) with a high grade 128 bit certificate. In addition, all users are given a unique User ID and password. This will allow you and MSW to review the data on the site.
Authorized users have access to view data posted to the Client Web Portal by their MSW Team.

**Some of Sharepoints features:**

- **Announcements** - notify other MSW CWP users of important news, information, and events on the home page of your MSW Client Web Portal.

- **Document Libraries** - are collections of files that have been posted to your MSW CWP by your MSW team. The document library is comprised of files and/or folders that are organized similarly to your computer’s drive or a network file server. The MSW CWP can have one or more document libraries. Document Libraries may include: Policies, Auto ID cards and Schedules. You can access Document Libraries by utilizing Quick Launch or Tabs.

- **Quick Launch** - is a tool bar located on the left side of the web page containing the Document Libraries included on your MSW Client Web Portal.

- **Tabs** - are located at the top of the web page, and contain links to specified Document Libraries. To have specific Document Libraries with a “Tab” option, please contact a MSW Team Member.

- **Recently Added Documents** - lists the 5 latest documents posted to your MSW CWP. Users may click on these open the Read-Only version of the document.

- **MSW Service Team** - A quick snapshot of your MSW Service Team, including emails and phone numbers, are shown on the first page of the MSW CWP.

- **Useful Information** - contains links to your complete MSW Service team, as well as Announcements.

- **Jumpers** - provide users with a direct link to the MSW Newsletter, MSW Website & MSW Terms of Use.
VALUE ADDED SERVICES

MyWave® PORTAL
Welcome to a whole new way of working — MyWave is your personalized Web site that allows you to effortlessly click, connect, and communicate with McGriff, Seibels & Williams.

It’s designed to offer you time-saving tools and resources that build convenience into managing your everyday work tasks. Whether you want to collaborate with our agency online, quickly access timely news, information, and resources, or connect with over 100,000 peers in your industry, this is the place to be. It’s easily accessible, hardworking, and just one of the many value-added services available to you when you partner with us.

"The Community section allows us to easily find out what other companies are doing in a variety of situations. I can get answers quickly from other colleagues in the industry; the Community has become my personal sounding board.”

Trevor, MyWave Portal User, Northeast

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**Collaboration Center**

Our two-way document posting capabilities allow a seamless exchange of information sharing and collaboration.

Users can download and share documents, make updates, and track a document’s history – simplifying updates to reports, worksheets, questionnaires, and policies.

Saves time by allowing you to manage team projects and streamline everyday work tasks.

**Survey Benchmarking**

Participate in benefit plan and/or P&C program surveys.

Allows you to determine how your plans and programs compare to other employers across the U.S.

**Community**

Through MyWave Community, you have access to a vast and knowledgeable network of colleagues from across the country.

Share information and resources via the Community’s interactive forum that allows you to post questions to your peers, provide insight into other users’ questions, and allows you to track responses based on topics or individual questions.

Community topics include Compensation, Employee Relations, HR Development, HR Management Topics, Recruitment, Risk Management, and Other.
Value Added Services

MyWave®RM: Efficiency meets Productivity

What’s in your current Risk Manager’s toolbox? Whether you’re looking for flyers to help support your employee safety programs or searching for Workers’ Compensation information, our Risk Management Center combines efficiency with user-friendly tools and resources you will use time and time again to streamline your everyday work tasks.

SafetyZone
Look to SafetyZone for a series of ready-to-print newsletters covering a variety of industry-related topics designed to support your key safety messages and programs. Content is organized by general category that includes Auto Safety, Employee Protection, Organizational Safety, and Personal Risk Management.

Documents on Command
We speak your language and understand your needs.

When you need to access information fast, Documents on Command provides instant access to a library of downloadable articles, brochures, forms, and reports covering a variety of insurance-related topics — precisely when you need it. Content is grouped by general category such as Cost Containment, Loss Control, and Employee Communications. Or, search by keyword to locate related information. You’ll also have access to up-to-date state Workers’ Compensation Statutes and related links for quick reference.

Resources
Just as its name implies, Resources offers you quick and easy access to useful, industry-related links and articles from the convenience of your MyWaveRM site. The links are grouped by general category, and you can search the entire library by key word, or restrict your search to a specific category to find what additional resources are available — fast!

Online Services
Online Services is your personal hotline to our agency, allowing you to instantly e-request often-asked-for information, such as claims report submissions, directly from your MyWaveRM Client Center to our customer service department. Automated requests include:

• Motor Vehicle Record requests,
• Fleet Option requests,
• Certificate of Insurance requests,
• Auto Claim reports,
• General Liability reports, and
• Property Claim reports.

It’s online, anytime!
to log forms, you can easily locate and create OSHA forms at the click of a mouse, quickly logging new incidents as they occur. You can also easily edit, view, or delete log entries, which makes maintenance a snap and guarantees your records are always current. Also, with the Log’s handy at-a-glance view, you can effortlessly stay up-to-date on your most current entries, viewing all the pertinent information entered into your OSHA Log Analysis at any time.

**OSHA Log Forms...Fast**

When recordable accidents happen, you’ll know exactly where to go to log your OSHA incidences. With online access

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**Logical and Resourceful**

The site’s intuitive, user-friendly format will allow you to:
- Set-up your reporting to reflect the groups or divisions within your company,
- Create accurate OSHA logs for each recordable accident,
- Generate accurate reports on demand and analyze related costs, and
- Compile your annual 300A Summary in seconds flat.

**Reports & Analysis**

You’ll be able to generate up-to-the-minute OSHA reports, drilling-down by injury type, body part, group or divisions, and time period to include. The system stores your information from year to year, and by tracking work hours, it automatically calculates your incident rate and allows you to make comparisons to national averages based on your SIC (Standard Industrial Classifications) code as reported by the Bureau of Labor Statistics.

Best of all, with accurate reporting, we will be able to help you spot injury trends and work with you on the right corrective actions to take before they become serious problems.

**FAQs: Resources Right When You Need Them**

We know you don’t have time to hunt around for the OSHA information you need, so we included a link to FAQs, where you’ll find useful information about OSHA record keeping guidelines and related resources.

This includes:
- Basic OSHA recordkeeping concepts and guidelines,
- Legislative Updates to OSHA compliance,
- Guidelines to Determination of Recordability for OSHA 300, and
- Access to OSHA forms, along with explanations of the OSHA log and its use.

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“The MyWaveOSHA is so easy to use and has totally simplified my OSHA reporting process. I can easily keep my OSHA log updated and source information about record keeping guidelines. You have just jumped to the top of my Christmas list!”

**Carolyn, MyWaveOSHA User, Southeast**
What is Broker Briefcase?

Broker Briefcase is an Internet-based application used by McGriff, Seibels & Williams of to provide our clients with the most up-to-date industry, legislative, workplace safety, and employee education and communication materials.

The communication and information campaigns available to ABC Company through this valuable tool will help you develop safety programs that educate and safeguard your employees, and ultimately reduce overall claims costs.

Harnessing the power of the Web

Broker Briefcase lets Clients of MSW harness the power of the Web and place it in your hands. This tool allows us to give our clients access to hundreds of professionally developed insurance and safety-related materials. We can download documents that you otherwise may have to prepare on your own, customize them to your specific needs, and send them to you in hard copy or electronically — saving you time and increasing your productivity.
Cost Containment
Human resources professionals and safety directors face an increasing demand to control claims costs. Our cost containment materials include reporting forms and cost containment programs and information designed to streamline claims administration processes. In addition, we have state workers’ compensation statutes available at our fingertips, saving you valuable research time. With these tools we can help you set up post-accident procedures and return-to-work programs that will have a positive effect on your bottom line.

Some sample documents include:
• Hazard Notification Form
• 11 Warning Signs of Fraud
• Texas Workers’ Compensation Statutes

Loss Control
BB&T/MSW’s loss control materials include discussions about safety and accident prevention for you and your employees. We also offer comprehensive summaries of OSHA policies and topics.

Examples of loss control materials include:
• Employee Safety Responsibilities
• OSHA Hazard Assessment Form
• Safety Matters: Avoid Electrical Shock

Employee Communications
Educated employees are a vital part of any employer’s cost Management strategy. Broker Briefcase comes complete with a variety of professionally developed materials designed to help you educate your employees about workplace safety and other important issues. We can provide you with informational payroll stuffers and many other easy-to-read employee communication pieces that help you educate your employees. And, we customize each piece for you and your unique needs.
Sample employee communication materials include:

- Make Safety Your #1 Priority
- Frequently Asked Questions on Workers' Compensation

**Studies and Surveys**

The studies and surveys available to MSW through Broker Briefcase include valuable industry trends and forecasts for educational and benchmarking purposes. The easy-to-read tables and graphs will help you identify problems, implement solutions, and support decisions.

Available studies and surveys include:

- *The Effects of Workplace Hazards on Female Reproductive Health*
- *Financial Impact of Prompt Claims Reporting*
Data Security
Confidentiality is a major concern with any online system. Accordingly, several precautions have been taken to ensure that information is kept protected at all times.

Data Transmission
All information sent to and from Zywave Internet applications is encrypted using a combination of 128-bit secured socket layer (SSL) technology, digital certificates, and multiple firewalls. These security features work together to provide users with a mutually authenticated communications path. Mutual authentication helps to ensure that only legitimate users can access the system, and that legitimate users see only the information they are intended to see.

Data Storage
Zywave uses server security and sophisticated hashing algorithms to ensure all sensitive information is scrambled before it is uploaded to the Internet.

Server Facilities
Zywave's servers are housed and maintained by Rackspace, a leading provider of managed Internet hosting services for small to medium sized enterprises worldwide. Rackspace recently received the Frost & Sullivan Market Engineering Award for Customer Service Innovation. This award is given to a company that demonstrates excellence in customer service innovation within their industry.

Security
Physical: Rackspace is designed for the highest level of security, including round-the-clock security personnel, video surveillance, military-grade access cards, and biometric security systems.

Network: Rackspace's fully-switched Cisco-powered Network is built on hardened router configurations audited by Cisco for security. The network security team monitors and tests all networking equipment for potential vulnerabilities while their Intrusion Detection System (IDS) scans for unwanted events 24-hours-a-day. In addition, Rackspace continually monitors all networking devices in Zywave’s hosting environment.

Backup
Scheduled Backups: Rackspace schedules and conducts full daily backups and hourly incremental backups. These backups are completed using a high-performance private network to ensure server performance is not affected.
Marshall & Swift® Commercial Estimator

Commercial Cost Estimates with Greater Accuracy and Speed

Derived from the proprietary Marshall & Swift® Square Foot Methodology, Marshall & Swift Commercial Estimator by CoreLogic® allows users to create and manage cost approach reports with this easy-to-use desktop application.

Commercial Estimator allows access to accurate costs on more than 300 building occupancies, including all classes, sizes, shapes, quality levels, and extensive coverage of component costs. Enter the assignment-specific building data into as little as five specified fields and the program will then calculate all related costs figures/ totals and produce entire reports for new replacement cost values. Using the calculator cost method, the program gives you the ability to interpolate between classes of construction and quality levels. It also allows for many adjustments, including depreciation, obsolescence, location, seismic, climate, and architect fees.

This application is a key resource to your business and your annual subscription includes quarterly updates and unlimited use of our free technical support services.

Agricultural Estimator

Marshall & Swift Agricultural Estimator by CoreLogic is the fastest way to access quality, defendable and consistent agricultural structure costs for all of your appraisal needs. Backed by expansive and trusted data resources, Agricultural Estimator enables users to avoid under or overvaluing the agricultural properties in their portfolio.

For the ultimate flexibility in appraising commercial properties, the Commercial Estimator and Agricultural Estimator Combo provides all the information needed to create costs reports for commercial and agricultural buildings.

BENEFITS:
- Improves consistency and accuracy in your property valuations
- Creates detailed cost reports using as little as five piece of data
- Selects the correct local multiplier and climate adjustment with just the property Zip Code automatically
- Allows individual cost ranks for items such as HVAC and exterior walls
- Access to historical costing
- Adjusts for different classes, sizes, shapes and quality levels and interpolate between classes and quality levels
- Quarterly database updates
- Cost indexes to more than 800 specific geographical areas in Canada, the United States and its territories
- Defendable values that help you remain in full regulatory compliance
With the RiskMeter Online API, the P&C industry now has back-end access to comprehensive natural hazard risk information. Using premium natural hazard data and probability models from CoreLogic, this advanced ordering solution helps underwriters, brokers, agents and other businesses easily assess and price multiple types of natural hazard risk—simply by integrating into our RiskMeter Online platform.

The RiskMeter Online API allows your internal applications to retrieve over 40+ natural hazard risk reports, and incorporate the data from these reports directly into your environment. Your application simply passes an address and other required information into the RiskMeter Online API, and in return, you receive the data element that you request, along with an optional map.

Write the Right Business
With a little front end programming and the RiskMeter Online API, you can instantly view premium natural hazard data and scoring reports online, and then choose to save a PDF version of the report. Display maps can be customized by street, aerial or hybrid view, and for large parcels with multiple structures, the user has the ability to assess risk on a specific building or several buildings within a parcel.

Why CoreLogic?
Increasing catastrophic events and climate change are challenging the P&C insurance industry to revisit existing catastrophic risk management and loss adjustment strategies by improving the overall understanding of natural hazards.

CoreLogic is dedicated to the science of understanding natural hazard risk. With a staff of Ph.D.-level scientists, we have taken risk assessment a step further by developing a proprietary methodology that assesses the future risk of a wide range of natural hazards including storm risks, fire risks and land-based risks. The RiskMeter Online API allows you to pinpoint one location or multiple locations to better understand risk for multiple types of exposures.
Three Levels of Integration
CoreLogic offers three levels of integration for the RiskMeter Online API, ensuring that you get the best fit for your book of business.

- **Login Link:** You can build front end functionality that allows your users to click a button or click a link from your internal intranet for secure log into the RiskMeter Online website.

- **Passing in an Address:** This includes the same option as the login link above but with added functionality. Your application can pass an address or latitude/longitude coordinates directly into the RiskMeter Online website. This option takes your users directly to the 'Choose Reports' page and requires a small amount of programming by you.

- **Full Integration:** A full integration allows your application to retrieve all of the RiskMeter Online API data elements available to your account with a front end that you design. We have three methods for a full integration illustrated below.
Today’s busy professional must make valuable use of both of limited resources and time. In today’s fast paced world it is too important to stay on top of your projects, not to mention the exposure to regulatory interference that is every present at our work environments.

Let Risk Management Partners (RMP) Safety Program APP assist you with your busy schedule and reduce your costs and potential regulatory burden, no need to continue:

- Writing reports in the office…
- Transferring photos to a computer…
- OSHA fines for lack of documentation…
- Fuel and time to deliver reports and documents…
- Searching for documents and previous reports…
- Manually entering reports and data into your server

The RMP Safety App will allow you to use your IPad, IPhone, Droid or Microsoft Device to:

**Conduct Accident investigations** – Complete your accidents forms while at the job site and upload relevant photos supporting your findings. By automatically downloading this to your proprietary server your OSHA logs will be generated for you instantly. You can also trend your accident data to focus on problem areas within your organization, or generate reports for senior management.

**Accident Alerts** – You can create your own distribution list so when an accident report is submitted by one of your team anywhere in the world all persons in your organization will be alerted. This can help site and location teams correct potential issues and avoid regulatory interference before it occurs.

**Conduct Safety Audits and Assessments** – You now can conduct a safety audit or assessment electronically and include photos. No longer do you need to go back to your office to finish your report after spending the day at your location. Your entire assessment can be done electronically, include comments to assist those who review your findings. Once again this process is also server based meaning all information will be downloaded to your web portal so you can run trending reports. Trend your top 10 safety issues, trend safety performance of specific job sites or locations, you can even trend reports of your supervisors, superintendents or auditors. Provide management with instant trending reports of your team’s safety performance.

**“Branding” / Customization** – Customize the APP for your operation. Once you have purchased the APP you can “Brand” this as your own. Your logo will appear on the APP and web portal. This is your safety APP. Can your competition produce a Safety APP? How impressed will your customers be when you show them this tool that is yours?

**Customize you Client Library** – You have full control over your library, upload documents; MSWord, MS PowerPoint, MS Excel, videos, photos, etc. Place your material where it is easy for all to find and access it from anywhere in the world. You will have full access to all documents from you smart phone or tablet.
Cloud Based – Your APP and Webserver are housed in a high security cloud facility located in downtown Atlanta. This facility guarantees 24/7 access and provides unprecedented security for your information. In addition this server will save you money as its size is unlimited. No need to spend your hard earned money on internal configurations that will become obsolete in a couple of years and take up valuable space at your facility.

Additional Features – You can also issue safety warnings and citations (including photos) to responsible parties as part of your corrective action program. Get email notifications when employees training becomes due, in fact 90 days before it is due. This way you can avoid lapses which may lead to potential fines and penalties.

Remember, they have free training with a live person to step you through this process and help you and your teams become successful.
Part of McGriff’s corporate philosophy is hands-on involvement of senior management personnel in account servicing. Management staff takes part in underwriter negotiations, claims servicing, marketing submissions and more. The Public Entity team has procedures in place to assure that a senior account member is always available to offer assistance and resolve any issues that arise.

The City of Naples Airport Authority’s service team consists of 8 Account Executives – 2 Account Director (Team Leader), 5 Senior Account Executives, 2 Marketing Account Executives, 2 Senior Account Service Representatives, 1 Assigned Claims Professionals and 1 Loss Control Professionals.

With our dedicated account team, various team members are available 24 hours a day, 7 days a week to meet any account service needs. Phone calls and emails are returned promptly and special projects are handled on a timely schedule.
Johnny Fontenot, CPCU, AIC, ARM  
Executive Vice President, Head of Office  
Email: jfontenot@mcgriff.com

EDUCATION
McNeese State University, B.S. Management and Marketing

LICENSES/CERTIFICATIONS
Chartered Property & casualty Underwriter  
Associate Risk Manager  
Associate in Claims  
Licensed Risk Manager

AREAS OF EXPERTISE
Public Entities / Governmental Risk Management  
Large Commercial Accounts  
Owner Controlled Insurance Programs (OCIPs)  
Claims  
Governmental Risk Pools

CLIENT EXPERIENCE
Public Entities  
Manufacturing  
Retail  
Hotel/Restaurant  
Energy & Marine  
Transportation  
Environmental

CAREER HIGHLIGHTS / ACCOMPLISHMENTS
20+ years of experience in Claims and Risk Management

EXPERIENCE HISTORY
McGriff, Seibels & Williams of Texas, Inc.  
Executive Vice President, Head of Office  
2010–Present

McGriff, Seibels & Williams of Texas, Inc.  
Senior Vice President, Public Entity Division  
1998-2010

Sedgwick of Texas, Inc.  
Vice President, Public Entity Division  
1993-1998

City of Garland  
Risk Manager  
1992-1993

City of Beaumont  
Risk Manager  
1986-1992
Regina Lock, MBA, RMPE

Account Executive

Direct: 877-624-7433  Mobile: 813-205-9733

Email:  rlock@mcgriff.com

EDUCATION

Bachelor’s Degree in Biology
Master’s Degree in Business Administration

LICENSES/CERTIFICATIONS

Property and Casualty Agent License – Florida
Risk Management Certification for Public Entities
Licensed Adjuster - Florida

AREAS OF EXPERTISE

Public Entities / Governmental Risk Management
General & Automobile Liability Claims & Subrogation
Safety & Loss Prevention Specialist
Governmental Contract Review Specialist
Governmental Agency Property & Casualty Insurance Specialist

CLIENT EXPERIENCE

Public Entities  Transportation

CAREER HIGHLIGHTS / ACCOMPLISHMENTS

25+ years of experience Insurance Safety, Claims and Risk Management

EXPERIENCE HISTORY

McGriff, Seibels & Williams of Texas, Inc.  2018 - Present
Account Executive

City of Tampa  2003 - 2018
Account Executive, Public Entity Division

Dollar General Corporation  2002 - 2003
Claims Representative

State of Florida  1993 – 2002
Safety Inspector & Health Environmental Specialist
Robert Waggoner, ARM, CGBA
Senior Vice President
Email: rwaggoner@mcgriff.com
Direct: 469-232-2140  Mobile: 214-649-6625

EDUCATION
Texas A & M University, B.S. Psychology/Management

LICENSES/CERTIFICATIONS
Associate Risk Manager
Certified Governmental Benefits Administrator

AREAS OF EXPERTISE
Public Entities / Governmental Risk Management
Loss Control and Safety Programs
Workers' Compensation
General/Auto Liability
Property

CLIENT EXPERIENCE
Public Entities Energy & Marine
Manufacturing Transportation
Retail Environmental
Hotel/Restaurant

CAREER HIGHLIGHTS / ACCOMPLISHMENTS
20+ years of experience in Claims and Risk Management

EXPERIENCE HISTORY
McGriff, Seibels & Williams of Texas, Inc. 2003 - Present
Vice President/Senior Vice President
City of Denton 2000 - 2003
Risk Manager
City of Garland 1995 - 2000
Risk Specialist
James Helwig & Son Trucking 1994 - 1995
Safety Director
Stevens Transport 1990 – 1994
Safety & Training Coordinator
John F. Palm III, ARM
**Account Executive**
Dallas, Texas
Direct: 469-232-2191  Mobile: 214-878-5687
Email: [jpalm@mcgriff.com](mailto:jpalm@mcgriff.com)

**EDUCATION**
University of Southern Mississippi, MPH Occupation Health & Safety
University of Southern Mississippi, BS Psychology

**LICENSES/CERTIFICATIONS**
Associate in Risk Management

**AREAS OF EXPERTISE**
School Risk Management Programs  Loss Control and Safety Programs
Workers’ Compensation  Property/Casualty Programs
Campus Security  Contracts & Agreements

**CLIENT EXPERIENCE**
Public Entities  Schools
Municipalities

**EXPERIENCE HISTORY**

*McGriff, Seibels & Williams, Inc.*
Account Executive  2018 - Present

*Allen Independent School District*
Director of Risk Management  2013 - 2018

*Mesquite Independent School District*
Risk Management & Operations Manager  2011 - 2013

*Mesquite Independent School District*
Safety Officer  2006 - 2011

*United Rentals*
Risk Control Manager  2004 – 2006

*Center for Technology & Environmental Health*
Industrial Hygienist/Safety Manager  2001 - 2004
Jackie Day, CPCU, CIC, AAI
Senior Vice President/Marketing AE
Email: jday@mcgriff.com

EDUCATION
Mesa College, Colorado

LICENSES/CERTIFICATIONS
Chartered Property & Casualty Underwriter
Certified Insurance Counselor
Accredited Advisor in Insurance

AREAS OF EXPERTISE
Public Entities / Governmental Risk Management
Design, marketing and servicing of major commercial accounts
Property

CLIENT EXPERIENCE
Public Entities
Manufacturing
Transportation
Hotel/Restaurant
Retail
Environmental

CAREER HIGHLIGHTS / ACCOMPLISHMENTS
25+ years of experience Insurance Marketing

EXPERIENCE HISTORY
McGriff, Seibels & Williams of Texas, Inc. 1998 - Present
Senior Vice President/Marketing Account Executive

Sedgwick of Texas, Inc. 1994 - 1998
Account Executive, Public Entity Division

Dexter & Company 1987 - 1994
Commercial Lines Manager
Tracey Hartgrave, CIC, CRM

Senior Vice President/Marketing Account Executive

Direct: 469-232-2163
Mobile: 214-732-3020

Email: thartgrave@mcgriff.com

EDUCATION
Tarrant County Junior College

LICENSES/CERTIFICATIONS
Certified Insurance Counselor (CIC)
Certified Risk Manager (CRM)
2 Parts of 5 Certified School Risk Manager (CSRM)
Workers’ Compensation Specialist
School District Employee Benefits Specialist

AREAS OF EXPERTISE
Public Entities / Governmental Risk Management
General Liability/Auto
Design, marketing and servicing of major commercial accounts
Flood

CLIENT EXPERIENCE
Public Entities
Manufacturing
Transportation
Hotel/Restaurant
Retail
Environmental

CAREER HIGHLIGHTS / ACCOMPLISHMENTS
20+ years of experience in Marketing and Account Services

EXPERIENCE HISTORY
McGriff, Seibels & Williams of Texas, Inc.
Vice President, Marketing Account Executive
1998 - Present

Sedgwick of Texas, Inc.
Account Coordinator, Public Entity Division
1997 - 1998

RISC, Inc.
Broker Assistant
1994 - 1997

Dixon Insurance Agency
Account Service Representative
1992 - 1994
Rachel Jobb, ACSR

Account Manager

Direct: 469-232-2172  Mobile: 469-644-6502

Email: rjobb@mcgriff.com

EDUCATION
Trinity Valley Community College

LICENSES/CERTIFICATIONS
Accredited Customer Service Representative (ACSR)
1 part of 5 Certified Risk Manager (CIC)
3 Parts of 4 Certified School Risk Manager (CSRM)

AREAS OF EXPERTISE
Public Entities
Higher Education

CLIENT EXPERIENCE
Public Entities
Hotel/Restaurant
Manufacturing
Retail
Transportation
Environmental

CAREER HIGHLIGHTS / ACCOMPLISHMENTS
18 years of experience in Customer Service and Account Management

EXPERIENCE HISTORY
McGriff, Seibels & Williams of Texas, Inc.  2000–Present
Account Manager

Aon Risk Services of Texas, Inc.  1997 - 2000
Assistant Account Service Representative

Claims Call Director
Travis Nixon  
**Senior Vice President, Claims and Risk Services**  
Dallas, Texas  
Direct: 469-232-2194  Mobile: 972-655-4645  
Email: tnixon@mcgriff.com

**EDUCATION**
University of Texas

**LICENSES/CERTIFICATIONS**
Property and Casualty Agent  
Adjuster – All Lines

**AREAS OF EXPERTISE**
Public Entities / Governmental Risk Management  
Loss Control and Safety Programs  
Design, marketing and servicing of major commercial accounts

**CLIENT EXPERIENCE**

**Public Entities**  
Hotel/Restaurant  
Manufacturing  
Retail  
Transportation  
Environmental

**CAREER HIGHLIGHTS / ACCOMPLISHMENTS**
20+ years of experience in Claims and Risk Management

**EXPERIENCE HISTORY**

*McGriff, Seibels & Williams, Inc.*  
Vice President, Claims and Risk Services  
2017 - Present

*McGriff, Seibels & Williams, Inc.*  
Senior Account Executive  
2007 - 2017

*Cambridge Integrated Services, Inc.*  
Senior Vice President, Claims  
2000 - 2007

*Gallagher Bassett*  
Claims Manager/Risk Management Consultant  
1995 - 2000

*Alexsis, Inc.*  
Claims Manager/Risk Management Consultant  
1991 - 1995
DOUG KEEFER  
Assistant Vice President – Risk Control Consultant  
Direct: (469) 232-2130  
Mobile: (214) 215-8250  
Dallas, Texas  
Email: dkeefer@mcgriff.com

EDUCATION  
B.S. Degree from Bethel College and a Masters of Science Degree from Baylor University

LICENSES/CERTIFICATIONS  
Completed certification courses on ergonomic evaluation/job analysis taught by the center for ergonomics at the University of Michigan & Advanced ergonomics. He has a Clinical Certification in Functional Capacity Evaluation (Blankenship System) from the Blankenship Corporation. He also is OSHA authorized to conduct 10 and 30-hour outreach safety training for general industry.

AREAS OF EXPERTISE  
Safety/Ergonomic projects that include:
Risk/Loss Control Audits  
Safety  
Fire Protection  
Environmental  
Disaster Recovery/Business Continuity  
Program Performance Audits (Gap Analysis)

CLIENT EXPERIENCE  
Alltel Corporation  
Republic Plastics, Inc.  
Blockbuster Corporation  
Bimbo Bakeries  
Compression  
DFW International Airport  
City of Fort Worth  
Tarrant County College District  
Abuelos  
Nokia Corporation  
Treasure Island, Inc.  
Sony-Ericsson-North  
America Haggar Clothing  
Delta Faucet Company  
Ruffin Companies  
Michelin North America, Inc.  
LSG Sky Chefs Corporation  
L&B Realty Advisors

EXPERIENCE HISTORY  
* McGriff Seibels & Williams  
  Assistant Vice President – Risk Control Consultant  
  2009-present

  * Benchmark Consulting Group, LLC  
    Safety/Ergonomics Specialist  
    2005-2008

  * Marsh USA Inc. – Dallas Office  
    Risk Control Consultant  
    2002-2005
STATEMENT OF DRUG-FREE WORKPLACE

Preference shall be given to businesses with drug-free workplace programs. Whenever two or more bids, proposals, responses or that are equal with respect to price, quality, and service are received by the State of Florida or by any of its political subdivisions for the procurement of commodities or contractual services, a bid, proposal or reply received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. In order to have a drug-free workplace program, a business shall:

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

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

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

4. In the statement specified in section 1., notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employees 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 893of the Florida Statutes or of any controlled substance law of the United States or any state, for a violation occurring in the workplace, no later than five (5) days after such conviction.

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

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

Select one or the other (not both) of the following certification statements. These statements are mutually exclusive.

☐ This firm DOES NOT comply with the above requirements for a drug-free workplace.

☐ As the person authorized to sign the statement, I certify that this Firm DOES fully comply with the above requirements.

McGriff Insurance Services, Inc.
Firm Name

Johnny Fontenot
Name of Authorized Individual

Authorized Signature
Date

08/28/20
NON-COLLUSION AFFIDAVIT

STATE OF Texas

COUNTY OF Dallas

I state that I, Johnny Fontenot, Executive Vice President, of McGriff Insurance Services, Inc.,
(Name and Title)
(Name of Firm)
am authorized to make this affidavit on behalf of my firm and its owner, directors and officers. I am the person responsible in my firm for the price(s) and amount(s) of this Response, and the preparation of the Response. I state that:

1. The price(s) and amount(s) of this Response have been arrived at independently and without consultation, communication or agreement with any other Respondent, potential Respondent, Proposal, or potential Proposal.

2. Neither the price(s) nor the amount(s) of this Response, and neither the approximate price(s) nor approximate amount(s) of this Response, have been disclosed to any other firm or person who is a Respondent, potential Respondent, Proposal, or potential Proposal, and they will not be disclosed before Proposal opening.

3. No attempt has been made or will be made to induce any firm or persons to refrain from submitting a Response for this contract, or to submit a price(s) higher that the prices in this Response, or to submit any intentionally high or noncompetitive price(s) or other form of complementary Response.

4. The Response of my firm is made in good faith and not pursuant to any agreement or discussion with, or inducement from, any firm or person to submit a complementary or other noncompetitive Response.

5. Neither my firm nor its affiliates, subsidiaries, officers, directors, partners, owners, representatives, employees or parties in interest are currently under investigation by any governmental agency and have not in the last three years been found liable for any act prohibited by state or federal law in any jurisdiction involving conspiracy or collusion with respect to the proposal or bid on any public contract, except as follows:

I state that I and the named firm understand and acknowledge that the above representations are material and important, and will be relied on by the City of Naples Airport Authority, for which this Proposal is submitted. I understand and my firm understands that any misstatement in this affidavit is, and shall be treated as, fraudulent concealment of the true facts relating to the submission of this Proposal.

Authorized Signature

On this the 28th day of September, 2020 before me, the undersigned Notary Public of the State of Texas, personally appeared the abovenamed and swore that the statements contained in the foregoing document are true and correct.

My Commission Expires: 10/17/20
Insurance Broker and Risk Management

Response Prepared By:
Risk Management Associates, Inc. dba
Public Risk Insurance Advisors
A wholly owned subsidiary of Brown & Brown, Inc.

Michelle Martin, CIC – Vice President
220 S. Ridgewood Avenue, Suite 210
Daytona Beach, FL 32114
(386) 239-4047

Submittal Date: September 4, 2020 at 2:00 PM

ELECTRONIC COPY
City of Naples Airport Authority  
Request for Proposal  
Insurance Broker and Risk Management Services

### Transmittal Letter

1. Company Profile
2. Office Principals & Experience
3. Account Executive
4. Firm’s Experience
5. Current Clients
6. Access to Markets
8. References
9. Compensation
10. Additional Information

### Required Forms
Section 1
Transmittal Letter
September 2, 2020

Ken Warriner, Director of Finance and Administration
City of Naples Airport Authority
160 Aviation Drive North, Naples, FL 34104

RE: Request for Proposals – Insurance Broker and Risk Management Services

On behalf of Risk Management Associates, Inc., dba Public Risk Insurance Advisors (PRIA), a wholly owned subsidiary of Brown & Brown, Inc., we are pleased to submit our response to the RFP referenced above. PRIA is honored to be the incumbent Broker, providing almost 10 years of effective service to the Authority.

Brown & Brown is a Florida corporation established in 1939. We have grown to be the 6th largest Brokerage in the world, and the largest independent intermediary in the state of Florida. Thus, we enjoy direct access to hundreds of insurers and a powerful negotiating platform on our clients’ behalf. PRIA serves only Florida public entities, including public airports. PRIA delivers specialty insurance products and a superior insurance program to Naples Airport Authority due to our special expertise and customer-focused service plan.

PRIA has a distinct advantage of institutional knowledge of NAA and its cultural goals. Risk Management services provided by PRIA will continue with the same experienced, highly responsive, and creative service team. We have focused experience with FBOs and General Aviation operators. Risk Management Services include exposure and risk analysis, loss control consulting, loss prevention resources, and other risk support services and resources. We arrange regular on-site and remote consultation with various staff members, and attendance at Board meetings at least annually. Ultimately, PRIA’s goal is to be a business partner with our clients to safely navigate increasingly complicated risk exposures and minimize your Cost of Risk.

In our primary role as Insurance Broker, we have consistently, every year, delivered and will continue to deliver outstanding insurance program results to the Authority. Examples during the past 5 years include:

- Three-year rate-guarantee 2016-2019 for Property Policy. This was a unique offer and particularly important to avoid rate increases following Hurricane Irma.
- Claims advocacy and favorable loss settlement for NAA’s significant Hurricane Irma loss
- Three-year rate-guarantees from 2016-19, and 2019-22 for Airport Liability policy.
- Multiple year rate guarantees for other coverages such as Auto, Public Officials, and Pollution Liability
- Aggressive marketing of all policies and presentation of multiple quote options annually.
- Present, discuss, and implement insurance for emerging exposures such as Terrorism/Sabotage, Cyber Liability, and Parametric insurance concepts.

Regarding the specimen contract, we would like to make the following reasonable changes to the Insurance Section #8, e. General Requirements:

1) Our policies do not commit to providing our clients with Notice of Cancellation or modification of coverage. As insurance brokers, we guarantee appropriate insurance will remain in force during the term of the contract.

2) Our policies will provide for “Primary and Non-Contributory” language and will be indicated on the Certificate of Insurance. The additional language redlined below is not necessary.

3) As a private company, our insurance policies are proprietary and not available for public viewing. Again, we guarantee appropriate insurance will remain in force.

We appreciate your consideration and look forward to the opportunity to further discuss our historical outstanding results and future approach with the Authority.

Michelle Y. Martin, CIC, Vice President
Matt Montgomery, Executive Vice President
Section 2
Company’s Qualifications & Experience
Section 2: Company’s Qualifications & Experience

1. Company Profile – List the firm name, address, phone and date established.

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

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

Mailing Address:  
P.O. Box 2416  
Daytona Beach, FL 32115

Primary Contact:  
Michelle Y Martin, CIC, Vice President  
Direct Phone/Mobile: (386) 239-4047/ (386) 566-3484

Date Established:  
Brown & Brown – 1939; PRIA - 1992

Our Company

Brown & Brown, Inc. was founded in 1939 in Daytona Beach and has since grown to be the largest insurance intermediary in Florida and the 6th largest in the United States. That growth has pushed our company beyond 200 offices nationwide, housing more than 11,000 teammates. In Florida, our more than 50 offices are comprised of 2,500 teammates responsible for the design, placement and servicing of annual insurance premiums in excess of $2.5 Billion.

PRIA’s Footprint

Risk Management Associates, Inc. dba Public Risk Insurance Advisors (PRIA) is Brown & Brown’s retail public entity specialist operation in Florida. We offer the distinct combination of a “boutique” public entity brokerage offering concierge-level service with the resources of a large national broker; PRIA’s focus and Brown & Brown’s reputation and size allows us to negotiate better terms and conditions and create unique service plans based on our client’s goals and objectives.

In Florida, PRIA represents public entities ranging from small towns and districts to large cities and counties, including the State of Florida. Special Districts include Airports, Fire Districts, Mosquito Control, etc. Insurance placements include virtually all coverages from property, liability, workers’ compensation to surety/bonds, life and health and span the range of risk management strategies from first dollar coverage to self-insured programs.
2. Name of office principals and their experience in providing insurance and risk management services. Provide copies of any certificates and licenses held including any State and/or Federal License held including any State and/or Federal Licenses or registrations, as required.

Powell Brown, CPCU  
Brown & Brown, Inc. - President and Chief Executive Officer  
Duke University, MBA  
Board of Directors, Camp Boggy Creek & WestRock Company

With over 30 years’ experience in all aspects of the industry including underwriting/insurance company, wholesale brokerage, retail insurance, and other leadership roles, Mr. Brown was appointed as Chief Executive Officer of Brown & Brown, Inc. in 2009. He encourages a team of “Truth Tellers” who share a relentless commitment to deliver innovative customer solutions. His focus on strategic expansion, efficient operations, innovation, and teammate engagement has set the stage for Brown & Brown’s rise as one of the leading brokerage and business solution firms in the world. PRIA is uniquely positioned in Brown & Brown’s Corporate Offices in Daytona Beach, which provides PRIA a platform to directly access our Executive Leaders, including Mr. Brown, to assist with product, service, and resource delivery to our VIP accounts such as Naples Airport Authority.

Matt Montgomery  
PRIA Executive Vice President  
Mr. Montgomery leads PRIA with almost 20 years of experience in Federal and State Government. Matt’s expertise is particularly valuable for direct assistance with government agencies, presentations to executive staff and Boards, and other executive meetings as needed. Matt also provides high-level support to all aspects of client services. He has and will continue to provide direct support to Naples Airport Authority.

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<thead>
<tr>
<th>MATTHEW MONTGOMERY</th>
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<tr>
<td>Florida State University, BS Degree, Philosophy</td>
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<td>PRIA / Brown &amp; Brown – 2013 to Present</td>
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<td>Florida DHSMV – 2012 to 2013</td>
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<td>Southern Strategy Group – 2007 to 2012</td>
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<td>US Senate Office – 2002 to 2007</td>
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<td>2-20 General Lines Agent License, State of Florida</td>
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<td>2-15 Life, Health, &amp; Variable Annuities License, State of Florida</td>
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<tr>
<td>7 years Florida Public Entity Insurance Focus</td>
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<td>18 years of Florida Governmental Experience</td>
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Licenses

FLORIDA DEPARTMENT of FINANCIAL SERVICES

RISK MANAGEMENT ASSOCIATES, INC. DBA PUBLIC RISK INSURANCE ADVISORS

220 S RIDGEWOOD AVE SUITE 210
DAYTONA BEACH FL 32114

Agency License Number L018706
Location Number: 133164

Issued On 09/14/2006

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.

Jimmy Patronis
Chief Financial Officer
State of Florida
3. Name of individual who will be the Authority’s account executive and his/her experience. Provide copies of any certificates and licenses held including any State and/or Federal Licenses or registrations, as required, if not provided above. Also include resume of this individual.

Michelle Martin, CIC
Vice President / Public Risk Advisor

Ms. Martin is responsible to direct and implement all deliverables for this project (Account Executive role). Michelle’s professionalism and expertise in the industry has been exemplified by her commitment to and representation of Florida governmental entities. Throughout the contract year, Michelle will oversee insurance submissions, marketing, negotiation, and presentation of insurance program design. She will continue to be directly involved and responsible for the delivery of related resources including claims advocacy, asset and other insurable financial analysis and valuations, loss control and other services.

Michelle’s ability to effectively manage the Authority’s project for almost a decade has been developed from a unique background and subject-matter focus highlighted below.

- 30 years’ experience includes Marketing Manager for corporate office, negotiation, and placement of commercial insurance and alternative risk transfer mechanisms. Since 2005, sole focus on public entity program management.
- Insurance and self-insurance program and policy design
- Local government financing and budgeting
- Application of Public entity law (Florida Statues, procurement, court rulings, etc.)
- Claims advocacy, including extensive hurricane recovery experience
- Informational and educational presentations to both public entities and industry organizations.
EXPERIENCE

Public Risk Insurance Advisors
(a wholly owned subsidiary of Brown & Brown, Inc.)
2005 to Present. Vice President / Public Risk Advisor
Responsibilities include direct consulting with clients to identify and analyze risk exposures and coverage needs, and develop and design individualized insurance programs. Professional client services include oversight of insurance and risk management programs, including claims advocacy, internal policy and procedures development, and contract review. Effective communications for elected board presentations, committee meeting participation, and coordination of daily staff service needs.

Brown & Brown, Inc.
2004 to 2005. Vice President, Risk Management Division/Account Executive
Developed this division to enhance risk management services, cultivate new and existing client relationships, and concentrate marketing efforts for the agency's largest commercial accounts and other niche business, including governmental entities. Programs concentrated in National Accounts, Governmental, Alternative Risk Financing, and Self-Insurance.

2002 to 2004. Vice President, Marketing Manager. Responsible for insurance market relationships and placing insurance for $170M+ of premium volume for commercial and public entity accounts.

1990 to 2002. Marketing Analyst & Account Executive. Focused on large account management, including business development, marketing and client relations/service.

EDUCATION
University of Central Florida, B.A. Business Administration/Finance (cum laude)
Certified Insurance Counselor (CIC)
Risk Management for Public Entities (RMPE)

LICENSES
2-20 General Lines Agents License, State of Florida

PROFESSIONAL AFFILIATIONS
RIMS – Risk and Insurance Management Society
SW FL PRIMA – Advisory Board-Public Risk Management Assn.
FGFOA – Florida Government Finance Officers Association

Past: The Chamber, Daytona Beach/Halifax Area – Board of Directors, Executive Director of Civic Ballet of Volusia County, President of Downtown Daytona Kiwanis, Board of Directors Literacy Council; Ormond Memorial Art Museum and Gardens Board
Below are highlighted a few members of Ms. Martin’s service team, as they are integral to providing you with the highest level of service available. All these team members have been and will continue to be directly involved in serving NAA. There will be absolutely no disruption of service if the contract is once again awarded to PRIA.

Brian Cottrell, CIC, CRM
Vice President/Public Risk Advisor
Mr. Cottrell will provide backup to Michelle for any functions needed, including representation at meetings. Mr. Cottrell is very familiar with Naples Airport Authority, as he has been flying his private plane for great fuel prices for over 20 years!

Robin Russell, ARM-P, CISR, CSRM
Director of Operations
Ms. Russell oversees customer service delivery and quality control for the City. With a Risk Management degree from Florida State University, Robin has focused in public entity insurance and risk management for 16 years. She is also charged to constantly improve PRIA’s service offerings, including technological efficiencies to assist our clients.
Christina Carter, CIC, CRM  
Public Risk Specialist  
Christina is responsible for the daily service needs of the Authority. She will serve as a support teammate for routine service functions, and will respond to service requests, issue certificates of insurance, maintain property, vehicle and equipment schedules, facilitate claims handling as well as handle general requests for service in a multitude of other areas.

Key functions include but are not limited to:
- Quote/Proposal/Binder/Policy review, correction and delivery
- Invoicing, certificates and general inquiries
- Audits and premium adjustments
- Insured asset schedule maintenance and management

Alexa Gray  
Public Risk and Claims Specialist  
Alexa provides backup for policy management, Certificate of Insurance issuance, claims reporting, claims file management, and NFIP Flood program policy administration. Alexa is pursuing an Associate in Claims (AIC) designation. Alexa also provides backup for Certificate-related questions and other administrative projects.
Pamela Hancock
Senior Risk Control Specialist
Public Risk Underwriters of Florida, Inc., a wholly owned subsidiary of Brown & Brown, Inc., provides Safety and Loss Control Services to over 400 public entities within Preferred Governmental Insurance Trust. She brings over 25 years’ industry experience, and is involved in Southwest Florida PRIMA (Public Risk Managers Association), American Society of Safety Engineers, and a Continuing Education Trainer for the Florida Society of Medical Assistants, and ADA Coordinator licensing

- ADA
- Safety Training Plans
- Safety Inspections
- Safety Program Review & Evaluation
- Safety Committee Development and Guidance
- Accident Review Board Development and Guidance
- Specialized Programs and Services

It is typical in our business to utilize brokers to access specialized products and services. We have utilized various brokers with advantageous results during the term of our contract with NAA and fully disclose these relationships and corresponding commissions.

Of special note, Alexander Aviation has not only been part of our team during the duration of this project but has been working within the Naples Airport for over 15 years, serving the insurance and risk management needs of several of NAA’s tenants, including Naples Air Center and EliteJets. This level of intimate knowledge of the Airport’s operations is unsurpassed.

Jeff Graber, CIC CAIP is the President of Alexander Aviation. Jeff coordinates risk management programs and insurance packages for PRIA’s public entity aviation business clients. Jeff entered the aviation insurance industry as a computer programmer and consultant for an aviation insurance underwriter in the early 1990’s. A firm believer in constant improvement and education, he is a Certified Insurance Counselor (CIC) and a Certified Aviation Insurance Professional (CAIP). As a current pilot and expert on aviation insurance, Jeff has written for various aviation publications, including Air Beat, Aviation Digest and Florida Aviation Business.
3. List the firm’s experience in services requested in item IV and any other relevant experience.

A. Coverage Recommendations:
Both short and long-term risk management strategies are employed by PRIA. We typically review NAA’s insurance portfolio with staff at least 2-4 times per year, advise of emerging exposures, quote new policies, and provide coverage enhancements to the existing program. For example:

- PRIA placed the first **Cyber Liability** coverage for the Authority. Coverage provided under this has been enhanced annually to follow developing exposures. Just this year, the following enhancements were added to the program: Increased Social Engineering (targeted spear phishing schemes), Bricking, Cryptojacking, Invoice Manipulation, and Voluntary Shutdown coverage has been included effective 10/1/2020.

- **Coverage enhancements** to Fiduciary Liability provided: Non-Monetary claims, Trustee Defense Costs, sublimits increased for certain defined regulatory penalties (PPACA, HIPPA, BBAC, EPCRS), choice of counsel, and more (2017).

- **Added** broad Terrorism coverage for damage to airport property from an act or series of acts or any person or groups for political, religious, or ideological purposes (2016).

- Ongoing discussion concerning Insurance/economic marketplace and alternative risk finance mechanisms such as **Parametric products** (ongoing since 2017).

- Early in our tenure, we recommended and negotiated a significant increase in Airport Liability limits, added governmental immunity endorsement, increased Medical Payments Coverage, and increased hangarkeepers’ coverage (2010-2013).

B. Presentation:
PRIA provides a proposal explaining terms and conditions, coverage, and insurer alternatives at each of the Authority’s major renewal dates (6/1, 10/1, and 12/1), including but not limited to:

- Market Summary (insurer quotes and declinations)
- Coverage Comparison (below illustrates part of our 12/1/19-20 Property renewal)
- Expiring vs. Renewal Exposure and Premium Comparison
- Claims & Retention Analysis
- Summary of terms, conditions and exclusions, specimen form review; and compensation disclosures.
C. Marketing, including three (3) coverage quotations
Our approach in formulating a marketing strategy is determined by our clients’ annual priorities and budgetary needs to provide the broadest and most cost-effective program based upon market conditions. We have provided multiple quotes and market feedback for each policy expiration every year. Our process for negotiating program improvements includes:

- Review the Cost of Risk (COR), current insurance program parameters, potential market advantages and coverage improvements.
- Catastrophe Analysis Report (Probable Maximum Loss) – Utilize in-house AIR modeling
- Budget / Financial Reports
- Contractual Exposures, including Grant/Bond Covenants
- Loss Reports – Procure and analyze updated claim reports from insurers
- Review operational policies and procedures, information regarding new projects, etc.
- Document and support Safety Committee and other loss control activities
- Support and assist in implementation of professional services to keep up with exposure changes, such as the Property Appraisal implemented in 2019 providing inspection and current valuations of assets.

- Prepare quality market submissions - It is important that NAA is represented well in the insurance market. PRIA is NAA’s steward in this regard. We prepare updated “submissions”, or summaries of exposures, with the help of your staff for the underwriters on each policy we place. As an example, if we are marketing the property, we will review in-depth the Property Statement of Values (SOV) and assist in ascertaining any missing information including site inspection(s) if needed. We will make sure the SOV information is as complete as possible ensuring that model software outputs the best Probable Maximum Loss (PML) results.

D. Account Servicing
PRIA will provide proactive guidance and response to the needs of multiple departments within NAA, including Administration, Finance, and HR. In addition to the Project Leader/Vice President, Michelle Martin, a customer service representative, Christina Carter, is assigned to NAA. Our Executive Vice President and Office Leader, Matt Montgomery, has also had the pleasure to meet on-site with NAA leadership and is available for any big-picture issue. A backup Account Executive, Brian Cottrell/Vice President (a pilot very familiar with NAA), has and will attend Board or other meetings in Ms. Martin’s absence. Robin Russell, Director of Operations, provides all Quality Control oversight, and Alexa Gray provides claims and Certificate of Insurance assistance. Pam Hancock, Senior Risk Control Consultant is focused on working with Naples Airport to reduce Workers’ Compensation and other claims.

E. Invoicing/Accounting Controls
Our Agency Management Systems (AMS 360) and other Quality Control guidelines ensure that tasks and activities are completed in a timely manner. Brown & Brown has a Quality Control division which includes multiple teams of internal auditors. These auditors perform not only financial audits, but also file and Information Technology audits of each office to assure funds, records and client service are performed in accordance with the company’s policies and procedures. The results of these audits are made directly to Brown & Brown’s Board of Directors.
F. Assistance with Applications
PRIA will assist you with annual updates required by insurers, in a timely manner to meet your deadlines for Board Meetings, etc. Our annual review of insurance updates includes (but is not limited to): current exposures, changes in operations, marketplace changes, and current claims analysis. We assist in the preparation of required insurance company applications. In addition to applications, the following items may be included within an underwriting submission:

- Narrative including exposure overview and risk management strategies.
- Claims reports and analysis, including details for large claims and claim trends, and strategies implemented to prevent future claims.
- Supplemental information, including newsworthy articles, procedural manuals, website links, annual reports, and financials.

G. Filing & Settlement of Claims
All service staff are devoted to assuring that claims are handled and paid in a timely manner. In addition, we provide a Claims Specialist who ensures all claims are assigned and acknowledged by an adjuster within 24 hours. We communicate with clients and adjusters to ensure claims handling is aligned with client objectives. In difficult claim scenarios, we employ additional team members and corporate resources.

PRIA serves as the Authority’s Claims Advocate. This function was exemplified by our assistance to the Authority following Hurricane Irma, resulting in a favorable settlement of $1.5 million, including advance of funds.

H. Annual risk management overview
PRIA performs risk management overviews at least annually prior to and during the major renewal dates of 6/1, 10/1, and 12/1. We manage your budget and coverage expectations with constant communications with insuring partners and updates concerning the changing marketplace. In addition, we have promoted the Property inspection and appraisal process and performed an in-depth business income review in the past year.

I. Exposure Identification – Contract Review
We will regularly review contracts, whether they are tenants, fuel suppliers, rental car vendors, or other. Contractual Risk Transfer is very important for any entity to reduce their Self-Funded liabilities. Our staff is well-versed in these issues and can also provide benchmarking with our other Airports. In addition, we have been involved in the progression of the new ARFF building. We confirmed that, per contract, the Contractor was responsible for the building while under construction. We kept on task to be sure the completed building was added to NAA’s insurance upon completion. We are anticipating insuring a new ARFF truck and the potential disposal of the existing equipment.

We will also review tenant and other vendor Certificates of Insurance for compliance with your requirements.
J. Insurer Security
Although we cannot predict the future results of any company, we consistently offer only financially secure insurers to our clients. Per Corporate mandate, Brown & Brown is not authorized to provide quotes to our clients from unauthorized insurers or insurers with a less than AM Best rating of A-, or those not rated by AM Best without an authorized exception. However, since it may be in the best interest of our clients to review and bind quotes from these alternative insurers, Brown & Brown has established a Market Security Committee which reviews and monitors insurers falling into these categories: Risk Retention Groups, Captives, Self-Insured Groups, Trusts, State Funds, and Joint Underwriting Associations. In addition,
  - We monitor industry news from various sources daily
  - AM Best ratings are confirmed and provided to you any time a quote is presented.
  - Any discussion or further research regarding ratings or financial position is performed as necessary.

K. Insurance Company relations – Trouble Shooting
In addition to PRIA’s competent and long-term industry professionals, PRIA is located within Brown & Brown’s corporate headquarters in Daytona Beach. This means that in the event of an issue with an insurer, we have access to the very top management level of one of the largest intermediaries of the world literally at our fingertips. Solving problems is what PRIA does best!

L. Training
Communication of best practices and subsequent training is a primary goal of our total Cost of Risk strategy. For example, we are currently focusing with the HR Department to implement a Workers’ Compensation Safety Plan to include best post-incident review practices, and appropriate post-loss control measures. We offer various training resources including on-site inspections, webinars, on-line and phone resources including legally vetted procedures and ADA compliance manuals.

M. Presentations to Board
PRIA will continue to present to and appear at public Board meetings. Our historical attendance at Board meetings has occurred at a minimum of one time a year. In addition, in the rare event the Project Leader, has been unavailable to attend, we have provided experienced backup staff to do so.

In addition, we support industry organizations. Most recently, Ms. Martin provided an effective presentation on the topic of Airport Risk Management at the 2018 General Aviation Issues Conference.

N. Over and Beyond
As it is difficult to anticipate future environments, needs, and responses, PRIA has and always will commit to our clients to go over and beyond any stated services toward the goal of improving the Risk Management program. We have the drive and resources to do so.
4. Provide the number and types of clients for which the firm currently provides insurance brokerage services.

Brown & Brown places over $20 Billion of premiums on behalf of our clients. PRIA’s office currently serves over 200 public entities in the State of Florida, including publicly-funded airports with operations similar to NAA. A few of our airport/local clients include:

- Tallahassee Airports
- Destin/Ft. Walton Beach Airport
- Ft. Lauderdale Executive Airport
- Daytona International Airport
- Brevard County Airports
- Sebring Airport Authority
- Citrus County Airports
- Marion County Airports
- Madison County Airport
- Collier Mosquito Authority
- City of Naples
- City of Marco Island
- Collier School District

5. Describe your firm’s access to markets, including Preferred Governmental Insurance Trust.

**Market Access and Effective Negotiation** – With over $20 billion of premiums placed with insurers, our volume provides us exceptional status and access to the global marketplace to negotiate on your behalf. PRIA’s process and team experience provides us the ability to access, identify and effectively negotiate with the insurance marketplace. We also know the Florida marketplace better. We’ve been in Florida since 1939, Florida is our largest market, and we employ over 2,500 insurance professionals here.

Our ethical, quality relationships and technical coverage knowledge provides the platform upon which we represent our clients’ best interests and negotiate on your behalf.

The Authority’s program is currently comprised of nine (9) insurance companies. During our tenure, we have placed coverage with 19 different insurers on behalf of NAA. At the writing of this document, we are finalizing premiums and marketing process for the 10/1/20-21 renewal policies. We will be recommending an insurer change for the Boiler & Machinery policy based on negotiating better terms and conditions with a new insurer. We have also placed new surety bonds on behalf of NAA this year.

Of utmost importance is PRIA’s access to the Preferred Governmental Insurance Trust (Preferred), which is a governmental pool that currently provides great advantages to NAA. PRIA is Preferred’s largest agent, placing six (6) times more premium than other agents. Preferred has limited broker access as they only license agents with governmental operations expertise. Preferred has been important to NAA, as it has provided preferential pricing and products. Preferred has provided competitive quotations for Property insurance, and currently insures NAA’s Public Officials Liability/Employment Practices Liability, Cyber Liability, Automobile Liability and Physical Damage, Inland Marine/Equipment, and Crime. Preferred underwrites coverage for 20 public airports in Florida.
The importance of this market can be clearly stated in premium dollars:

- Workers’ Comp – premium consistently **15% below standard markets (approximately $20,000 annually based on current premium calculation.)**
- Package (POL/EPL/Cyber/Crime/Auto/IM) – in 2019, the alternative program presented was **23%/$14,692 higher** than Preferred’s, in addition to important coverage differences.
- A very important coverage consideration is that Preferred does not have Communicable Disease (COVID) exclusions which are being added to many policies in 2020.

In addition, PRIA’s effective use of specialty brokers/intermediaries for certain lines of business delivers the broadest market access to NAA. In addition to direct access to markets, we have utilized specialists in the following areas:

- Property
- Financial
- Aviation/Airport Liability
- Workers’ Compensation

PRIA/Brown & Brown vets intermediaries, including confirmation of regulatory compliance, licensing, adequate insurance, and best practices. All insurance quotes received from intermediaries are thoroughly reviewed.

6. List professional Liability insurance coverage limits.

$20,000,000 Professional Liability limits are provided to Brown & Brown and its subsidiaries by AXA/XL Specialty Insurance Company (A+, XV AM Best rated).

7. List (3) three clients similar to the City of Naples Airport Authority (local government, airport authority, etc.). Provide a reference, along with contact information, who can attest to the quality and competency of your firm and the Authority’s account executive.

**Sebring Airport**
Mike Willingham, Executive Director
Email: mike@sebringairport.com Phone: 863-655-6444

**City of Fort Lauderdale (including Executive Airport)**
Guy Hine, Risk Manager
Email: GHine@fortlauderdale.gov Phone: (954) 828-5494

**Lee County**
*During tenure as Broker for Lee County, provided analysis and alternate program design ideas for RSW/Page Field, and EMS Flight operations resulting in significant premium-savings.*
Mike Figueroa, Risk Manager
Email: Mfigueroa@leegov.com Phone (239) 533-0833
8. Provide how your firm expects to be compensated for services provided (i.e. commissions, fixed fee, etc.).

We propose to be compensated as we are currently, via commissions. All commissions are currently and will always be disclosed to the Authority.

We are willing to consider other forms of compensation, including a fee arrangement if in the best interest of the Authority, and are willing to negotiate such upon request.

9. Provide any additional appropriate information to help us in understanding how your experience and qualifications relate to the Authority’s organization and any additional services that you may provide.

Our holistic approach consists of proactive activities and methodology focused on reducing your total Cost of Risk.

- **Results-focused**
  - Specific goal setting produces programmatic and financial results and goals EVERY year
  - Follow transparent, ethical, and quality control standards

- **Experience**
  - Airport experience focused on public General Aviation airports, similar to NAA.
  - Project Leader/Account Executive with 30 years industry experience
➢ **Concierge-level services**
  - Florida public entity focused operations produces efficiencies in planning, presentation, and accounting functions. PRIA plans our work to meet public meeting deadlines and requirements, budgetary requirements, and staff demands.
  - Average of quarterly on-site meetings with NAA including Account Executive, Executive VP, and other team members.
  - Immediate response time. Account executive available 24/7. For example, Ms. Martin has taken claims reports over the weekend following claim incidents. We have also provided multiple contacts before and immediately after Hurricane Irma.

➢ **Strategic marketing partners and resources**
  - PRIA’s superior insurance negotiation team provides superior programs
  - National practice forging volume relationships with international, regional, and specialty insurers, including Preferred Governmental Insurance Trust.

➢ **Loss Control/Risk Management consulting services:**
  - Flood Audits to determine insurability and compliance with FEMA’s Stafford Act
  - Emerging risk discussion such as Active Shooter/Crisis Management
  - Contractual risk transfer consulting, specifically as it relates to NAA’s tenants and lease documents.
  - Currently implementing Safety Plan to address Workers’ Compensation claims, including Claims Review with Claim Adjusters, Safety Committee investigation process, training, and other support in claim-prevention activities.
  - Resources include access to HR/ADA/Cyber legally vetted policy and procedures manuals.
  - $5,000 TIPS annual matching Safety Funds from Preferred.
  - Current on-line and streaming employee training, including Sexual Harassment units.
  - Newsletters and notification of potentially impactful current events, market conditions, and legal/legislative changes.
  - On-site inspections, and more!

➢ **Technological investment and development**
  - Tools and ability to develop and improve data and communication
  - Continuing National COVID-resources platform introduced in March 2020.
Navigating COVID-19 Employer & Employee Concerns:
HR Regulatory Guidance, Managing A Remote Workforce & Mental Health

Friday, March 20th | 2:00pm ET, 11:00am PT

REGISTER NOW

Please join Brown & Brown Insurance and our team of companies for another installment of our live stream series on COVID-19 (“Coronavirus”).

TOPICS COVERED:
- Furloughs vs. Layoffs: Key Differences & Compliance Concerns
- Current State of COVID-19-Related Legislation
- Impact to FMLA, Paid Leave or Disability Provisions
- Update on What We Know About the Virus, the Pandemic, and the Employer Response
- Psychological Effects of COVID-19: Resources & Mitigation Strategies for Employers

To access this free live stream and additional resources, please visit bbinsurance.com/covid19.

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Supreme Court Rules Sexual Orientation and Gender Identity Discrimination Violates Title VII

In a highly anticipated decision issued on June 15, 2020, the U.S. Supreme Court has ruled that Title VII of the federal Civil Rights Act (Title VII) protects individuals against employment discrimination based on their sexual orientation or gender identity.
Naples Airport Authority knows well that, while aviation fuel may be perceived as a commodity, the consistency and manner in which it is delivered is a distinctive service with a value of its own. Our business is similar. PRIA has consistently delivered a robust insurance program and risk-management consultation. PRIA’s distinguishing value lies in our superior process and market access, which we use to consistently deliver what our clients need in a way that promotes open communication, thoroughness, and transparency.

WE DO NOT REMAIN COMPLACENT. We have referenced past successes to illustrate how our approach has provided benefit to the Authority in the past. We commit to continue providing this level of service and more. Our organization is “Built to Last” and continues to invest in business resources and targeted marketing available to the Authority. Focus items for the future include:

- **Continuous Exposure Analysis** and handling of new exposures, such as appropriately insuring the anticipated new ARFF vehicle for both liability and damage to both the vehicle and special equipment. Also, continue to present policies not currently purchased by NAA including Active Shooter, Workplace Violence, and Parametrics.
- **Contractual Analysis** – Review of current Tenant Leases for appropriate insurance requirements AND compliance to those requirements. We will review Certificates of Insurance and policies. We also suggest a current review of Airport vendor operations and requirements, for example rental car company and handling of Crew Car fleet.
- **Operational Analysis** – We offer an on-site Audit of Airport Operations.
- **Safety Committee support** – we have and are committed to direct involvement with the Safety Committee to promote Loss Prevention training, coordinate regular/quarterly Claims Reviews, and implementing future accident avoidance strategies, particularly in Workers’ Compensation which has suffered losses the past few years.
- **Training/Procedural Resources** – We constantly update our toolbox of resources. Currently we are providing an excellent weekly series of webinars addressing a variety of topics related to COVID. We have also recently added online employee training to the over 600 courses available to address COVID, Cyber Liability, and ADA compliance.
- **Administrative Efficiencies** – as suggested in the past, NAA may receive administrative efficiencies by changing policy effective dates to a common date. Major policy renewal dates are currently 6/1, 10/1, and 12/1. Perhaps a fiscal year, 10/1, (or other) expiration date for all policies would streamline NAA’s administration of the insurance. With your agreement, we will recommend date changes and outline contingencies and implications for NAA’s consideration.
- **Special Projects** – We will proactively recommend and execute any project needed or requested by NAA to reduce your Cost of Risk.
Section 3
Required Forms
STATEMENT OF DRUG-FREE WORKPLACE

Preference shall be given to businesses with drug-free workplace programs. Whenever two or more bids, proposals, responses or that are equal with respect to price, quality, and service are received by the State of Florida or by any of its political subdivisions for the procurement of commodities or contractual services, a bid, proposal or reply received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. In order to have a drug-free workplace program, a business shall:

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

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

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

4. In the statement specified in section 1., notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employees 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 of the Florida Statutes or of any controlled substance law of the United States or any state, for a violation occurring in the workplace, no later than five (5) days after such conviction.

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

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

Select one or the other (not both) of the following certification statements. These statements are mutually exclusive.

☐ This firm DOES NOT comply with the above requirements for a drug-free workplace.

☒ As the person authorized to sign the statement, I certify that this Firm DOES fully comply with the above requirements.

Risk Management Associates, Inc., dba Public Risk Insurance Advisors
Firm Name

Matthew Montgomery, Executive Vice President
Name of Authorized Individual

Authorized Signature

Date

9/2/2020
Naples
AIRPORT AUTHORITY

NON-COLLUSION AFFIDAVIT

STATE OF Florida

COUNTY OF Volusia

I state that I, Matthew Montgomery, Executive VP, of Risk Management Associates, Inc. (Name and Title) (Name of Firm)
am authorized to make this affidavit on behalf of my firm and its owner, directors and officers. I am the person responsible in my firm for the price(s) and amount(s) of this Response, and the preparation of the Response. I state that:

1. The price(s) and amount(s) of this Response have been arrived at independently and without consultation, communication or agreement with any other Respondent, potential Respondent, Proposal, or potential Proposal.

2. Neither the price(s) nor the amount(s) of this Response, and neither the approximate price(s) nor approximate amount(s) of this Response, have been disclosed to any other firm or person who is a Respondent, potential Respondent, Proposal, or potential Proposal, and they will not be disclosed before Proposal opening.

3. No attempt has been made or will be made to induce any firm or persons to refrain from submitting a Response for this contract, or to submit a price(s) higher that the prices in this Response, or to submit any intentionally high or noncompetitive price(s) or other form of complementary Response.

4. The Response of my firm is made in good faith and not pursuant to any agreement or discussion with, or inducement from, any firm or person to submit a complementary or other noncompetitive Response.

5. Neither my firm nor its affiliates, subsidiaries, officers, directors, partners, owners, representatives, employees or parties in interest are currently under investigation by any governmental agency and have not in the last three years been found liable for any act prohibited by state or federal law in any jurisdiction involving conspiracy or collusion with respect to the proposal or bid on any public contract, except as follows:

I state that I and the named firm understand and acknowledge that the above representations are material and important, and will be relied on by the City of Naples Airport Authority, for which this Proposal is submitted. I understand and my firm understands that any misstatement in this affidavit is, and shall be treated as, fraudulent concealment of the true facts relating to the submission of this Proposal.

Authorized Signature

On this the 2nd day of September, 2020, before me, the undersigned Notary Public of the State of Florida, personally appeared the abovenamed and swore that the statements contained in the foregoing document are true and correct.

Notary Public

Commission Expires: 9/30/2022

A-4
PRESENTATION TO THE
Naples Airport Authority
Why Alliant Property and Casualty

Alliant Insurance Services, Inc.
Over 10,000 Clients Nationwide and Over 1.7 Billion in Revenue

BRINGING CERTAINTY IN AN UNCERTAIN TIME

1. Airport Expertise
2. Why Alliant...?? Better Outcomes
3. Tailored Approach
AIRPORT EXPERTISE
Your Service Team

Justin Swarbrick – Lead Broker

Felipe Garcia – Co-Lead Broker and Account Executive

Ben Sibley – Communications Manager

Daniel Howell – National Aviation Director

Rachel Wrightson – Aviation Claims Specialist

Leslie Saunders – Small Business/Women Owned Business
Leslie Saunders works with Port of Tampa and Tampa International Airport.

Alliant also insures an additional 100+ airports across the country including small non-hub and regional airports.
Why Alliant...??
BETTER OUTCOMES
Why Alliant??

• Industry specialist

• Access to over 350 Markets

• Proprietary programs

• Experience with CAT exposed accounts

• Airport analytics and benchmarking

• Specialized resources
Exclusive Alliant Programs

- Alliant Property Insurance Program (APIP)
- National Airport Liability Program (NALIP)
- Alliant Cyber Excess Program (ACES)
- Alliant Crime Insurance Program (ACIP)
- Fiduciary Liability Program (FLIP)
- Active Shooter Deadly Weapons Program
TAILORED APPROACH
Defined Client Servicing & Marketing

1. Transition Plan
2. Analytics & Diagnostics
3. Risk & Coverage Profile

4. Renewal Strategy Meeting
5. Underwriting Submission & Presentation
6. Initial Market Reaction

7. Underwriter Meetings
8. Negotiation

9. Weekly Updates
10. Renewal Proposal & Analysis
11. Binding Documents
12. Desk Reference & Open Item List
13. Stewardship Report
Additional Resources

- Airport Benchmarking
- Loss Control
- Claims Advocacy including experience with FEMA recovery
- Contract Language Consulting
- Analytics and modeling
PLAN ON CHANGING PARTNERS?
Transition Planning Made Easy

- Broker of Record Letters
- Transition work flows from the current Broker
- Create an Open Items List
- Secure Critical Documents & Data
- Analyze Operations/Exposures
- Complete Exposure Review
- Review/Discuss exposures not currently addressed by insurance

Recent Transitions During COVID-19: Verizon Construction, State of Ohio & City of Austin, TX.
CASE STUDIES

• Salt lake City International Airport, our marketing process resulted in 25% Property rate reduction.

• Indianapolis International Airport, our marketing process resulted in a 42.5% Property rate reduction.

• Southwest Florida International Airport (Lee County Port Authority), a 20% rate reduction on the Liability program.
Appendix
# Open Items Calls

## Airport Client: Sample Open Items - PROPERTY

<table>
<thead>
<tr>
<th>Item</th>
<th>Responsibility</th>
<th>Description</th>
<th>Status</th>
<th>Date Opened</th>
<th>Discussion/Meeting</th>
<th>Date Close</th>
<th>Notes:</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td>Alliant / Client</td>
<td>Secondary Cope collection</td>
<td>Open</td>
<td>5/19/2017</td>
<td>Discussion</td>
<td></td>
<td>Start collecting these secondary characteristics throughout the year, so we can get the schedule as accurate as possible to model best next year. Alliant to take lead - will be done via appraisals.</td>
</tr>
<tr>
<td>33</td>
<td>Alliant</td>
<td>Verification of Statement of Values</td>
<td>Open</td>
<td>8/9/2017</td>
<td>Discussion</td>
<td></td>
<td>Verify SOV from Current Year, Additions and Deletions, Maintenance of SOV. Airport update fleet list DONE. List transferred to TOV.</td>
</tr>
<tr>
<td>36</td>
<td>Alliant / Client</td>
<td>COC Cost Increase &amp; COC Hardcost Change</td>
<td>Open</td>
<td>9/13/2017</td>
<td>Discussion</td>
<td></td>
<td>Verify actual cost of increase; check with underwriter. Currently in discussions, trying to work out phased removal of</td>
</tr>
<tr>
<td>43</td>
<td>Alliant / Client</td>
<td>Inspection Procedures &amp; Locations; 17-18 Risk Engineering Surveys</td>
<td>Open</td>
<td>9/13/2017</td>
<td>Discussion</td>
<td></td>
<td>Action item: choose locations to inspect before end of year. Schedule specific date in April a month prior to inspections. Discuss what carrier wants to inspect at airport, coordinate with Airport staff. Awaiting confirmation of meeting time on May 9.</td>
</tr>
<tr>
<td>44</td>
<td>Alliant</td>
<td>Infrared Survey Locations</td>
<td>Open</td>
<td>10/4/2017</td>
<td>Discussion</td>
<td></td>
<td>Client wants to know the cost. Carrier agreed to ONE free day. Additional days at cost of $_____. Need to pick and schedule locations.</td>
</tr>
<tr>
<td>49</td>
<td>Alliant / Client</td>
<td>Appraisals Schedule/Itinerary</td>
<td>Open</td>
<td>10/16/2017</td>
<td>Discussion</td>
<td></td>
<td>Possible to combine with Risk Engineering Surveys? Client wants options from Alliant. Alliant sent updated proposed locations to be appraised.</td>
</tr>
<tr>
<td>54</td>
<td>Alliant</td>
<td>Estimated Terrorism Insurance Costs</td>
<td>Open</td>
<td>3/14/2018</td>
<td>Discussion</td>
<td></td>
<td>Draft included with March 14 agenda. As renewal approaches, values will be adjusted per quotes.</td>
</tr>
<tr>
<td>55</td>
<td>Alliant</td>
<td>Earthquake Coverage Options Strategy</td>
<td>Open</td>
<td>4/11/2018</td>
<td>Discussion</td>
<td></td>
<td>Alliant to go to market for traditional EQ rates. Flat retention or traditional rates. Get examples of covered payments carrier has made under actual parametric policies.</td>
</tr>
</tbody>
</table>
## Airport Liability Benchmarking

<table>
<thead>
<tr>
<th>Category</th>
<th>Airport A</th>
<th>Airport B</th>
<th>Airport C</th>
<th>Airport D</th>
<th>Airport E</th>
<th>Airport F</th>
<th>Airport G</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prod/Comp Aggregate</td>
<td>$300,000,000</td>
<td>$250,000,000</td>
<td>$750,000,000</td>
<td>$500,000,000</td>
<td>$300,000,000</td>
<td>$250,000,000</td>
<td>$1,000,000,000</td>
</tr>
<tr>
<td>Personal Injury/Advertising</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
</tr>
<tr>
<td>Malpractice Aggregate</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
</tr>
<tr>
<td>Each Occurrence</td>
<td>$300,000,000</td>
<td>$250,000,000</td>
<td>$750,000,000</td>
<td>$500,000,000</td>
<td>$300,000,000</td>
<td>$250,000,000</td>
<td>$1,000,000,000</td>
</tr>
<tr>
<td>Fire Damage Liability</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
<td>$500,000</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Hanger Keepers</td>
<td>$300,000,000</td>
<td>$250,000,000</td>
<td>$750,000,000</td>
<td>$500,000,000</td>
<td>$300,000,000</td>
<td>$250,000,000</td>
<td>$1,000,000,000</td>
</tr>
<tr>
<td>Non-Owned Aircraft</td>
<td>$300,000,000</td>
<td>$250,000,000</td>
<td>$750,000,000</td>
<td>$500,000,000</td>
<td>$300,000,000</td>
<td>$250,000,000</td>
<td>$1,000,000,000</td>
</tr>
<tr>
<td>War, Hi-Jacking</td>
<td>$200,000,000</td>
<td>$250,000,000</td>
<td>$300,000,000</td>
<td>$500,000,000</td>
<td>$300,000,000</td>
<td>$250,000,000</td>
<td>$1,000,000,000</td>
</tr>
<tr>
<td>Excess Auto Liability</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$25,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
</tr>
<tr>
<td>Excess Employers Liability</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
<td>$25,000,000</td>
<td>$50,000,000</td>
<td>$50,000,000</td>
</tr>
<tr>
<td>SIR (Occurrence)</td>
<td>$0</td>
<td>$0</td>
<td>$10,000</td>
<td>$500,000</td>
<td>$5,000</td>
<td>$15,000</td>
<td>$0</td>
</tr>
<tr>
<td>Premium (incl. TRIA)</td>
<td>$306,065.00</td>
<td>$100,080.00</td>
<td>$431,240.00</td>
<td>$266,595.00</td>
<td>$243,548.00</td>
<td>$218,557.00</td>
<td>$433,243.00</td>
</tr>
<tr>
<td>Enplanements</td>
<td>11,615,954</td>
<td>2,247,645</td>
<td>17,036,092</td>
<td>22,639,124</td>
<td>7,330,938</td>
<td>9,500,000</td>
<td>23,812,443</td>
</tr>
<tr>
<td>Rate / Enplanements</td>
<td>0.0263</td>
<td>0.0445</td>
<td>0.0253</td>
<td>0.0118</td>
<td>0.0332</td>
<td>0.0230</td>
<td>0.0182</td>
</tr>
</tbody>
</table>
National Resources

Claims Professionals Nationwide

79

Loss Control Consultants Nationwide

25
FEMA & Claims Advocacy

• Dedicated Brokerage Claims Advocate
  • 79 claims professionals nationwide

• Seamless settlement process, managing the insured and FEMA recovery process in one place, under one roof, at the same time
  • Rachel Wrightson
Process for Claims Management

**Policy Placement**
- No margin clauses
- Blanket / agreed amount programs
- Omnibus / broad named insured wordings
- Careful attention to policy wording
- Diligent review of forms and endorsements
- Negotiations to eliminate exclusions and adopt broader coverage terms
- Indemnity versus reimbursement policy format

**Proactive Pre-Loss Event Management**
- Negotiate panel counsel in advance
- Special claims handling instructions
- Dedicated adjusters
- Stakeholder education
- Policy trigger review
- Post placement claim stewardship meeting
- Preselected adjustment firms
- Prearranged disaster recovery contractor
- Preselected forensic accounting consultant
- Pre or post catastrophic event protocol

**Loss Event**
- Assist post event 24/7/365
- Loss mitigation response plan development / implementation
- Arrange site inspections
- Assist in charting critical pathways for claim development, management, resolution
- Strong emphasis on defining scope of work early in process
- Strong acumen in negotiating partial payments
- Assistance in loss strategy negotiations
- Submitting final proof of loss

**Advocacy**
- Integrated approach with senior brokers and claims professionals
- Regularly scheduled claims reviews
- Ongoing claim support
- Highly effective negotiation skills
- Demonstrated success in conflict and claim resolution
- Client advocate (JD former litigator) to support negotiations
- Guidance in the event of coverage disputes
- Strategic development for final settlement
Contract Consulting

- Details recommended insurance requirements language for 3rd parties working with our clients
- Alliant performs free of charge training on the manual to clients
- Available electronically
Alliant Spotlight on the Market: Airports and Aviation Exposures
Felipe Garcia

The year 2020 will be remembered as a year of unprecedented events; from the COVID-19 pandemic, to the hardening of the property and liability insurance market, to the unrelenting California wildfires, and the devastation of Hurricane Laura. These events have and will shape the economy, directly impact our communities, as well as affect the Aviation industry.

https://insurance.alliant.com/InTheBrokersCornerSept2020?elqTrackId=3ABE67CC2B2966DBC9A52310ADA43303&elq=240b4f4590a04f75a75761eeeca8da44&elqaid=3521&elqat=1&elqCampaignId=
Request for Qualifications Interview
Insurance Broker & Risk Management Services

Presented by:
Johnny Fontenot, CPCU, ARM, AIC
Executive Vice President
Regina Lock, MBA, RMPE
Account Executive

McGriff, Seibels & Williams
400 North Tampa Street, Floor 23
Tampa, FL 33602
Phone: 813-314-5267
Founded in 1889, McGriff, Seibels & Williams and McGriff Insurance Services, collectively “McGriff”, are wholly owned subsidiaries of Branch Banking & Trust (BB&T). BB&T just completed a “Merger of Equals” with SunTrust, to form a new entity called Truist Financial.

McGriff is the fifth largest agency in the world, with more than $2.0 billion in revenue in 2019.

McGriff’s solid reputation, and commitment to excellence, helps to attract some of the best and most experienced employees in the industry. The McGriff team has the knowledge, resources and expertise to solve any number of brokerage, risk management or employee benefits challenges.

McGriff’s dedication to clients truly sets us apart and contributes our 93% client retention rate. McGriff provides highly focused brokerage advice and personalized service to our clients. McGriff is a progressive full service insurance brokerage and consulting firm that has been partnering with a variety of corporations over the last 100 years. With the backing of Truist, McGriff has the platform and resources to expand its operations nationally and globally.

Since the merger, McGriff has opened several new offices and have integrated the bulk of Truist’s expertise and resources throughout operations, which have resulted in expanded product offerings and customer service capabilities. We are excited about our future and the continued new opportunities it will bring to our valued clients.

McGriff has grown over 300% in the last ten years. We credit this growth to our exceptional staff, with our outstanding reputation for technical solutions, our exceptional management team, and our client-focused organizational structure. McGriff’s exceptional growth regularly ranks it amongst the highest performing insurance sales organizations in the country.

McGriff operates with minimal bureaucracy which allows each group to respond immediately to customer requests. We understand that our viability as a company depends on our ability to meet your needs.
**EXECUTIVE SUMMARY**

We are your advocates.
We work with the underwriting community to offer the widest possible protection for your financial interests, to create underwriter competition and to secure favorable terms for your insurance dollar.

We are your insurance specialists.
Our value lies in our ability to provide unparalleled knowledge, solutions and service for specialty market niches such as technology, real estate, healthcare, manufacturing, energy and construction risks.

We are your claims consultants.
We serve as your advocate when you face a potential claim situation and we are experts at steering you on a safe course through the sometimes uncertain and unfamiliar claims landscape.

We are your advisors.
In today’s challenging business environment, you need quality protection from a wide spectrum of familiar and emerging risks. Our staff provides innovative solutions for small companies, publicly held corporations and some of the world’s largest multinational companies.

We are your professional development resource.
We are committed to helping you avoid costly claims through state-of-the-art loss control programs and engineering recommendations. We can also assist you with both actuarial and forecasting studies, as well as risk management consulting.

**Why McGriff?**
Our objectives as your insurance agent of record are to help Naples Airport Authority to obtain the optimal insurance risk transfer product at the lowest cost available in the current marketplace. Furthermore, we will support your management team with responsive service and advice on a day-to-day basis.

**Public Entity Focus**
Recognizing that we will never be “all things to all people”, McGriff focuses on specific industry sectors, which leads to innovation and a heightened level of service that cannot be provided by a generalist. This approach strengthens our capabilities and makes us better business partners for our clients.

The public sector arena is a key focus area, and we have made a dedicated effort to hire the best and brightest insurance professionals available to support the business objectives of this group. As you can see from the resumes of your proposed Account Service Team, you will have the benefit of the background and knowledge of our most senior professionals. Several who have been public entity risk managers.
McGriff Insurance Services, Inc.’s Public Entity Group provides risk management solutions to tax-supported institutions, city and state governments, educational and transportation districts, and non-profit agencies. We are intimately familiar with the exposures faced by the public sector as well as the usual constraints related to budgets and staffing. Because every public entity has special needs all their own, we search the globe to find just the right fit. Whether it’s alternative risk transfer vehicles such as self-insured pools, offshore captives, loss portfolio transfers, OCIP programs, or foreign reinsurance placement, the McGriff team has the contacts and resources to get the job done.

Our associations include long-standing, senior level relationships with underwriters that serve the public sector, as well as self-insured pools, third party administrators, and public entity legal defense firms. Your access to all properly credentialed carriers and vendors will be enhanced based on our familiarity with these companies and our knowledge of their performance for other public sector clients. In particular, we have developed very strong relationships with:

- All qualified insurance carriers and self-insured pools
- Public entity legal defense firms
- All qualified third party administrators, appraisal, accounting, actuarial, and public adjusting firms

Sample CLIENT LISTING

Bexar County · Brooks Development Authority · Brownsville Public Utilities · City of Arlington · City of Beaumont · City of Bryan · City of College Station · City of Corpus Christi · City of Dallas · City of Garland · City of Grand Prairie · City of Greenville · City of Houston · City of Irving · City of Lewisville · City of McKinney · City of McAllen · City of Miami Beach · City of New Orleans · City of North Richland Hills · City of Tampa · Collin County · Dallas County · Dallas County Community College District · Denton County Transportation Authority · Denton Energy Center · Ector County Independent School District · El Paso County · Garland Independent School District · Greater New Orleans Expressway Authority · Harlandale Independent School District · Harris County · Hidalgo County · Jefferson County · Lafayette Airport Commission · Leon County School Board · Mesquite Independent School District · New Orleans Aviation Board · Non-Flood Asset Protection Management Authority · North East Independent School District · Northside Education Foundation · Northside Independent School District · Plano Independent School District · Plaquemines Parish School Board · Port of Corpus Christi · Port of Houston Authority · Port of San Antonio · Richardson Independent School District · San Antonio Independent School District · St. Tammany Parish Government · San Antonio Housing Authority · San Antonio Early Childhood MDC · San Patricio County · Somerset Independent School District · South San Antonio Independent School District · Southwest Preparatory School · Tarrant County College District · Tarrant County · Terrebonne Parish · Texas Municipal Power Agency · Texas Political Subdivisions · Texas State Aquarium Association · Via Metropolitan Transit Authority
The Primary Service Office for the Naples Airport Authority is located at:

400 North Tampa Street
Tampa, FL 33602

In addition, the Naples Airport Authority will also be serviced by our Public Entity Service Office. Our Public Entity Service office opened in 1998 and has grown to encompass approximately 1,000 commercial accounts. We have almost 100 employees and the Dallas office houses the Regional Public Entity Management Team and acts as the Public Entity marketing resource for all McGriff offices. Our accounts include the New Orleans Aviation Board, City of Tampa, City of Miami Beach and the Port of Houston Authority.

5080 Spectrum Drive, Suite 900E
Addison, TX 75001
Phone: (469) 232-2100
Fax: (469) 232-2101

Although our office hours are 8:00 am to 4:45 PM, McGriff utilizes technology resources such as email, voice mail, cell phones, tablets, and other communication tools to keep the entire account team up to speed on account service items. Over half of your service team are available 24/7, and we have an internal policy that all phone calls should be returned by no later than the following business day. We offer reporting of claims via 1-800, on-line or fax.

All McGriff employees have e-mail access and are responsible for checking it on a daily basis. You will receive the e-mail addresses of each of your account service team members.
McGriff took over as the Broker of Record for the City of Houston in 2014. During the first renewal process in 2015, McGriff accomplished the following goals:

- Increased Flood Zone A, Debris Removal, Errors & Omissions, and Unnamed Locations sub-limits, among others, significantly.
- Decreased the All Other Perils deductible from $2,500,000 per occurrence to $500,000 per occurrence. This had an immediate impact. 22 Days after the 2015 property coverage was bound, the City suffered a $2 Million dollar loss at one of their locations that would not have been covered under the expired program.
- Decreased the flood deductible from 5% to 3% and decreased the minimum per occurrence from $5 Million to $2.5 Million. In May, the City suffered a flood loss in excess of $20 Million. The change in deductibles has made a significant impact on the loss payment expected from the carriers.
- Reduced the City of Houston’s Property Program premium by $1.3 Million.
- Increased the City’s Terrorism coverage from $100 Million to $250 Million.
- Reduced the City’s Terrorism deductible from $1 Million to $500,000.
- Reduced the City’s Annual Terrorism premium by $139,845.
- Marketing of the 2016 renewal produced an increase in Flood limits, additional 2.3% rate reduction in the property program and a 2.8% reduction on the Terrorism coverage in spite of the large losses sustained in 2015.
- 2017 Renewal included a 4% rate reduction while lowering the cap on the Named Storm Deductible by 25% and increasing the hazardous flood zone limits.

McGriff Insurance Services, Inc. took over as the City’s Broker of Record in 2008. Since the McGriff Team took over the administration of the City of Tampa we have:

- Increased their Property Loss Limit by 34%
- Restructured their Quota Share Insurance Program
- Increased Property Sub-limits to better reflect the City’s needs
- Increased the City’s Named Windstorm and Flood Limits by 43%
- Extensively increased the City’s primary Flood coverage with the National Flood Insurance Program by 68% while reducing the premiums for these policies by 42%
- Establish a Bridge Insurance Program for 42 of the City’s Bridges
- Reduced the Premium for the City’s Aviation coverage by 51%
- Provide Terrorism Coverage on the City’s Water & Sewer Property and City Property
- Helped City designate a property claims adjusting firm to provide immediate claims services following a catastrophe or property loss.
- Overall reduced the City’s expiring insurance by $987,204 in the first year
- Continued rate reductions in 2015 and 2016 with a 5% 1st year and 2.5% 2nd year reduction on the current 2 year policy and increasing Named Storm coverage
- Additional rate reduction with 2 year agreement for 2017 and 2018 of 5% and 5% while increasing loss limits.
- 2018 Rate reduction of 5% honored. Added additional flood limits and a Named Storm Deductible cap.
Insurance Carrier Relationships

With over 2,000 public entity clients nationwide, McGriff has the economy of scale, the marketing contacts, clout and experience to provide a first class insurance program for the Naples Aviation Authority.

Market Access
As one of the largest insurance brokers in the industry, McGriff has access to virtually every insurance market worldwide. We maintain significant volumes with each of the carriers. We are seen as an important trading partner by the market with the type of accounts that the carriers want to insure. Our reputation as a fast growing firm encourages the market knowing that partnering with us will enable them to increase their market share.

Preferred Agency Status
McGriff maintains a “Preferred Agency” status with all of our insurance carriers who internally sell to their staff that McGriff is a company that they would like to do more business with. This enables us to get a lot done on behalf of our clients.

Marketing Style
Rather than aggregating our business through a small number of broking centers in order to create leverage, McGriff engages the market as a strategic partner. We focus on common interests and initiatives that we share with our carriers, build strong relationships and, in the process, create goodwill that inures to the benefit of our clients when difficult issues arise.

Proactive Marketing Approach
Your Client Service Team’s proactive marketing approach creates competition for your account. We talk to the markets everyday with our current clients in mind to be prepared for ever changing risk appetites from our insurance carrier partners.

Client Involvement
While many brokers dislike client involvement in the underwriting process, McGriff encourages involvement of the client with its insurance providers. Through the years McGriff has made a concerted effort to introduce the various underwriters to City by familiarizing the underwriting teams with the uniqueness of the Naples Airport Authority. This is a way to differentiate our clients’ risk, and can produce helpful long term results.
**Insurance Industry Influence**  
McGriff is a member of the CIAB. This is an industry advocacy group whose members place approximately 90% on the insurance premiums generated in the U.S. The insurance carriers have a sister organization, CICE. We meet annually at The Insurance Leadership Forum in Colorado Springs to discuss industry issues and have separate meetings with the executive teams of each of our key carriers. We have been members for over 40 years and have served on the board multiple times. Consequently we know the executive management teams of our insurance carrier partners and can get top level involvement on behalf of our clients when required.

**Chief Marketing Officer with Nearly 30 Years of Experience with Insurance Carriers**  
McGriff’s Chief Marketing Officer has nearly 30 years of experience as an insurance carrier executive with carriers such as Chubb, Hartford and CNA. He is responsible for maintaining strong relationships with top management at each carrier, wholesale brokers and the London marketplace.
Part of McGriff’s corporate philosophy is hands-on involvement of senior management personnel in account servicing. Management staff takes part in underwriter negotiations, claims servicing, marketing submissions and more. The Public Entity team has procedures in place to assure that a senior account member is always available to offer assistance and resolve any issues that arise.

The Naples Airport Authority service team consists of 3 Account Executives – 2 Account Director (Team Leader), 2 Marketing Account Executives, 2 Senior Account Service Representatives, 1 Assigned Claims Professionals and 1 Loss Control Professionals.

With our dedicated account team, various team members are available 24 hours a day, 7 days a week to meet any account service needs. Phone calls and emails are returned promptly and special projects are handled on a timely schedule.
Our proprietary strategy, Client Focused Risk Solutions, is a blend of the traditional brokerage-driven service, enterprise risk management and the total cost of risk concepts. Specifically, we focus on the Four Quadrants of Risk – Strategic, Operational, Financial and Hazard.

Our Strategic Risk Management approach follows a five-phase process. Each step of the process is supported by resources within McGriff, McGriff’s specific external relationships and a set of proprietary tools. The process includes:

- Identification
- Analysis
- Strategy
- Implementation
- Monitoring & Modifying

In the end, our holistic approach to risk will enable the Naples Airport Authority the ability to identify risks, develop a strategy for managing those risks, implement the strategy and measure the results of the strategy. The result is a stronger balance sheet and improved operating margins.

The Scope of Services to be provided to the Naples Airport Authority will include:

- Developing and Maintaining the Insurance Program
- Marketing Required Insurance Coverages
- Servicing Policies
- Loss Control Services
- Claims Services

McGriff will work with the Airport Authority to help implement a focused risk management service program to reduce risk at key locations within the organization. We will work closely with your staff and the insurance carrier risk consultants to provide and enhance your current risk management program.

- Business Continuity Planning
- Risk Management Evaluation Programs
- Practical recommendations for risk enhancements
- We help identify deficiencies and prioritize improvement
- The use of Zywave Technology

We believe that in order to be successful, an effective risk management program should include eight key components as follows:

- Commitment from management
- Awareness
- Employee accountability
- Supervisor and employee training
- Safety committee (involving management, superiors and employees)
- Hazard identification and methods of control
- Accident and incident investigation
- Periodic review of the program

If applicable, the following additional activities could be provided:

- Independent project visits where special problems have developed
- Review of any recommendations or risk enhancements
- Providing a single point contact for personnel to obtain guidance on risk services
- Working with insurers to evaluate loss control services and formulating responses
- Meeting with designated insurance/risk management staff
- Follow-up on claims activity trends
### Legal Resource Support
- General Research and Analysis of Emerging Legal Trends
- Monitoring Coverage Litigation and Court Filings of your Carrier Partners
- Drafting Manuscript policy Forms and Endorsements
- Client Education – White Papers, Seminars, and Webinars
- Complex Claims Advocacy – Facilitating Settlement Negotiations and Claims Resolution

### Actuarial Consulting
- Risk Retention Analysis
- Estimates of Retained Liabilities
- Cost Allocation Systems
- Diagnostics Analyses
- Customized Modeling
- Alternative Risks
- Enterprise Risk Management

### Claims Management
- Claims Reporting and Monitoring
- Claims Advocacy
- Carrier and Third Party Administrator Claim Reviews
- Claim Audits
- Outsourced Claim Management Services

### Risk Control Services
- Workers and Workplaces
  - Safety management / Program Evaluation and Administration
  - Safety Training and Orientation Program Consultations
- Fleet & Driver Program Reviews
- Property Risk Control Services
- Business Continuity Planning

### THE LIFE OF A CLAIM

**Claim Reporting**

**Claim Reserving**

**Claim Settlement**

**Diagnostic Analysis**

**Actuarial Analysis**

**Coverage Analysis**

**Market Negotiation**

**Risk Profile**

**Naples AIRPORT**

**McGriff**
McGriff’s loss control assistance program consists of the following services:

- Auditing safety programs to evaluate effectiveness.
- Providing practical recommendations for enhancements.
- Assisting in the development of specific safety programs, training modules and manuals.
- Assisting management in identifying deficiencies and prioritizing improvements.
- Making independent project visits where special problems have developed.
- Preparing and conducting instructional seminars and training as needed.
- Monitoring surveys to assist management in identifying deficiencies and prioritizing improvements.
- Providing analysis of losses by job site, accident, type of injury and exposure.
- Monitoring compliance with written procedures, identify compliance programs, and initiate corrective action.
- Periodically evaluating sites.
- Reviewing inspections and corrective recommendations.
- Providing a single point/contact for personnel to obtain guidance on loss control questions.
- Working with insurers to evaluate and negotiate the required loss control services.
- Meeting as necessary with designated insurance/loss prevention staff to discuss current developments, progress, problems, and future activities as well as to refine special action plans.
- Providing stewardship reports regarding loss control activities and objectives.
- Assistance with emergency response program.
McGriff, Seibels & Williams, Inc.’s innovative, value-added services stand out as truly unique in the industry. Simply by partnering with us, our clients are introduced to a wealth of insurance-related tools and information. These services enhance our commitment to providing you the latest in strategic planning, expertise, innovation, and technology.

- **SharePoint**
  SharePoint is the system McGriff uses for its Client Web Portal (CWP). The CWP was created to provide McGriff Clients with anytime access to their data on file with us. Through this interactive website, clients may view and update information relevant to their insurance program. The CWP also eliminates the need for multiple copies of the same documents, as one document is accessible by all users.

- **MyWave™ Portal**
  Many of our value-added services are extended to you electronically through MyWave Portal, your personal Client Center designed to offer you time-saving tools and resources that build convenience into managing your everyday work tasks. Whether you want to collaborate with our agency online, quickly access timely news, information and resources, or connect with peers in your industry, this is the place to be.

  One part of the Broker Briefcase of tools will allow you to generate loss reports, drilling-down by injury type, body part, group or divisions, and time period to include. The system stores your information from year to year, and by tracking work hours, it automatically calculates your incident rate and allows you to make comparisons to national averages based on your SIC (Standard Industrial Classifications) code as reported by the Bureau of Labor Statistics. Best of all, with accurate reporting, we will be able to help you spot injury trends and work with you on the right corrective actions to take before they become serious problems.

- **Marshall-Swift**
  Commercial Estimator – Appraising Commercial Property

- **RiskMeter Online API**
  Used by MSW to determine Natural Hazard Risk Data

- **RMP Safety App.**
  The RMP Safety App will allow you to use your IPad, IPhone, Droid or Microsoft Device to: Conduct Accident investigations – Complete your accidents forms while at the job site and upload relevant photos supporting your findings. You can also trend your accident data to focus on problem areas within your organization, or generate reports for senior management.
McGriff’s process for analyzing the City’s current insurance program includes but is not limited to:

**Loss history:** review loss history over a period of 5 – 10 years. We will stratify losses by category and size.

**Risk appetite:** conduct in-depth discussions with your team to allow us to understand your risk appetite which is critical to our review of your program design. Understanding your priorities allows us to suggest retentions and limits and creates a mutually agreed strategy for overall program structure;

**Risk Profile:** using various proprietary analytics we review the program risk characteristics. We will also evaluate key risk components such as Flood Zone exposure, Probable Maximum Loss, Values by construction code, Cyber, Law Enforcement Liability, Public Officials, Employment Practices and Terrorism exposure amongst other perils;

**Coverage:** we will review all current binders, policies and endorsements in an effort to identify coverage gaps and opportunities to improve the structure and terms.

McGriff’s **quantitative analysis process for recommending appropriate and advantageous changes to the City’s insurance program include but are not limited to:**

- Analysis of Risk modeling database
- Analysis of exposures by coverage
- Analysis of current coverage
- Development of values by zip code, construction, etc.
- Review of historical claims data

Once we have completed the data gathering and quantitative analyses steps, we meet with you to develop a strategy.

**A sample agenda for this strategy meeting would be:**

- Identify challenges – both client specific and market driven, and determine how to address.
- Identify key differentiators and determine how to present and use to our benefit.
- Consider various structure alternatives (i.e. traditional, Side A, Excess and DIC, combined lines).
- Review key coverage considerations such as continuity of coverage and severability
- Address limits of liability
CLIENT FOCUSED, INTEGRITY DRIVEN.
Request for Proposals
Insurance Broker & Risk Management Services

Presentation by:

Public Risk Insurance Advisors

Matt Montgomery  Executive Vice President
Michelle Martin  Vice President, CIC

Naples AIRPORT

September 24, 2020
Naples Airport Authority

Discussion Overview

- Introduction & Qualifications
- Project Approach
- Cost/Loss Control Plan & Resources
- Insurance Coverage
- Focus on the Future
Qualifications and Experience

BROWN & BROWN SNAPSHOT

As an independent insurance intermediary, Brown & Brown provides a variety of insurance products and services through our licensed subsidiaries.

Our four major divisions include a public entity practice focused on risk management resources and insurance for governmental institutions.

PRIA is the largest public entity broker in Florida - providing superior access to specialty products and services.
Qualifications and Experience

PRIA Client Profile

200+ FL Public Entities
11 Public Airports
72 Special Districts
SW FL Presence
61 Clients over $500,000 premium
Qualifications and Experience

“…always willing to assist and provide training when needed. They are quick to respond, friendly and a pleasure to work with.” – Karen Donaldson, Okaloosa County

“PRIA's team has been very professional, reliable, and easily accessible.” – Mike Figueroa, Lee County BOCC

“The PRIA Team always goes over and beyond to assist. Everyone that I deal with is great to work with.” – Sherri Bennett, Highlands County

“We switched to PRIA/PGIT in 2015 and it has been a very positive experience. Matt has gone W-A-A-Y above and beyond in servicing our account.” - Phil Wickstrom, City of Punta Gorda

“….the team are always very helpful and provide any and all information possible to help us make the best decisions.” – Bobby Crosby, Gilchrist County

“…the team at PRIA have always been extremely helpful. Their advice and expertise has proven valuable for the City and our citizens.” – Matthew Cobb, City of Fort Lauderdale
Service Implementation Platform

RISK MANAGEMENT

- Loss Control
- Safety Programs
- Fleet Safety Programs
- Risk Transfer Strategies
- Project Specific Programs
- Cost of Risk Analyses
- Stewardship Reports
- Insurance Contract Reviews

CONSULTATIVE APPROACH

- Policy Review and Risk Analysis
- Short & Long Term Plan Development
- Cost Mitigation Strategies
- Targeted Program Modifications and Enhancements
- Experience Mod Review
- Benchmarking
- Mid Term Reviews

BROKERAGE

- National Insurer Access
- Renewal Negotiations
- Budget Development
- Carrier Advocacy
- Policy and Certificate Administration
- Claims Advocacy Service Timelines
Approach and Methodology

Client Vision: We are part of your risk management team

- Coordination of Staff for Risk Management goals/protocol
- Consistently Enhance coverages
- Most competitive insurance programs

Risk Assessment: Continuous Exposure Analysis

- Identification of Traditional / Emerging Risks
- Loss Trending and Prevention
- Claims & Litigation management
- COVID response

Insurance: Marketing and Placement

- Initiate annual renewal process no less than 90 days prior to policy inceptions
- Budget Estimates and financial planning advice
- Engage ALL interested and competitive markets
- Written evaluation of all responses including coverage details, pros, cons, etc.
Professional Insuring Partners – Currently On Risk

[Logos of various insurance companies]
Tools for Cost/Loss Control

Inside This Issue:

Exclusive Article: Disaster Preparedness: Preventing Employee Injury/Illness............... 4
Special Article: A Plan for Returning to Work - What You Need to Consider .............. 6
News Extra: The Essentials of Job Hazard Analysis ............ 8

Return to the Workplace Guide & Checklists

COVID-19 Resource Portal

Included Topic Areas

1. Decisions to Consider
2. Policy Reviews
3. Legal Considerations
4. Preparing Your Workforce
5. Preparing Your Workplace
6. Establishing Systems
7. Workplace Changes
8. Customer & Vendor Interactions
9. Planning Ahead

Onsite Safety Survey Program

Claims Management & Training

HR, Cyber & ADA Support Center

Online Learning Center
## Current WC Safety Plan/Goals

<table>
<thead>
<tr>
<th>Service Component</th>
<th>Area of Responsibility</th>
<th>Service Objective</th>
<th>Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Establish Safety Committee and conduct meetings on a regularly schedule basis</td>
<td>Safety Committee/Agent/PGIT Loss Control</td>
<td>Identify safety issues, recommend training and safety procedures to reduce claims.</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Conduct Accident Investigations</td>
<td>Safety Committee member/Department Supervisor</td>
<td>Identify the root cause of the accident and prevent re-occurrence</td>
<td>On-Going</td>
</tr>
<tr>
<td>Implement on-going required training, job specific with Target Solutions and TNN</td>
<td>All Departments</td>
<td>Provide Safety awareness and develop a safety culture. Reduce frequency and severity of claims</td>
<td>On-Going</td>
</tr>
<tr>
<td>Implement post-accident training using Target Solutions</td>
<td>All Departments</td>
<td>Ensure knowledge of the safety measures and reduces possibility of re-occurrence</td>
<td>On-Going</td>
</tr>
<tr>
<td>Implement Claim Reviews</td>
<td>Member/PGCS/PGIT Loss Control/Agent</td>
<td>Reduces litigation and provides on-going communication for positive outcome</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Conduct safety inspections as well as JHA</td>
<td>All Departments</td>
<td>Identify unsafe conditions, equipment, processes, and behaviors to reduce frequency and severity</td>
<td>Monthly</td>
</tr>
<tr>
<td>Utilize HR/Cyber and ADA helpline</td>
<td>Member</td>
<td>Update policies and procedures. Manage POL/EPLI claims with legal assistance. Attend on-going training and webinars provided</td>
<td>On-Going</td>
</tr>
<tr>
<td>Claims 101 Training</td>
<td>PGCS Admin/Member-Supervisors/Safety Committee/PGIT Loss Control/Agent</td>
<td>Provides education on Best Practices in Claims Management</td>
<td>Annually</td>
</tr>
</tbody>
</table>
Tools for Cost/Loss Control

- Pam Hancock, Sr. Safety Consultant/ADA specialist
- $5,000 TIPS matching safety funds/year
- Legally-vetted policy/procedures manuals
  Drug-Free, Safety, Safety Committee, and more
- Risk Inspections/reports, including Property Appraisal coordination & BI Review.
- Contractual Risk Transfer – review vendor contracts, bid requirements, and Certificate of Insurance compliance.
- Flood Audits to coordinate FEMA Stafford Act
Myriad of Other In-House & External Resources

Resources available with the experience, expertise, and technological support to coordinate and manage the recovery process.

- Disaster Planning & Response
- Loss Mitigation
- Complex Claims recovery
- Forensic Accounting
- Business Interruption Exposure Identification & Claim management
- Industry-leading symposiums
- FEMA Claims & Grant Management

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Professional Insurance Coverage Review & Placement

- Highest Premium is **Property** – Significant Analysis
  - 2018 Property Appraisal
  - Multiple Options annually
  - Business Interruption review
  - $1.5M Irma Loss, including Professional Services

- **WC, Auto, “D&O”, Cyber** – *Preferred* pricing

- Multiple year *rate guarantees*

- **Premium decrease for 10/1/20-21 renewals**
Property Appraisal Data

Entity: NAA NAPLES AIRPORT AUTHORITY
Site: 001 CITY OF NAPLES MUNICIPAL AIRPORT
Building: 001 GENERAL AVIATION TERMINAL
160 AVIATION DRIVE NORTH
NAPLES, FL 34104

Department: 2018 2018 APPRAISAL
Built / Acquired: 1968 / 1998 Inspection Date: 07/31/2018
Nbr. of Stories: 2 Total Square Feet: 20,092
Basement: NO Bsmt Square Feet: YES
Flood Zone: AE

Occupancy: GAT AIR TERMINAL
Frame Type: LBW LOAD BEARING WALLS
ISO Class: 4 MASONRY NON COMBUSTIBLE

GPS Lot & Long: 26.153838 -81.770172
Fire Protection: FIRE ALARM - AUTOMATIC FIRE ALARM - MANUAL
INTRUSION SYSTEM

GENERAL BUILDING CHARACTERISTICS
Exterior Walls: STUCCO ON CONCRETE BLOCK,
Roofing: SINGLE MEMBRANE,
Pitch & Shape: FLAT, FLAT
Foundation: CONCRETE SLAB ON GROUND, CONCRETE FOOTING FOUNDATION
Floor Finish: CARPETING, CERAMIC TILE
Ceiling Finish: ACCUSTICAL, DRYWALL
Partitions: CONCRETE BLOCK, DRYWALL/STUDS
Miscellaneous: Misc1 - , Misc2 -

SERVICES FEATURES
ELECTRICAL PASSENGER ELEVATOR
PLUMBING
HEATING - FORCED WARM AIR
HEATING - ROOF TOP
AIR CONDITIONING - FORCED AIR
AIR CONDITIONING - ROOF TOP

VALUATION CONCLUSIONS
Replacement Cost New: 4,462,000
Exclusion Amount: 267,000
Replacement Cost Less Exclusions: 4,194,000
Contents Value: 330,300
Replacement Cost Less Exclusions: 4,194,000
Contents Value: 330,300
Total Insurable Value: 4,524,600
### Professional Insurance Coverage Review

#### Equipment Breakdown:

<table>
<thead>
<tr>
<th>LINE OF COVERAGE</th>
<th>LIMIT</th>
<th>DEDUCTIBLE</th>
<th>ANNUAL PREMIUM</th>
<th>2020/2021 LIMIT</th>
<th>DEDUCTIBLE</th>
<th>ANNUAL PREMIUM</th>
<th>Changes in Exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Continental Casualty (CNA)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Damage</td>
<td>$50,000,000</td>
<td>$1,000</td>
<td>$5,083</td>
<td>$50,000,000</td>
<td>$1,000</td>
<td>$5,603</td>
<td>Exposure $4,600,000</td>
</tr>
<tr>
<td>Business Income/EE</td>
<td>Included</td>
<td>$1,000</td>
<td></td>
<td>Included</td>
<td>$1,000</td>
<td></td>
<td>Difference 10.23%</td>
</tr>
<tr>
<td>Expenditing Expense</td>
<td>$2,000,000</td>
<td>$1,000</td>
<td></td>
<td>$2,000,000</td>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ammonia Contamination</td>
<td>$100,000</td>
<td>$1,000</td>
<td></td>
<td>$100,000</td>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Data or Media</td>
<td>$1,000,000</td>
<td>$1,000</td>
<td></td>
<td>$1,000,000</td>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hazardous Substance</td>
<td>$2,000,000</td>
<td>$1,000</td>
<td></td>
<td>$2,000,000</td>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ordinance or Law</td>
<td>$2,000,000</td>
<td>$1,000</td>
<td></td>
<td>$2,000,000</td>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spolilage Damage</td>
<td>Included</td>
<td>$1,000</td>
<td></td>
<td>Included</td>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

|                 | Sub-Total   | $5,083     |                | Sub-Total      | $5,603     |                |                      |

| **The Hartford Steam Boiler Inspection & Ins Co** |                 |            |                |                 |            |                |                      |
| Property Damage | $50,000,000 | $2,500     | $2,248         | Exposure $4,600,000 |
| Business Income/EE | $6,168,000 | $2,500     | $2,248         | Difference 10.23% |
| Expenditing Expense | $2,000,000 | $2,500     | $2,248         |                     |
| Data or Media     | $1,000,000  | $2,500     | $2,248         |                     |
| Hazardous Substance | $2,000,000 | $2,500     | $2,248         |                     |
| Ordinance or Law  | $2,000,000  | $2,500     | $2,248         |                     |
| Spolilage Damage/Perishable Goods | $100,000 | $2,500     | $2,248         |                     |

|                 | Sub-Total   | $2,248     |                |                      |            |                |                      |

**Premium** $520
**Difference** 10.23%

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Focus on the Future

- Significant Institutional Knowledge allows best platform.
  - Continuous exposure identification

- Reduce current WC trends
  - Safety Committee, Procedures & Training

- Contractual Risk Transfer

- Administrative efficiencies

- 12/1 Property renewal

- Prioritize special risk management projects/operational analysis