

# City of Hollywood Florida

## Insurance Broker Services

April 18, 2023





April 18, 2023

Mr. William Varandas  
Senior Purchasing Agent  
City of Hollywood Florida  
2600 Hollywood Boulevard  
Hollywood, FL 33020-4807

Dear Mr. Varandas,

Aon has proudly served as the City of Hollywood's (the City) trusted advisor since 2019, and we appreciate the opportunity to continue serving as your partner. At Aon, we aim to provide you with consultative advice and solutions that give you the clarity and confidence to make better decisions to protect your balance sheet and maximize your resources.

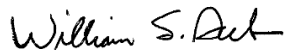
The team that will support the City is primarily located in the Los Angeles, Tampa and Miami offices and supported by regional, national, and global resources.

- Aon is the #1 or #2 trading partner for most major carriers. Aon will leverage our name, reputation, premium volume, specialized expertise, and market relationships to develop a comprehensive, cost-effective, value-added risk insurance program that is not only competitively priced but will meet the stated goals of risk transfer for the City. We will use our market presence to structure an entire program specifically designed for the City.
- We have an unparalleled team of public entity specialists that are highly experienced in providing brokerage services to cities, counties, states, and large commercial and municipal clients. We have far more than the required experience working with commercial insurance policies and municipalities.
- We serve some of the largest county/municipal clients across the U.S. and as a result are familiar with the local political culture and climate, in addition to our local client relationships.
- We have superior expertise in contract review and evaluation to support the City in its contractual review, analysis, limit recommendations and risk transfer.
- We are fully capable and able to provide the full range of services outlined and required in the RFP.
- We have completed the requirements and submitted the forms in accordance with the RFP requirements.
- Aon has an active diversity, equality, and inclusion (DEI) program and is committed to creating an inclusive workplace where everyone has opportunities for growth and development.

We realize that the City is looking for more than a transactional broker. Our experience working with complex risks, including large cities, counties and other public entities with vast exposures like the City, has shown us that there are often hidden opportunities to further enhance the value of your insurance expenditures with a focus toward reducing your total cost of risk. Our commitment is to partner with the City's risk management team in your efforts to achieve the best possible program protecting your assets and maximizing your limited insurance dollars and internal and external staffing and TPA resources.

Aon is genuinely committed to expanding our long-term relationship with the City. We appreciate your consideration of our response and look forward to continuing to serve you in the future.

Sincerely,

A handwritten signature in black ink that reads "William S. Deeb". The signature is written in a cursive, flowing style.

William Deeb  
Director of Public Entities



# Title Page

Show the RFP title/number, firm's name, address, telephone number, contact person, email, and date.

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**City of Hollywood, FL**

RFP-060-23-WV

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Miami FL 33131

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April 18, 2023

**City of Hollywood, FL**

RFP-060-23-WV

Aon Risk Insurance Services West, Inc.  
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Los Angeles, CA 90017

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+1 213 630 3210

April 18, 2023

# Table of Contents

Title Page.....	1
C. Executive Summary .....	3
D. Profile of Proposer.....	5
E. Summary of Proposer's Qualifications.....	22
F. Project understanding, proposed approach, and methodology .....	27
G. Services Offered .....	35
H. Summary of Proposer's Fee Statement .....	38
Required Forms and Acknowledgments .....	39
Vendor Reference Form.....	39
Hold Harmless and Indemnity Clause .....	46
Non-Collusion Statement.....	47
Certifications Regarding Debarment, Suspension and Other Responsibility Matters .....	48
Drug-Free Workplace Program.....	49
Solicitation, Giving, and Acceptance of Gifts Policy .....	50
Proof of Sunbiz Registration .....	51
Acknowledgment and Signature Page.....	52
Sworn Statement Pursuant To Section 287.133 (3) (A) Florida Statutes On Public Entity Crimes.....	53
Appendix .....	56
Appendix A: Team Biographies.....	57
Appendix B: 2022 CAT Modeling Results.....	70



## C. Executive Summary

During our mutually beneficial partnership, Aon and the City have built several world-class risk management and insurance programs. We greatly appreciate this opportunity to respond to your request for proposal and continue our partnership as both our firms build for the future.

### Experience With the City

During the 4 years that Aon has worked with the City, we have come to understand much about your organization's strategic objectives, challenges, and opportunities. Yet we take nothing for granted and strive to learn even more about the needs of your corporate and risk management teams, so we can continue to improve coverage and provide risk management advice that will drive the City forward.

### Innovation

Aon's significant investments in innovation have enabled the City to receive the very best intellectual capital and service. Our investments in benchmarking capabilities help us provide information beyond pure the City data; specifically, we deliver information related to areas of limits, premiums, and deductibles. We have used our tools to help you drive decisions on your insurance program structure, limits, deductible/SIR's and coverage.

### Global Team of Professionals

Integral to our performance is ensuring that the most qualified team of professionals is engaged in servicing the City. Under the strategic account management of Billy Deeb and the account executive leadership of Brian Kuhlman, Aon has worked with the City to accomplish the following:

- Numerous insurance and contract reviews to align City of Hollywood with the strategic principles of effective risk transfer.
- Facilitated the placement of additional excess liability limits to coincide with the changing settlement climate both regionally and nationally.
- Provided enhanced coverage limits on AD&D, EMT Professional, Marina Operators as well as a variety of limit options for excess liability.
- Initiated substantially broader coverage language on Pollution Liability Program and negotiated a carrier paid loss control fund from BRIT to provide additional resources, training or other in support of City's risk management program.
- Renewals of commercial property insurance coverage including Named Windstorm and Storm Surge for the City.
- Placement of aggressively priced cyber liability program. Substantially increased sublimits and coverage including bricking and cyber crime.
- Casualty 3rd Party Claims Administrator Request for Proposal ultimately resulting in a change to CorVel.



## Process Management

We recognize that the City's structure and culture demand a disciplined approach to process management. We ensure that timelines are met and results of marketing are conveyed with sufficient time to allow internal analysis and communication. Our internal standards ensure timely quality-controlled policy placement, claims advocacy, certificate of insurance delivery, auto ID issuance, and invoicing. Service is at the heart of our business as you will see in this response, and we will continue to demonstrate our commitment in every aspect of our relationship.

## Proven Results

Since 2019, we have worked with the City as a team, designing policy wording tailored to meet your current and future needs. Our knowledge of the City's business and operations place us in a unique position to align our team and Aon's resources to continue to deliver such significant results.

We strongly believe that no one knows you as we do—Aon can continue to deliver excellent service, value, and industry expertise. You have our commitment that we will align the best of our company to help protect your brand through continuous innovation, assessment, and insurance solutions.

## D. Profile of Proposer

a. State whether your organization is national, regional or local.

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Aon plc (NYSE: AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions enabled by data and analytics. We balance the convenience and expertise of local service teams with the breadth of local, national, and global expertise. To share best practices and provide the City with innovative programs, we involve our national thought leaders and subject matter experts throughout the process. This includes maintaining and leveraging a strong network of risk strategists who work with Public Sector clients. This allows our subject matter experts and consultants to fully understand the issues facing the industry today.

b. State the location of the office from which your work is to be performed.

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We propose to handle this account out of our Los Angeles office located at 707 Wilshire Blvd., Suite 2700 Los Angeles, CA 90017, our Miami office located at 1001 Brickell Bay Drive Miami FL 33131 and our Tampa office located at 7650 W. Courtney Campbell Causeway, Ste. 1000 Tampa, FL 33607.





c. Describe the firm, including the size, range of activities, etc. Particular emphasis should be given as to how the firm-wide experience and expertise in the area addressed by this Request for Proposal, will be brought to bear on the proposed work.

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### Aon Overview

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries and sovereignties with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

Through our experience, global reach, and state-of-the-art analytics, we are better able to help clients meet rapidly changing, increasingly complex and interconnected challenges across four areas of need:

 Navigating new forms of volatility	 Building a resilient workforce	 Rethinking access to capital	 Addressing the underserved
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Our client-focused approach has brought consistently strong year-over-year growth and stability to our firm. Some highlights of our recent financial performance include:

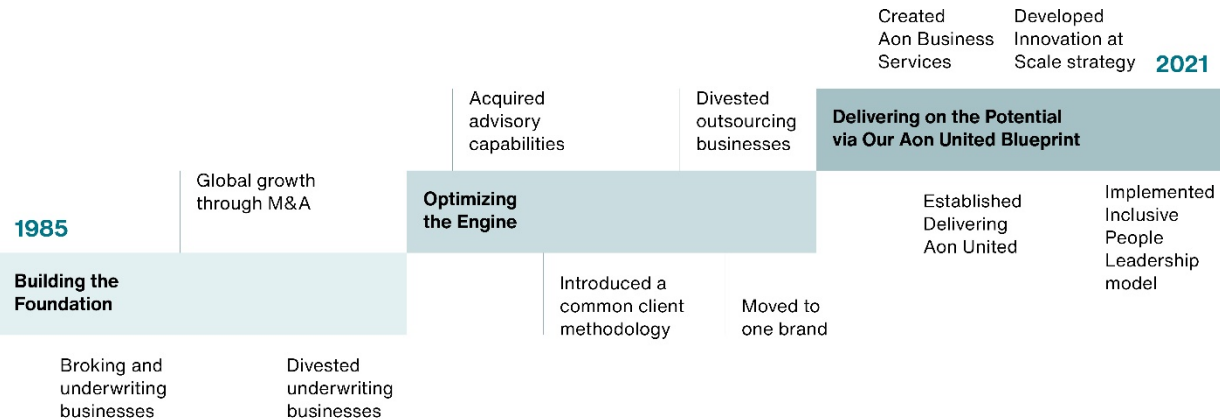


Aon History

Aon is a Gaelic word meaning “oneness.” We chose the name Aon in 1987, and it perfectly captures the essence of our history with roots that go back more than 100 years. Building strength through oneness has been a singular focus for Aon since the modern-day organization was launched with the merger of Ryan Insurance Group and Combined International Corporation in 1982.

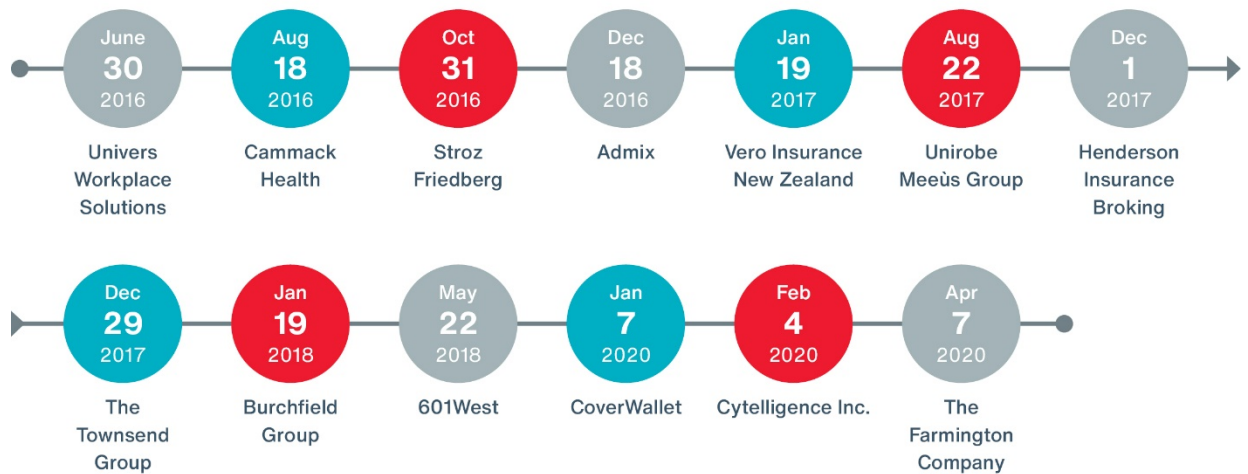
Aon’s rapid expansion and success in the global marketplace over the last 30 years is a testament to hard work, organic growth, and investment that is unprecedented in the industry. The power of Aon United is the culmination of a decade-long integration of our capabilities to deliver the best of our global firm to local clients. From Hudig-Langeveldt, Benfield Group, and Hewitt Associates, to the acquisitions of cut-e, Stroz Friedberg, and The Townsend Group, each has been a building block allowing Aon to better address the needs of our clients.

The graphics below highlight our journey to continually address the current and future needs of our clients through strategic mergers and acquisitions:



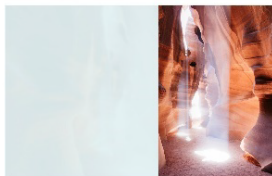
## Aon's Acquisition Story:

Adding Specialty Capabilities to Support Client Needs  
Focused on Consulting and Advisory

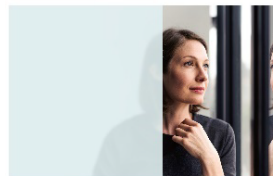


Today, our world is more volatile — economically, demographically, and geopolitically — than ever before. We are also more interdependent. This dynamic creates unique opportunities but also significant uncertainty and risk — risk that is increasingly connected and more severe.

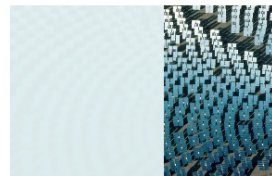
Specifically, we have identified the importance of supporting client decision making in four areas:



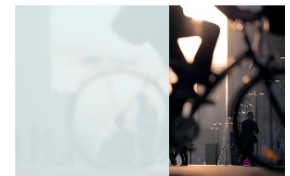
**Navigating new forms of volatility** to find stability and build competitive advantage



**Building a resilient workforce** to help organizations and their employees achieve their full potential



**Rethinking access to capital** to realize the potential of intangible assets and open new areas of growth



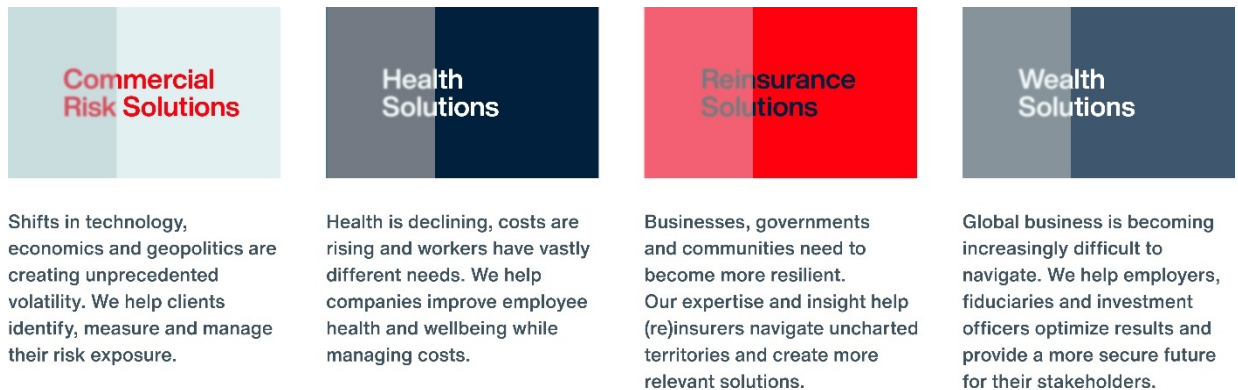
**Addressing the underserved** to accelerate innovation to help organizations survive and thrive

At Aon, we are committed to accelerating innovation to better address these unmet or evolving client needs. We want clients of Aon to be better informed, better advised, and able to make better decisions to protect and grow their business.

## Aon Client Experience



Aon's experience, global reach, and state-of-the-art analytics mean that we are better able to deliver the insights and advice that help today's companies protect and grow their organizations. The end benefit of all that we do is enabling our clients to make better decisions.



## Aon's National Public Sector Practice Overview

Aon's Public Sector practice provides creative and forward-thinking techniques while analyzing how states, cities, and other organizations may be affected by risk in 10 years, 20 years, and beyond.

We work with more than 30 state governments, thousands of local municipalities (including hundreds of counties and cities), and nonprofits. Our clients include airport authorities and commissions; higher education, including private, state university systems, and community colleges; Indian government gaming/tribe/band/nation; not-for-profit, religious, and political organizations; pooling and group purchase; public transit; public convention centers/venues; school systems and other education; state, county, city, town, federal, and special district agencies; and water, sewer, or other public utilities.

We have strong, long-term relationships with all of the risk profiles shown in the graphic below. This broad experience allows us to more fully understand the specific insurance programs the City has implemented and how to grow and improve them.

## Public Sector

### Industry Expertise



The practice has a network of more than 100 colleagues who serve in account management, brokerage, sales, claims, risk control, actuarial consulting, and various other roles. Moreover, our national group is part of a global network that includes Canada, the United Kingdom, and Australia. Aon professionals in these countries share information and insight, enabling you to remain informed of global trends.

Aon's strategy of organizing our professional resources by industry specialization and product expertise, combined with our strategic account management service concept, provides the optimal platform to deliver focused cost-effective services to complex risks like those of the City. Due to our great depth of intellectual capital, proprietary services, and strategic approach, Aon is the preferred choice as a partner for managing risk by many complex public sector organizations across the country.

## Innovation for Posterity

 <b>Education</b> Universities, Colleges, Schools	 <b>Native American Country</b> Tribal Governments, Enterprises	 <b>Marine</b> Ports, Harbors, Cranes	 <b>Political Organizations</b> Campaigns, Committees, Conventions	 <b>Nonprofits</b> Associations, Social Groups
 <b>Transportation Authorities</b> Bus/Rail, Airports, Bridges/Tunnels	 <b>Federal</b> Agencies, Military, Executive Departments, Int'l Financial Institutions	 <b>Religious Institutions</b> Churches, Synagogues, Mosques	 <b>Municipalities</b> States, Counties, Cities, Towns	 <b>Public Utilities</b> Water, Sewer, Power

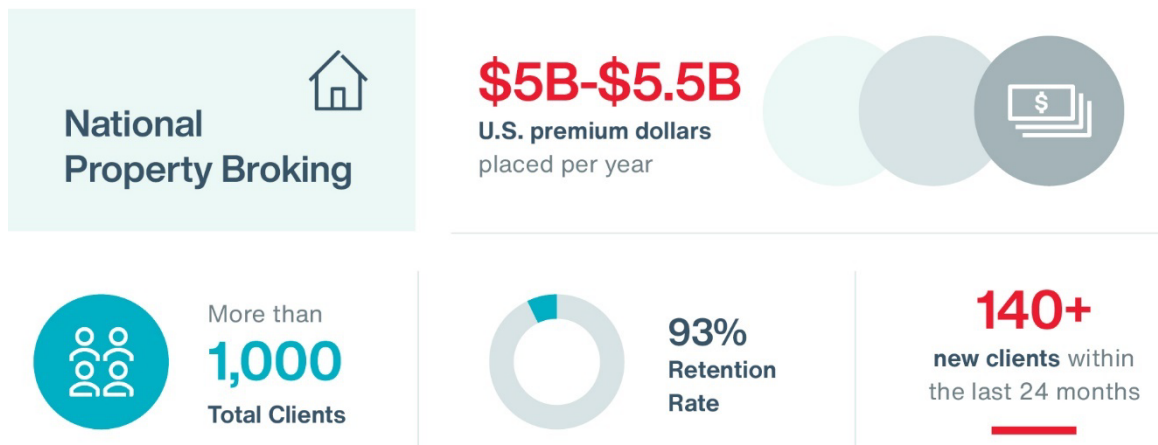
## Aon's National Property Practice Overview

The U.S. National Property practice is a collaborative team of professional property brokers who combine their considerable experience and expertise to place difficult and demanding risks, including every class of business and every kind of loss record. The group has significant expertise and experience working with the risks and challenges of natural catastrophic exposures, business interruption, captive integration, terrorism and crisis management, risk control, and claims advocacy.

Every Aon client solution is backed by the full resources, industry experience, and technical innovation of the world's leader in insurance and reinsurance broking.

## National Property

### Broking Fast Facts



## Aon Broking—National Property

- #1 or #2 broker to all major property carrier and markets in premium placed
- Growth and momentum among the largest client segment
- Named Best Property Broker by several industry publications and independent surveys
- Over 1,000 clients with premiums greater than \$1 million

Aon's approach to placing property programs is very different from our competitors. We have been named *Best Property Broker* by several industry publications and independent surveys because of our:

- **Unique Aon Capacity:** Aon property places premium of \$5 billion in the United States and \$9 billion globally. In addition to being a top broker for each of our direct markets, Aon also enjoys exclusive facility relationships with top-rated carriers for the following:
  - Exclusive Structured Portfolio Solutions (SPS) Terrorism facilities for a variety of global risks, including U.S. and global terrorism risks
  - Exclusive SPS coverage for difficult catastrophic risks, such as flood and earthquake
  - Exclusive facilities for real estate, hospitality, and gaming
- **Customized Policy Wording:** Our property team uses the *Aon Manuscript Property Policy Form* wherever possible, including the City's current coverage for its Municipal properties. The City's Utilities' program utilizes the Starr Tech form due to the unique nature of the facilities to be covered. Our widely accepted manuscript wording provides broad property coverage. Manuscript wordings can be tailored to individual clients, guided by our in-house wordings experts, enabling clients to receive contract certainty at the time of binding.



- **Dedicated London and Bermuda Resources:** Our London team (comprising 45 colleagues who support more than 300 North American clients) and our Bermuda property team (composed of seven team members who support over 160 North American clients) are the industry leaders in their respective markets. More importantly, they are part of an integrated Aon property solution for our clients and are strategic team members, not third-party contractors with interests that may not align with those of our clients. Each renewal Aon's property brokerage team markets the City's program through our US, London and Bermuda facilities as well as Aon's Reinsurance group that successfully places named windstorm coverage for the City.
- **Risk Control and Claims Support:** Our property risk control and claims expertise is integrated into our property service platform. We will track potentially catastrophic events around the country (and the globe if applicable) against client exposures, using our proprietary ImpactOnDemand technology. For a major catastrophic event, Aon's rapid response team, unique to the industry, can significantly help expedite the adjustment and settlement of claims. Furthermore, we will engage our claims consultants during the submission creation process. This ensures that, rather than waiting for claims to highlight wording issues, the policy meets client needs at the outset.
- **Dedicated Terrorism Expertise:** Aon is the largest terrorism broker globally, placing \$2 trillion in aggregate values with deployed limits of \$38 billion. Additionally, we regularly consult with our clients in the use of captives to address terrorism coverage. Our Crisis Management Group provides proprietary risk control consulting to clients pertaining to risk identification and risk mitigation.
- **Aon Alpha Terrorism Facility:** Another example of Aon's application of analytics and market breadth is Alpha, the world's leading terrorism and political violence structured portfolio solution for Aon's clients. The City's property terrorism insurance program is placed in Aon's Alpha facility by Aon Underwriting Managers for the exclusive benefit of our clients.

## A Changing Threat Environment

The terrorism environment has changed markedly in recent months as terrorists have focused on mass casualty attacks and moved away from a traditional focus on property targets. Islamic State has been a key instigator of this change in tactics, with incidents such as the Orlando nightclub shooting and the Nice truck attack examples of a changing strategy.

While traditional terrorism policies—with their focus on property damage and business interruption—will undoubtedly remain the cornerstone of the terrorism market, it is apparent that there is appetite globally for coverage that better reflects the evolving targets of today's terrorists.

## Evolving Market Solutions

In response, Aon has worked to develop a number of solutions that provide clients with a more responsive suite of crisis management solutions that better reflect the threat environment.

## Crisis Coverage

Threat	Active Attacker	Loss of Attraction	Cyber	CBRN
Coverage against loss of revenue during the time that a business is interrupted by a terrorist threat.	Coverage for business interruption with or without property damage and liability losses.	Coverage for loss of revenue as a result of attacks or threats to your business or nominated locations	Coverage against malicious electronic attacks and infiltration.	Coverage for property damage or contamination resulting from a CBRN attack.
USD 50 MILLION OF CAPACITY	USD 70 MILLION OF CAPACITY	USD 50 MILLION OF CAPACITY	USD 350 MILLION OF CAPACITY	USD 200 MILLION OF CAPACITY

- Property Symposium:** Aon's annual Property Symposium is the industry's largest gathering of buyers, insurers, and brokers. Several days are dedicated to meeting, strategizing, and navigating the property insurance marketplace. Virtually every domestic and international market participates, providing clients the opportunity to meet with key underwriters in one central location. We were very pleased to have the City participating in the February 2023 Aon Property Symposium. The event is always held in Florida due to its proximity to the major insurance centers of the world, New York, Bermuda and London. The City was able to participate in several meetings and sessions which dramatically enhanced the property renewal and allowed the City to meet with key markets, leaders and insurance company decision-makers. Aon facilitated the connection with the City of Hollywood and the London marketplace. The City had 8 individual meetings with London, US and Bermuda markets plus Aon Reinsurance. These meetings will serve to dramatically enhance the prospects of a more competitive property renewal in Fall of 2023. These senior relationships are essential especially in the very challenged market that we are currently experiencing.
- Aon Client Treaty:** The Aon Client Treaty enables our clients to access up to 20% of pre-secured, unique Lloyd's co-insurance capacity on any qualifying order placed through Aon's Global Broking Centre (GBC) in London. This solution encompasses virtually every industry segment, product range, and geography underwritten in the London market.
- Fact-Based Market Intelligence:** Averaging 300 reports per month, we produce market analyses, detailed benchmarking reports, carrier performance and financial strength analysis, and appetite visibility.
- Global and Local Bespoke Research Capability:** Aon authors various industry-leading publications, including our Global Risk Management Survey, Underrated Threats, Risk Maturity Index Report, and Hospital Professional Liability Report in collaboration with Aon Global Risk Consulting colleagues.
- Data-Driven Approach:** We are committed to fully understanding our clients' risks and exposures. With the evolution of natural catastrophic modeling, our dedicated resources use the same models as the leading underwriters. Further, we use these tools to understand the key drivers of Probable Maximum Loss (PML) and work with our clients and other technical resources to gather accurate and important information that best represents our clients' risks to the market. Two of our most important tools are described below:

- **Aon Catastrophe (CAT) Modeling:** Catastrophic modeling of your portfolio is critical to make an informed decision on the windstorm and earthquake coverage limits you purchase. Aon has dedicated in-house credentialed modelers who provide more accurate detailed analysis than third-party vendors. To assist the City in making an informed buying decision we run the CAT model to assess the expected losses for the City's Municipal and Utilities properties at varying probabilities of loss (see Appendix for 2022 results). Aon's CAT modeling is done for the City on a yearly basis to assess changes in loss estimates and assist with insurance limit buying decisions. The insurance market views modeling as an important tool in the underwriting process. Furthermore, most reinsurers require it and will audit underwriting files to ensure that modeling was performed.
- **Aon Property Laser:** Aon Property Laser is an end-to-end property risk tool that enables risk managers to proactively quantify and benchmark key property risk indicators to drive program optimization and deliver measurable economic value. Beginning with our patented and proprietary online Laser assessment, Aon provides a dynamic process for evaluating property exposures, as well as related risk management activities, and driving continuous improvement across an organization's entire property program.

## Aon's Casualty Practice Overview

Aon's National Casualty practice is continuously driving innovation through thought leadership, data and analytics, and unmatched specialization in the casualty product lines, making Aon a global leader in the services that the City seeks. While we will reference a variety of evidence to support this, we will first focus on answering the following question:

## U.S. Casualty

### Broking Fast Facts



## “How Are Aon’s Services Indispensable to the City ?”

Our extensive client experience and research suggest that every organization—regardless of size, industry, or geography—counts profitability, growth, and continuity as critical organizational objectives. With innovative, cost-effective, casualty risk programs, Aon can help the City address these critical objectives and more as follows:

- **Profitability** — Optimizing your cost, strategic support, risk transfer, and use of capital in order to maximize profitability and empower performance

**How:** Aon’s Commercial Risk Solutions places more than \$5.5-\$6 billion of U.S. casualty premium annually. We are either #1 or #2 with the most major casualty markets in premium volume; representing significant leverage for the City. Our wealth of experience across a multitude of industries allows us to create competition and target carrier partners that can be most aggressive in their coverage and premium offerings.

- **Growth** — Providing the best risk solutions and hands-on experience to fuel the growth of your organization successfully across industries, channels, and geographies

**How:** While we understand that insurance is not a growth driver for the City’s business model, we can help you empower your growth in many ways. We bring significant experience in mergers, acquisitions, and divestitures and use our analytics to model operational changes and impacts, as well as emerging exposures across the enterprise.

- **Continuity** — Delivering superior coverage and program design as well as pre- and post-loss support to help you reduce your volatility, protect your balance sheet, and empower stability throughout the organization

**How:** Aon’s broking model promotes specialization by client industry and by product expertise. This expertise and dedication to individual lines of business drive coverage and structure innovation across each product offering. A generalist “jack-of all-trades, master of none” model cannot match this technical competency. In addition, catastrophic and long tail casualty losses have the potential to significantly disrupt established processes and financial results. Our goal is to seamlessly integrate our casualty team with the City team to ensure that your casualty program offers the City the broadest available coverage at efficient pricing, while protecting against volatility.

## Clients First

Aon takes a fresh approach to casualty broking. A traditional industry broking model starts by submitting specifications and underwriting data to markets, receiving proposals, and negotiating from there. In contrast, at Aon we start with you, the client. In advance of every placement, we develop a deep understanding of your evolving risk profile, values, concerns, and objectives. Then we work in partnership with you to design your optimal program mix of risk mitigation, retention, and transfer, and sell it to the marketplace and the best available capital providers. We remain focused on your goals rather than on a “book” of business with a given carrier. By focusing on what the City wishes to buy rather than on what a carrier wishes to sell, the results of our negotiations will closely match your goals.

## Our Value Proposition



## Personal and Customized Delivery

### Our Value Proposition



Aon's broking process is personal and customized for each client. As brokers, we are directly accountable to our clients for our broking results. We also negotiate directly with markets as part of a highly functional team so there is **no division among our broking team between “client-facing” versus “market-facing” team members**. This level of client focus and transparency in our process helps ensure that your messages and objectives are clearly understood by the marketplace. Specialists on the team assist with placements in London, continental Europe, and Bermuda, as well as other international geographies. We also avoid using outside wholesalers, except as necessary, to access a particular market.

### Global Teamwork—No Geographic Barriers

Our broking model includes unparalleled global reach with over 185 brokers across teams in London and Bermuda as well as most developed and developing countries. Our U.S.-based brokers work collaboratively with these teams to ensure the benefit of Aon's global market presence for our clients. Our brokers have no reason, other than our client's best interest, to place business in one jurisdiction versus another. In addition to a leading level of communication across our broking team, our model also incorporates peer reviews of your program by our leadership to incorporate fresh perspectives.

### Aon Global Risk Consulting

Our priority is to achieve continuous improvement in total cost of risk (TCOR) while helping to protect customers against volatility. Within our broader Aon Risk Solutions team, we partner with Aon Global Risk Consulting, industry leaders in claims, risk consulting, captive management, and actuarial. Our global team of consultants is more than twice the size of our next competitor, and our integration of analytical rigor and credentialed actuarial expertise into our casualty broking process is unique. Our patent-pending Laser diagnostic tool evaluates continuous improvement opportunities across all aspects of casualty risk using Aon's proprietary KPIs and benchmarks.

## Industry and Product Specialization

Aon's casualty brokers specialize by client industry and by product expertise. We design client teams to link the best talent to the right client situations to get superior results without geographic or profit-center barriers. Firms that operate with a generalist model cannot be successful in negotiations with highly sophisticated markets as our business has become technically complex. Aon has advanced the casualty discipline through specialization and thought leadership.

## Industry and product Specialization



Our casualty team is divided into the following product specialties:

- Primary Casualty:** Aon's team advocates your needs in negotiating all aspects of the primary program, including coverage, pricing, structure, and collateral. We partner with Aon's risk consultants working within our Laser diagnostic platform to help clients reduce their total cost of risk. Credentialed actuaries collaborate with our brokers in robust collateral and risk financing negotiations and provide more complex analytics around risk retention and optimal program designs. Our proprietary tools model state-of-the-art coverage benchmarks by industry.
- Global Umbrella and Excess Liability:** As part of a carefully orchestrated global team, including specialists in London, Bermuda, and other international geographies, our domestic excess casualty brokers help ensure industry-leading coverage and pricing using Aon's worldwide market clout. Your umbrella and excess brokers are not limited by geographic boundaries or profit-center constraints. Team members can identify and approach capital providers at advantageous access points globally based on your specific needs while leveraging Aon's global marketplace reach.
- Legal and Complex Claims:** This dedicated team provides advice and advocacy regarding a wide range of issues, including contract drafting and interpretation involving complex and contentious issues. By facilitating the resolution of coverage and claims disputes with carriers, we have secured billions of dollars of insurance recoveries for our clients. In addition, we have established formalized, defined protocols with our major markets to help speed resolution of complex claims via Aon's claims governance process.



- **Collateral Advisory:** We help our clients better manage the economics of collateral requirements related to loss-sensitive casualty insurance programs. Through our comprehensive diagnostic process integrating broking, actuarial, and credit expertise, Aon professionals review losses, analyze program structures, and help assess credit risk to design customized solutions for specific collateral needs. Additionally, our unique knowledge of the insurer credit officers' approaches and "hot buttons" further arms us in the negotiating process. As a result, clients benefit from less burdensome and costly collateral requirements.
- **Actuarial and Analytics:** Whereas our competition's brokers may calculate their loss forecasting themselves through basic tools, Aon's casualty brokers are uniquely positioned by having the support of a credentialed actuarial resource team. Our team will forecast renewal loss projections and evaluate alternative retention strategies, which we will review at our pre-renewal strategy meeting. Additionally, our actuaries develop renewal collateral forecasts and examine outstanding liabilities with legacy carriers for collateral reductions. Having this data produced from our actuarial resource team allows for greater credibility, thus giving us an edge with carriers and allowing us to better drive the process.
- **Loss Portfolio Transactions (LPT):** Aon's industry-leading LPT team creates distinctive client value by structuring, negotiating, and executing customized financial transactions for casualty loss portfolios for both legacy and prospective liabilities. Client goals achieved may include reduced volatility of balance sheet reserves; facilitation of merger, divestiture, or acquisition transactions; collateral reduction or elimination; or exit from self-insurance.
- **Excess Workers Compensation:** Aon's specialized team places excess workers compensation coverage for self-insureds and excess indemnity for non-subscription clients, deploying uniquely strong coverage expertise in these specialized lines. Our services range from determining the best options for self-insurance of workers compensation to the negotiation and placement of coverage. We have also created industry-leading coverage forms and analytical capabilities to support our clients' decisions.
- **Alternative Risk Solutions:** Our Alternative Risk Solutions practice addresses drawbacks in traditional insurance products and develops customized placement solutions to address unique risk challenges and opportunities, drawing on multidisciplinary experience, including specialist teams, captive, and alternative risk financing. Key product categories include integrated risk, data-driven and index-based parametric solutions, and next generation convergence products.

- d. Provide a list and description of similar municipal engagements satisfactorily performed within the past three (3) years. For each engagement listed, include the name, email, fax and telephone number of a representative for whom the engagement was undertaken who can verify satisfactory performance.

As noted above, we work extensively with Cities. Some of our municipal clients are listed below:

City Clients		
City of Albuquerque	City of Hayward	City of Prescott
City of Alexandria	City of Healdsburg	City of Rancho Cucamonga
City of Ann Arbor	City of Henderson	City of Rancho Santa Margarita
City of Arlington Texas	City of Hermosa Brach	City of Redding
City of Arvada	City of Houston	City of Redlands
City of Aurora	City of Huntington Beach	City of Riverside
City of Austin	City of Inglewood	City of San Antonio
City of Bakersfield	City of Irvine	City of San Buenaventura
City of Bellevue	City of Irving	City of San Clemente
City of Belmont	City of Jacksonville	City of San Jose
City of Bethel	City of Kodiak	City of Santa Ana
City of Beverly Hills	City of La Mesa	City of Santa Barbara
City of Bloomington	City of Lafayette	City of Santa Cruz
City of Brea	City of Laguna Hills	City of Santa Monica
City of Buena Park	City of Lake Havasu	City of Santa Rosa
City of Burbank	City of Las Cruces	City of Scottsdale
City of Campbell	City of Lincoln	City of Simi Valley
City of Carrollton	City of Livermore	City of South Gate
City of Chico	City of Lodi	City of St. Paul
City of Chula Vista	City of Los Alamitos	City of Stockton



City Clients		
City of Citrus Heights	City of Los Altos	City of Surprise
City of Clovis	City of Los Angeles	City of Tacoma
City of Colorado Springs	City of Loveland	City of Tallahassee
City of Columbia	City of Lubbock	City of Tampa
City of Columbia, MO	City of Mansfield	City of Sunnyvale
City of Concord	City of Manteca	
City of Corona	City of Menlo Park	
City of Culver City	City of Freemont	
City of Imperial Beach	City of Sacramento	

We agree the most insightful information on our capabilities and experience comes directly from our clients. The references below speak to our ability to successfully provide property and casualty services and complete projects of similar size, scope, timeframe, and complexity as requested by the City for the past three years. They also speak to our ability to meet deadlines, deliver work within specified budgets, avoid conflicts of interest, satisfy clients, and can validate the work experience of our proposed team. We have attached the reference forms which were a part of the RPF in the appendix.

Reference #1	
<b>Client Names</b>	City of Reno
<b>Contact Name</b>	Adria White
<b>Email</b>	whitea@reno.gov
<b>Fax</b>	+1 775 393 4248
<b>Telephone Numbers</b>	+1 775 399 0842

Reference #2	
<b>Client Names</b>	City of Bellevue
<b>Contact Name</b>	Peter Bourgeault
<b>Email</b>	pbourgeaul@bellevuewa.gov
<b>Fax</b>	NA
<b>Telephone Numbers</b>	+1 425 452 2011

Reference #3	
<b>Client Names</b>	City of Vernon
<b>Contact Name</b>	Javier Valdez
<b>Email</b>	jvaldez@cityofvernon.org
<b>Fax</b>	NA
<b>Telephone Numbers</b>	+1 323 583 8811 x 825

Reference #4	
<b>Client Names</b>	City of Henderson
<b>Contact Name</b>	Barbara Gliszczynski
<b>Email</b>	barbara.gliszczynski@cityofhenderson.com
<b>Fax</b>	NA
<b>Telephone Numbers</b>	+1 702 267 1850

- e. Have you been involved in litigation within the last five (5) years or is there any pending litigation arising out of your performance?

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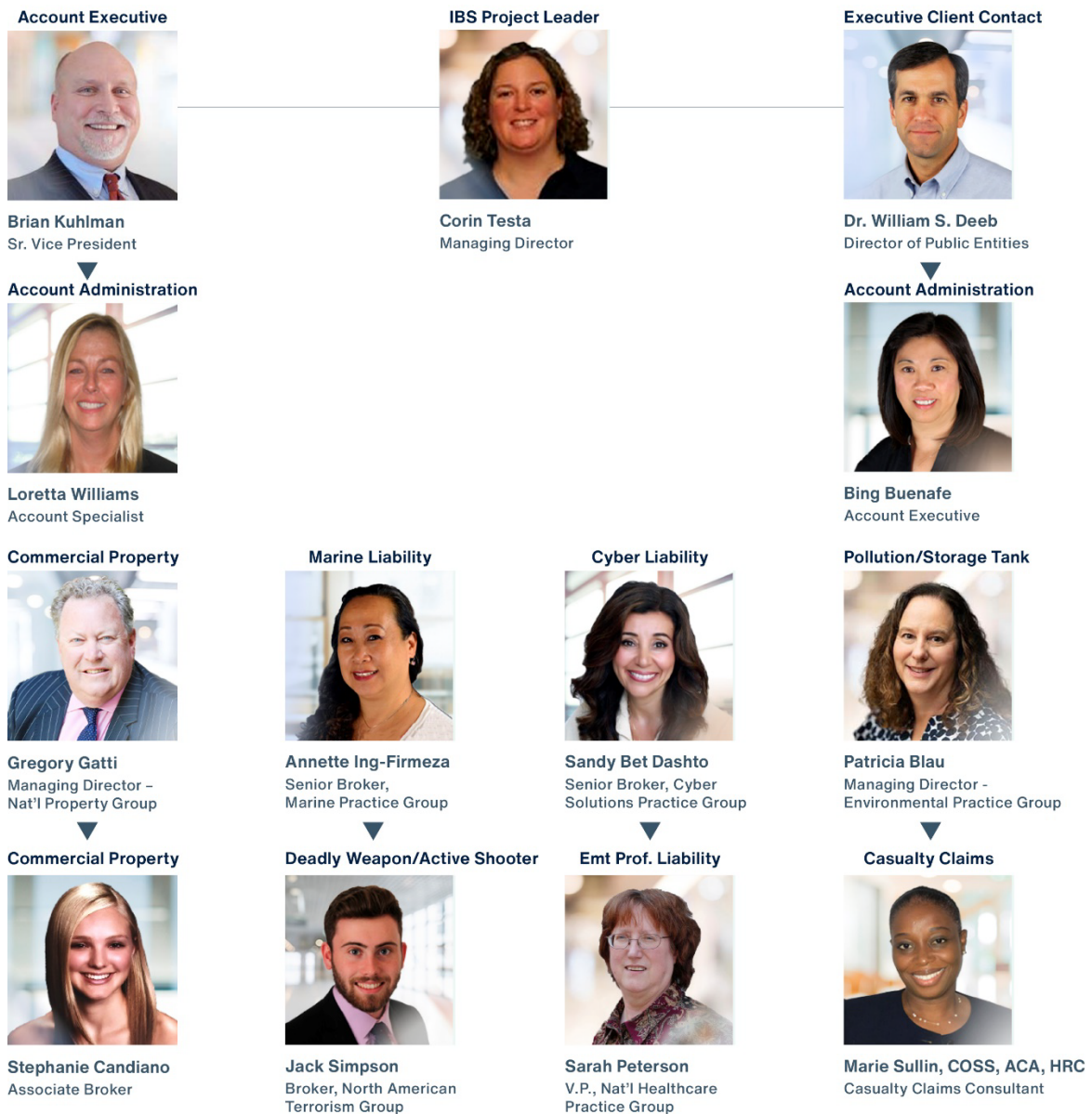
As might be expected, an organization the size and complexity of Aon plc (Aon) has a range of litigation pending in the ordinary course of its business. Details of litigation filed against Aon are available in Aon's annual Form 10-K filing (Note 15) and Aon's quarterly Form 10-Q filing (Note 15), which are available on Aon's website ([www.aon.com](http://www.aon.com)). Although the ultimate outcome of all such matters cannot be ascertained, it is the position of Aon that the disposition or ultimate determination of such claims will not have a material effect on the financial position of Aon or any of its subsidiaries nor impact our ability to perform services.

## E. Summary of Proposer's Qualifications

- a. Identify the project manager and each individual who will work as part of the engagement. Include resumes for each person to be assigned. The resumes may be included as an appendix.

Aon's most important and vital asset is our people. Our infrastructure puts the City at the center of our business, with strategic, transactional, and consultative resources poised to meet your needs. This design allows us to anticipate and quickly implement the precise Aon resources needed to meet the changing demands of your industry and business.

The following provides an overview regarding the roles of the team:



Team Member	Role and Responsibilities	Qualifications
<b>Corin Testa</b> <b>Managing Director</b>	<b>Project Leader</b>  Responsible for managing Aon's effort to respond to the City's strategic requests based on the specialized intellectual capital accumulated over the course of their career. It is also her duty to continue cultivating a successful relationship with the City.	<ul style="list-style-type: none"> <li>• 25 years of applicable experience</li> <li>• ARM</li> <li>• BA, University of Maryland</li> </ul>
<b>Billy Deeb</b> <b>Director Public Entities</b>	<b>Strategic Client Advocate/Primary Client Executive</b>  Exclusively responsible for the marketing and placement of specified practice policies. It is also his or her duty to negotiate the best coverage terms for the most competitive price. Day to day lead account representative	<ul style="list-style-type: none"> <li>• 25 years of applicable experience</li> <li>• Ed.D – University of Southern California</li> </ul>
<b>Brian Kuhlman</b> <b>Senior Vice President</b>	<b>Account Executive</b>  Responsible for the overall management of the project, as our day-to-day point of contact with the client, and coordinates all Aon resources to satisfy all client needs. Accessible to the City on a day-to-day basis to identify new opportunities for the City.	<ul style="list-style-type: none"> <li>• 30 years of applicable experience</li> <li>• CPCU, ARM, PIAM</li> <li>• BBA, University of Georgia</li> </ul>
<b>Bing Buenafe</b> <b>Account Executive</b>	<b>Account Executive</b>  Assists in the management of data, ensuring that day-to-day service requests are handled appropriately and in a timely manner.	<ul style="list-style-type: none"> <li>• 25 years of applicable experience</li> </ul>
<b>Loretta Williams</b> <b>Account Specialist</b>	<b>Account Specialist</b>  Assists in the management of data, ensuring that day-to-day service requests are handled appropriately and in a timely manner.	<ul style="list-style-type: none"> <li>• 27 years of applicable experience</li> </ul>

Please refer to Appendix A for Team Biographies.



- b. Describe the experience in conducting similar projects for each of the consultants assigned to the engagement. Describe the relevant educational background of each individual.

Your service offices will be in Los Angeles, Miami and Tampa. **Dr. Billy Deeb**, who spent 8 years as the Chief Risk Officer for a large public entity, is Aon's top municipal specialist, and will act as your **Strategic Client Advocate and overall Client Lead**. He currently works with dozens of cities and counties, both on an excess and reinsured MOC basis. Many of these cities are similar to Hollywood in size and in loss exposure. His personal connections with the markets needed to complete your placements are at the highest levels. Billy will be responsible for the design of your program and will lead the various brokerage teams as they prepare your submissions and then go to market. He is well versed in all coverages included in your RFP and has a superior understanding of catastrophic exposures in the state. He and his team will do the day-to-day blocking and tackling needed to deal with an account like yours. He can also attend key City Council meetings as required. He does this for other out of state clients.

Corin Testa is the Project Leader for Aon's service of the City from its Tampa and Miami offices. Corin manages the Account Executive teams in Florida, with includes Brian Kuhlman, a highly experienced **Account Executive** managing your Florida based service team. **Brian Kuhlman** has over 30 years of brokerage experience. The Tampa and Miami offices have all of the requisite expertise needed for placement, client support, risk control support, and/or claims handling in a catastrophic event. Brian is in South Florida regularly and will attend all required meetings, will collaborate with our national Public Sector team relative to program design and marketing, and can coordinate your participation at our Property Symposium.

### Industry and Product Experts

We deliver value and impact to clients by bringing together many specialists who focus on one particular area. Our specialists are organized by industry, product, and size of client.

Industry	Product	Size
<b>Overview:</b> Aon's global and national practice groups focus on the needs of a particular industry. These groups include technology, entertainment, construction, marine, aviation, financial institutions, trucking, and many others.	<b>Overview:</b> Our brokers specialize in property, primary casualty, excess casualty, executive risk, marine, aviation, and more.	<b>Overview:</b> We have created dedicated units to handle large, multinational risk management accounts, middle market accounts, and smaller clients.
<b>Value:</b> Our practice groups possess in-depth knowledge of their particular industry and its unique industry exposures.	<b>Value:</b> By specializing in one particular area, our brokers cultivate an in-depth knowledge of that area, and they can negotiate more effectively with underwriters than a general broker with a limited knowledge of multiple products.	<b>Value:</b> By organizing the special services needed for large clients, Aon optimally delivers resources such as risk control, claims, actuarial, alternative risk financing, enterprise risk management, and other specialized needs of large, global corporations.



## **Brokerage**

Our brokerage units handle more than merely the negotiation and placement of coverage. These units strategically arrange the markets—traditional insurers, alternative insurers, capital markets—in a manner that is most advantageous in light of the financial and service objectives of the City. Unlike the broking units of some firms that work in relative isolation, our brokerage specialists work in close harmony with you and account executives to achieve optimal market results for you.

## **Client Service Center**

To better respond to clients' needs, Aon has established a client-centric professional services model that enables Aon to deliver day-to-day support from our Aon client service center. This service center is staffed with a full array of transactional and administrative support resources. Directed by the City's account executive, the activities performed in the client service center are customized to your needs and benefit from technology and process efficiencies.

The client service center frees your account executive and brokerage teams to concentrate on using their skill set to your optimal benefit.

## **Team Availability**

Aon's average account team member handles between five and ten accounts apiece, which provides them with direct insight into real-time changes in the insurance marketplace while ensuring that we can provide personalized service and fast answers to the City's questions.

Your account team will always make themselves available to you – wherever and whenever you might need them. Their visits are intended to:

- Provide intellectual capital on global changes within the marketplace
- Expand our understanding of your business and projects
- Help us find new ways to support the City insurance program

In most cases your Aon team will respond to your inquiry on the same business day. We often are able to provide immediate resolution or provide the requested information. However, in instances when we are relying on others to provide detail (e.g., carrier claims issues) we may require additional time to provide the appropriate answers. In those instances where an answer is not available within 24 hours, we will provide you with an estimated turnaround time.

While on the subject of experience, in 2022, 64 Aon colleagues received Risk & Insurance magazine's Power Broker awards. In addition, Aon exceeded our closest competitor by 10%. Aon accounted for 31% of the total awards given this year (16 more winners than the next nearest competitor), which exemplifies the expertise we bring to our clients. In fact, Billy Deeb has been named a Power Broker in the public sector five times.

For specific experience and relevant educational background of each individual on the team, please refer to the Team Biographies in Appendix A.

- c. Describe the organization of the proposed project team, detailing the level of involvement, field of expertise and estimated hours for each member of the team.
- 

Your Strategic Client Advocate, **Billy Deeb**, will focus on designing your entire insurance program and then using his deep industry experience and market connections to get your program placed. Billy will engage Aon brokers (casualty, property, workers' compensation and all other lines) as needed. In addition, **Billy** will be responsible for:

- Managing the process to ensure maximum efficiency and effectiveness
- Conducting business in accordance with Aon's Code of Ethics
- Creating Client Service Plans and Fee Compensation Agreements
- Conducting face-to-face meetings
- Creating and maintaining client information in Aon's systems
- Managing expenses

We estimate his involvement at 150 hours.

Your Account Executive, **Brian Kuhlman**, will focus on tactical execution of commercial property insurance strategies agreed with you. He will lead the property service team, which includes property brokerage account specialists, Greg Gatti and Stephanie Candiano.

Brian and the local service team will spend an estimated 200 hours on your account handling the tasks indicated above and in part a of this response.

Our property claims consultants will spend an estimated 10 hours annually working various claims related assignments.

Our loss control specialists will spend an average of 10 hours annually generating support from carrier loss control departments and undertaking "on the ground" loss control tasks for the City.

Our support staff will spend an average of 150 hours developing proposals, reviewing quotes, handling renewals, and any other administrative and clerical work required.

- d. Describe what municipal staff support you anticipate for the project.
- 

Your Aon team wants to alleviate as much of the burden from your team as possible, and be seen as an extension of your team. To that end, our expectations of the City are that you will be an active partner in our relationship but lean on our team to do the "heavy lifting" to the extent you are comfortable.

We foresee the majority of your team's time will be required during strategy discussions and project-planning phases, as well as during the development of RFPs (for specific re-bids). Beyond these areas, the City's role is limited to providing guidance, responding to information and data requests, communicating final decisions, and participating in various meetings throughout the year (e.g., presentation of recommendations, finalist meetings, and contract negotiations). Obtaining necessary data in a timely fashion, based on the agreed-upon dates in the work plan, is a crucial role of the City in supporting a successful outcome.

## F. Project understanding, proposed approach, and methodology

Describe your approach to performing the contracted work. This should include the following points:

- a. Type of services provided. Discuss your role and that of other parties involved in the data gathering, data analysis and recommendation process.
- 

Aon believes that clients are integral contributors to the marketing process. Ultimately, your knowledge of the City's business operations and strategies, and your ability to convey this to the underwriting community, will work to the benefit of coverage and pricing obtained in the marketplace.

Further in the process, we view the gathering of underwriting information as a joint process between the City and Aon. This information is critical to an underwriter's understanding of the risk at hand. All these factors will work in the City's favor when trying to limit how much impact the marketplace will have on your terms, conditions, collateral requirements, and PML (probable maximum loss) calculations. This process includes the following core activities:

- **A complete schedule of exposures**—Aon will supply the appropriate spreadsheet templates to the City to ensure that renewal data is gathered for each location. We will support the process to ensure that data presented to the marketplace will yield the most favorable results. The Aon Global Client Network is available to coordinate any assistance you require of Aon's international offices to obtain values and/or to assist the City with the exposure data templates.
- **Loss history**—We will review the long- and short-term loss history to help determine appropriate retention levels. The presentation of losses to the market is more than simply providing a loss run. Loss history has a "story to tell." The portrayal of this to the marketplace is critical and can make a significant difference in the marketplace's vision of the City.

As we jointly prepare the City's presentation materials, involvement in subsequent carrier meetings will take place at the appropriate time. The City and Aon representatives will meet in person, if necessary, with those carriers that are deemed to be finalists in the marketing process approximately 45–60 days before renewal. This will ensure that the underwriters fully understand the City and your exposures and servicing needs. Aon believes these personal relationships can influence the coverage obtained, as well as the terms ultimately offered.

Throughout the marketing process, the Aon service team will provide the City with marketing progress reports on an agreed-upon basis. These reports provide you with a synopsis of the marketing process, provide updates regarding underwriters' responses, and keep you apprised as we begin to narrow down the renewal options.

Finally, we will provide consultative advice to the City as you make your decision; beginning the servicing process once coverage is bound with the carriers that you have selected.

# Aon’s Casualty Laser™ and Spectrum Analytics™

## Enhancing the Casualty Value Proposition Through Integrated Data Analytics

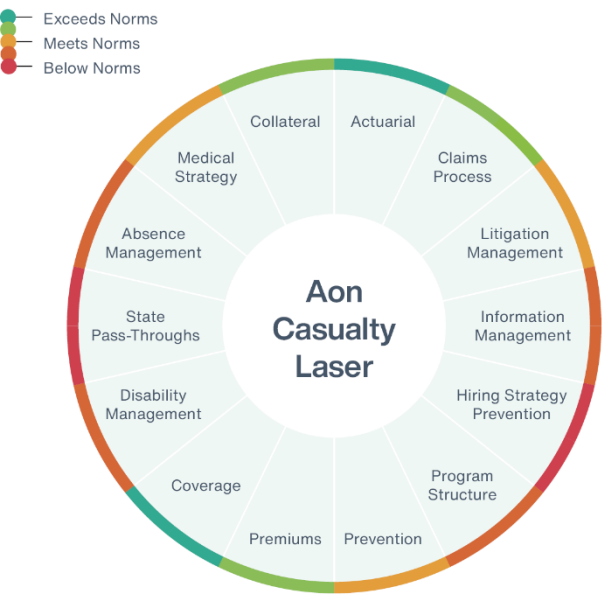
Aon integrates industry-leading total cost of risk (TCOR) analytics, Casualty Laser™ and Spectrum Analytics™, to underpin our world-class broking process. These diagnostic tools deliver greater insights to our clients’ EHS, claims, and risk teams. In addition to the insights and approaches to TCOR optimization delivered by our brokers, Aon’s claims and risk control teams will leverage information developed through these tools to identify and quantify loss costs driver areas for process improvements and cost-savings opportunities.

### Casualty Laser™

*Upon being re-appointed, Aon will complete a Laser diagnostic for the City. Laser is a comprehensive data-driven diagnostic that evaluates performance over 100 quantitative and qualitative performance indicators and benchmarks.* The metrics were chosen to reflect performance over a broad spectrum of the most significant elements influencing the total cost of a casualty program, with a significant emphasis on workers compensation. The Laser report is designed to create a prescriptive dialogue around the items that appear to be most relevant and actionable.

## Casualty Broking

### Laser Framework



#### Data-Driven Diagnostic

In excess of 100 quantitative and qualitative performance benchmarks

#### Direct Engagement of Subject Matter Experts

Subject Matter Experts present findings and offer advice on “Next Steps” backed by over 30 industry-leading TCoR reduction solutions

#### Cost Savings + Program Improvement Identification

Specific savings statements that are based on achievable goals

#### Measurable Impact of Cost & Collateral Improvement

Creates a series of client-specific baselines by which to measure downstream performance

The diagnostic will help identify:

- Where your program stands regarding specific metrics associated with the broader categories described above
- Specific program improvement opportunities or “next steps needed” to further define a risk improvement or cost-reduction strategy
- Potential cost savings (or cost leakage) associated with each opportunity identified

The diagnostic will look at casualty program performance of areas critical to mitigating TCOR. Armed with powerful knowledge from the baseline report, outliers can be identified and cost-saving initiatives and actions can be prioritized and deployed. By analyzing a wide array of claim characteristics, Aon casualty consultants can identify the primary cost drivers and recommend risk control and claim management strategies to mitigate the impact of those elements driving the highest costs for our clients.

Aon typically identifies between 12 percent and 18 percent reduction in TCOR opportunities. Casualty Laser is backed by more than 30 strategic claim, risk control, and human capital solutions to produce positive impact on the client balance sheet.

## Casualty Laser™



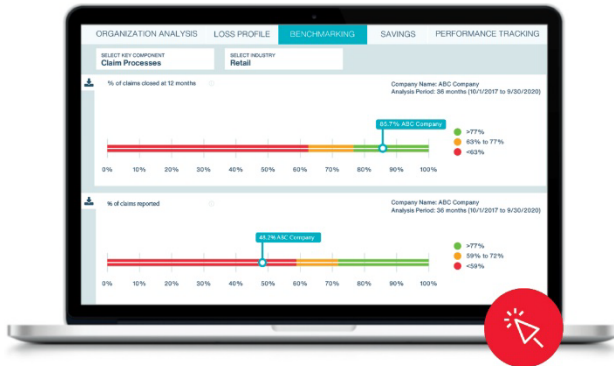
## Spectrum Analytics™

***Following our completion of Casualty Laser, we will establish the process for providing the City with Spectrum Analytics.***

Spectrum Analytics will provide you with the ability to maintain refreshed insights from Casualty Laser through an interactive analytical platform. The platform allows for detailed drill down into your organization’s loss data providing an unparalleled view of key loss prevention and claims management performance indicators and cost drivers. This information provides greater ability to manage and measure TCOR reduction efforts and focus attention on the most significant savings opportunities.

## Aon Spectrum Analytics™

Combination of proprietary benchmarking and advisory services create an unparalleled next step in leveraging data to manage your loss costs



### Intuitive graphical interface

Enables user to drill down into KPIs that may impact the portfolio



### Quarterly Delivery

Allows user to track performance against stated goals, business expectations, and/or financial targets



### Custom Findings Summary

Choose variables to generate findings on-the-fly, which provide nearly instantaneous, action-oriented insights

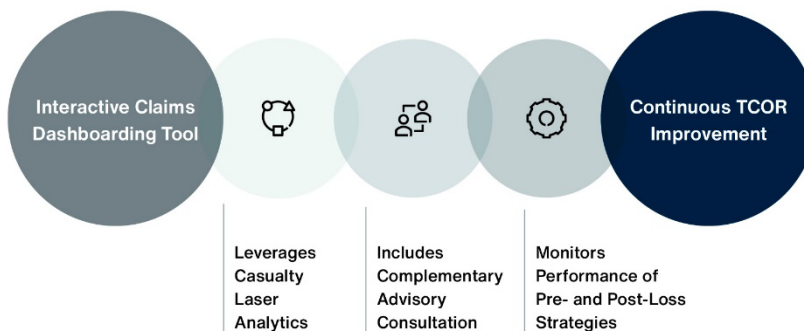


### TCOR Advisory Services

Targeted mitigation strategies provided by Aon's Casualty TCOR certified consultants



Spectrum Analytics leverages a highly graphical interface, enabling risk professionals to drill down into KPIs that impact your portfolio. The interface enables users to choose from multi-variate aspects (loss type, industry, regions, etc.) to generate findings on-the-fly, which provide nearly instantaneous, action-oriented insights that the City's risk team and Aon can use to make strategic decisions regarding your workers compensation program.

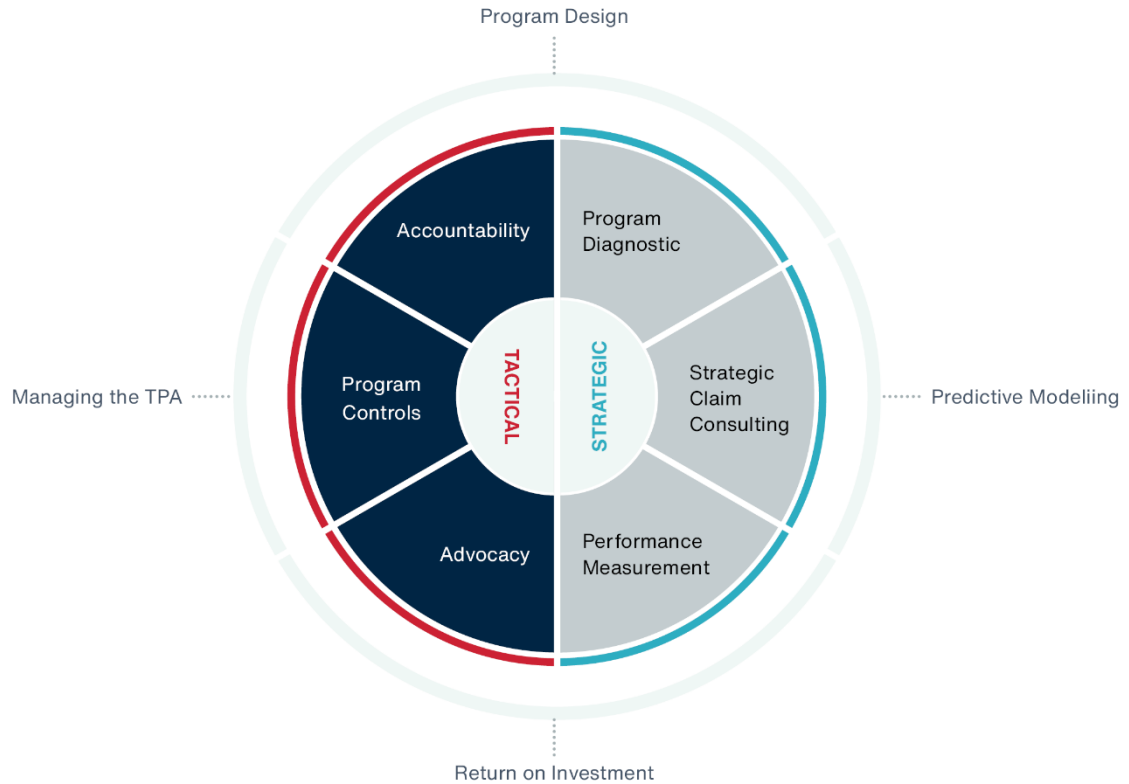


Continuous improvement in reducing costs is fundamental to your organization's performance. We help you target key cost drivers based on high returns on investment opportunities to build sustainable competitive advantage through Aon Global Risk Consulting. Our breadth of consulting capabilities ranges from our Casualty Laser and Spectrum Analytics tools to Aon Optics for TPA selection. Our deep bench of credentialed actuarial and captive resources and our Risk Financing Decision Platform capabilities offer additional value in financial decision support.

The quarterly delivery allows the user to track performance against stated goals, business expectations and/or financial targets, and is supported by strategic advisory services from an Aon certified TCOR consultant.

Spectrum Analytics™ will be an integral component to helping the City measure program success and optimize TCOR across the breadth of the entire organization.

## Reducing TCOR and Increasing Operational Efficiency



### Tactical

#### Accountability

- Best-in-class program design
- Pricing review, performance-based compensation

#### Program Controls

- Current service instructions
- Claim reviews, incorporating analytics to flag claims needing attention
- File audits to ensure adherence to adjusting best practices

#### Advocacy

- Professionals deployed on subject matter expertise
- Complex claims consulting
- Contentious claim escalation process

### Strategic

#### Program Diagnostic

- Laser analytics to benchmark key performance indicators
- Operational assessment for process efficiencies

#### Strategic Claim Consulting

- Innovative solutions aligned to underperforming KPIs
- Predictive analytics to early identify high severity potential claims

#### Performance Measurement

- Spectrum analytics to measure progress on KPIs
- Maximize claims administrator RMIS for reporting
- Joint annual service plan design



Our Casualty Laser analysis will help us to properly target the following fee-based solutions to provide the most benefit to the City.

Value-Added Services	Impact to the City
<b>Claims Advocacy:</b> Aon provides advisory work regarding contract clarity and contract certainty, which reduces the potential for coverage disputes, claims denials, and reservation of rights letters.	<ul style="list-style-type: none"><li>• Maximum return on insurance investment</li><li>• Protection of client brand value</li><li>• Ensures well-rounded claim intake and processing system is in place</li></ul>
<b>Ergonomics including Musculoskeletal Claims Validation:</b> Our advanced degreed, Board Certified Professional Ergonomists provide quantified risk assessment and risk reduction consulting, including Kaizen problem-solving team training, task and workstation design specifications, process audits, plan review, and program development to address musculoskeletal disorder risks.	<ul style="list-style-type: none"><li>• Our services can be aligned with injury reduction goals, and have typically produced a 3 to 1 or better ROI</li></ul>
<b>Injury Reduction Strategies (for Impacting Total Cost of Risk):</b> By targeting the top loss producing injury types and their causes and enhancing critical safety features associated with the top loss causes, our risk control team provides added bench strength and Total Cost of Risk optimization techniques to the safety process. We help develop a strategic plan, develop and implement solutions, and measure performance with actuarially supported dashboard metrics that link to Total Cost of Risk.	<ul style="list-style-type: none"><li>• Reductions in claim count and associated costs of 10%-30% in 18 months for targeted locations</li></ul>
<b>OSHA Code Compliance:</b> We offer a full range of services to support program development and implementation, audits, training, and related needs for OSHA, NFPA, and related industry codes and standards.	<ul style="list-style-type: none"><li>• Regulatory compliance to avoid potential fines</li><li>• Safety program improvement</li></ul>
<b>Product Risk Management:</b> Aon's advanced approach to evaluating the product risk management process consists of a framework of 15 core elements that represent a product lifecycle. Within each element are a number of objective best practices criteria to measure the process. This process helps evaluate risks and provides an action plan to guide enhancements to risk mitigation, while also providing critical information that can help optimize the risk transfer program.	<ul style="list-style-type: none"><li>• Prioritized action plans for risk mitigation</li><li>• Tangible action plans to address product vulnerabilities</li><li>• Reduction in claims frequency and severity</li><li>• Strong strategies to provide to liability insurance underwriters</li><li>• Savings on the operational and the risk transfer costs</li><li>• Assurance provided to senior management</li></ul>

**Safety Culture Improvement:** This process is aimed at improving the safety culture and employee behaviors through analysis and strategies aimed at organizational safety management. Our consultants conduct a safety culture perception survey to take the barometer of the employee population, conduct interviews and focus groups, review accountability systems, and use other techniques to better understand and develop strategies for enhancing the safety culture.

- Reduce incident rates through improved workplace safety

Around the world, Aon has experts and resources equipped to help our clients prepare and optimize their property program and organizations ahead of, during and following weather-related losses and other catastrophic events. As seasonal hurricanes gain strength and threaten coastal areas of the U.S., we distribute client-facing communications, along with nat-cat-specific tools and resources, to support our clients and colleagues. Whether preparing for a hurricane, or a large-scale natural catastrophe that can affect businesses, governments and populations around the world, Aon is committed to sharing the latest with clients, prospects or colleagues on [Be Prepared](#), our Hurricane and Nat-Cat Response Site. This site includes links to the latest Impact Forecasting alerts and reports, the [Hurricane Preparation Report](#), and the [Business Continuity Checklist](#), among others.

- b. Discuss your project plan for this engagement outlining major tasks and responsibilities, time frames and staff assigned.

The Client Methodology begins the moment we initiate our relationship with your organization. As such, the initial application of the Client Methodology is ensuring a comprehensive and seamless transition from your prior broker to Aon. Upon notification of your decision to appoint Aon as your broker, we will begin the onboarding process. This unique process is menu-driven and extremely adaptable.

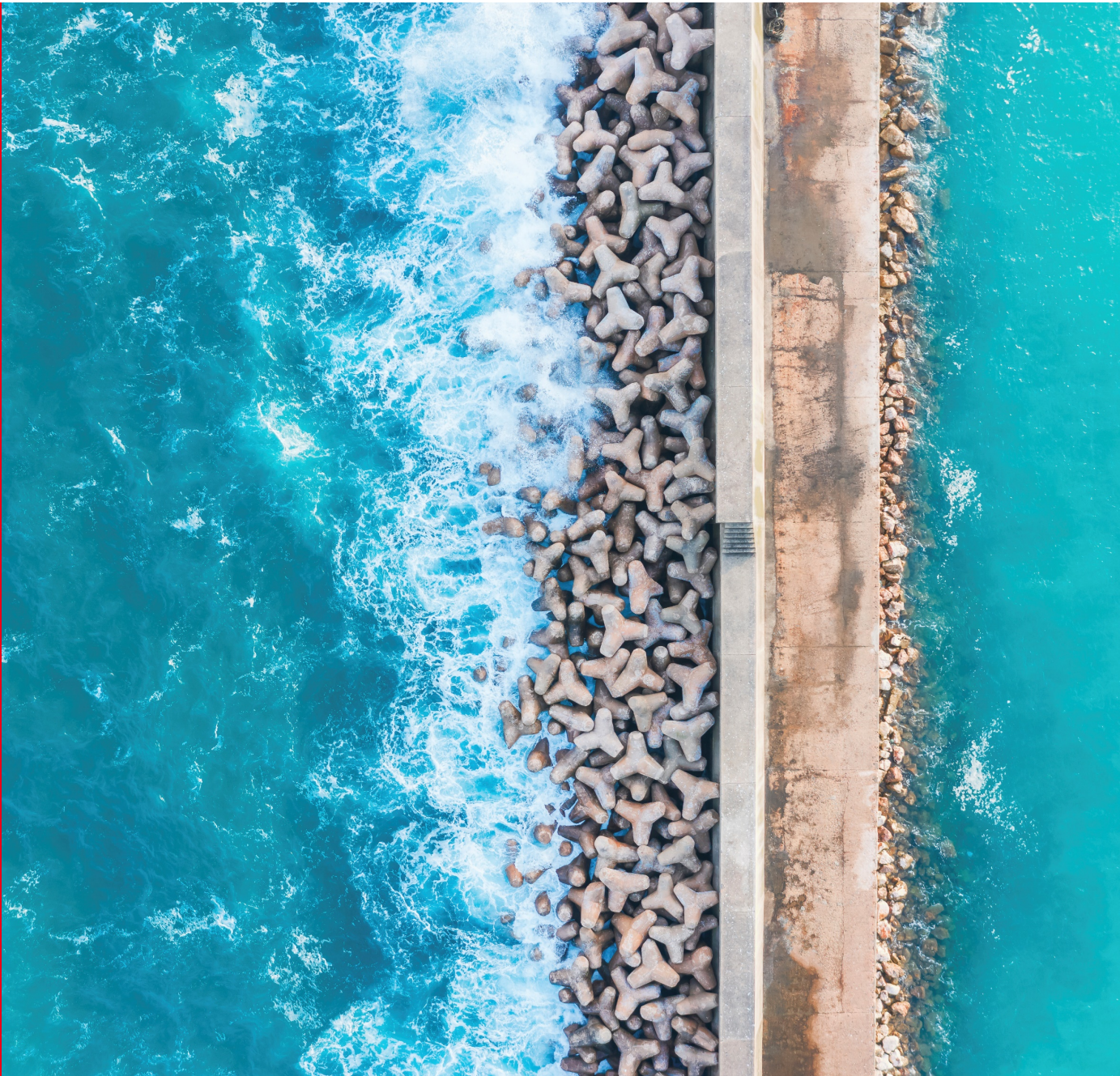
It is designed to provide a smooth transition for the City and includes:

- Overview of Aon's worldwide consulting and brokerage capabilities
- "Scope of Services" summary so we clearly articulate needs upfront with respect to services to be provided
- Detailed transition/renewal checklists customized to the needs of the City
- Team chart with a clear depiction of your service team
- Summary of current coverages (once all policies have been received)
- Introduction to Aon Client Services (overview and instructions for requesting certificates of insurance and auto ID cards)
- Claim reporting guidelines: Clear instructions on how to report claims and who to contact (once all policies have been received)



- Premium/fee payment options
- Preliminary renewal calendar
- Guide to Aon's extensive research library
- Overview of AonLine®, our firm's online collaborative work platform and information system
- Additional documents to ensure an outstanding client experience customized to your specific risk management needs

Aon's new client onboarding process establishes the foundation for a long-term, mutually beneficial relationship between our two organizations.



## G. Services Offered

Provide a detailed listing of the types of services your firm offers.

Aon's experience, global reach, and state-of-the-art analytics mean that we are better able to deliver the insights and advice that help today's companies protect and grow their organizations. The end benefit of all that we do is enabling our clients to make better decisions.



Shifts in technology, economics and geopolitics are creating unprecedented volatility. We help clients identify, measure and manage their risk exposure.



Health is declining, costs are rising and workers have vastly different needs. We help companies improve employee health and wellbeing while managing costs.



Businesses, governments and communities need to become more resilient. Our expertise and insight help (re)insurers navigate uncharted territories and create more relevant solutions.



Global business is becoming increasingly difficult to navigate. We help employers, fiduciaries and investment officers optimize results and provide a more secure future for their stakeholders.

### Aon's Scope of Services

Outlined below is a general scope of core services. While this list is not exhaustive, we believe it captures the vast majority of services that Aon provides to the City in the following areas:

- Strategy and Planning
- Risk Identification and Evaluation
- Coverage Negotiation and Placement
- Program Execution
- Ongoing Account Service
- Safety and Loss Control Services
- Claims Management

#### Strategy and Planning

- Discuss the City's strategic business plans in general to look for effects on insurance needs
- Provide counsel on program design and scope of coverage
- Maintain knowledge of the insurance marketplace and keep the City abreast of changes that may be of importance to the City's risk management program
- Arrange annual meetings between the City and your carriers as appropriate; as well as annual renewal strategy and Client Methodology meetings between the City and Aon. The Property Symposium is the perfect venue for such meetings.



- Prepare Client Planning and service fee agreement, reflecting agreed-upon services and alignment of strategies and goals

#### **Risk Identification and Evaluation**

- Assist the City in identifying and measuring exposures to loss and reviewing existing exposures as well as monitoring changes in the City's operations
- Review claims profile for trends and indications of areas of risk to be addressed
- Review program design, submission preparation, and review
- Review appropriate risk management alternatives
- Identify list of potential/appropriate carriers
- Identify renewal data needed and establish deadlines for securing information
- Work with the City to gather information and prepare submissions

#### **Coverage Negotiation and Placement**

- Work with carriers to answer questions and provide necessary data to underwriters
- Provide the City with periodic status reports on progress with carriers
- Evaluate, analyze, and compare underwriter responses
- Review coverages, pricing, and companion services (i.e., claims)
- Provide available information on carriers' financial conditions
- Evaluate risk financing alternatives
- Negotiate with carriers to minimize costs and maximize protection
- Meet with the City to present proposal containing recommendations (with supporting rationale, comparisons, and analysis) on options best suited to the City's goals and desires
- Work with carriers, based on the City's feedback, to fine-tune proposal to meet the City's requirements
- Provide international risk management resources to manage the City's global programs

#### **Program Execution**

- Issue binders, cover notes, or confirmations of coverage
- Process premium invoices
- Prepare insurance schedule and coverage summaries for each line of coverage
- Issue certificates of insurance, state filings, and auto ID cards and obtain posting notices from carriers
- Check accuracy of insurance policies upon issuance



### **Ongoing Account Service**

- Handle ongoing requests for policy documentation, such as certificates and auto ID cards, as needed according to the City's guidelines
- Process requests for endorsements, as needed
- Provide support, as needed, regarding experience modification calculations
- Review insurance ordering in leases, purchase orders, and other legal documents
- Maintain historical underwriting information
- Prepare and present annual stewardship report
- Maintain monthly open items lists and meetings
- Follow up with the City on aged trial balances
- Maintain a quality focus and monitor performance of program
- Draw upon and coordinate the use of appropriate Aon resources for the City's risk management strategies and goals

### **Safety and Loss Control Services**

- Review or assist the City in establishing formalized loss control service standards for your carriers or service providers
- Monitor carrier or service provider loss control activities
- Serve as a resource to the City in evaluating carrier recommendations
- Provide an agreed number of hours of risk control services that may include reviewing recommendation by carriers and providing loss control consultation on life safety or property issues

### **Claims Management**

- Review and assist the City in establishing formalized claims service standards
- Monitor carrier or service provider claims services
- Assist the City in evaluating the adequacy and efficiency of your claims reporting procedures/establish claims reporting guidelines
- Monitor large loss activity
- Assist in the resolution of open claims, where possible

## H. Summary of Proposer's Fee Statement

The Proposer should submit their fee schedule here. Express your fee in a lump sum not-to-exceed maximum amount and a separate price for the components of the work shown in scope of service and include a chart of the rates. The lump sum includes all costs to perform the work, travel, per diem expenses, photocopying, telephone lines or other incidental expenses, if applicable. If additional work is required beyond the scope of this contract, the City reserves the right negotiate those services or to obtain from other service providers. This may include additional presentations or follow-up as requested.

---

Aon offers a service through Aon Premium Finance (APF) to provide you flexibility in paying premiums, related taxes, and fees. This in-house resource has access to the largest premium finance lenders in the U.S., which creates the ability to obtain extremely competitive terms and rates. Our premium finance group can work with you to customize a payment plan to suit your needs. Finance loans are collateralized solely by the premiums financed, and options can be obtained easily using policy details and limited financial information. The loan has a fixed rate for the repayment term, which in today's current market is an additional advantage. Please let us know if we can provide an indication of the payment terms and interest rate, which would be available

Aon proposes a flat annual fee with no cost of inflation increase for the entire term of the contract.

- Contract Year 1            \$151,875
- Contract Year 2            \$151,875
- Contract Year 3            \$151,875
- Option Year 1             \$151,875
- Option Year 2             \$151,875

New placements would be placed on a commission basis as would proprietary Aon placements such as Drone coverage, excess liability layer placements, flood placements made through NFIP Program or other and placements requiring the use of wholesalers or intermediaries which would allow that those international facilities to retain their commissions/fees for such placements. Bermuda and UK placements would allow the placing broker to retain their commissions.



# Required Forms and Acknowledgments

## Vendor Reference Form

Please download the below document, complete, and upload for each vendor reference. A Minimum of three (3) references are required.

### VENDOR REFERENCE FORM

City of Hollywood Solicitation #: RFP-060-23-WV  
Reference for: Aon Risk Services, Inc. of Florida

Organization/Firm Name providing reference:

City of Bellevue

Organization/Firm Contact

Name:

Pete Bourgeault

Title:

Risk Manager

Email:

pbopurgeaul@bellevuewa.gov

Phone:

425-452-2011

Name of Referenced Project:

Annual P/C renewals

Contract No:

Date Services were provided:

first contract 2016 through current

Project Amount:

Referenced Vendor's role in Project:

☒ Prime Vendor

☐ Subcontractor/  
Subconsultant

Would you use the Vendor again?

☐ Yes

☐ No. Please specify in additional comments

#### Description of services provided by Vendor (provide additional sheet if necessary):

AON Public Entity and Dr Billy Deeb have been our exclusive property and casualty broker. They provide benchmarking, industry information, claims advocacy, worldwide access to markets, budget information and partnership. All of this contributes to a high degree of confidence and peace of mind for my legal, budget and Risk team.

Please rate your experience with the Vendor	Need Improvement	Satisfactory	Excellent	Not Applicable
<b>Vendor's Quality of Service</b>				
a. Responsive	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Accuracy	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
c. Deliverables	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Vendor's Organization:</b>				
a. Staff expertise	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Professionalism	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
c. Staff turnover	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Timeliness/Cost Control of:</b>				
a. Project	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Deliverables	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

#### Additional Comments (provide additional sheet if necessary):

I personally rely heavily on Billy and his entire team to meet all our P/C insurance brokerage needs. We just renewed our agreement and I sleep easier knowing this component of my business is in great hands.

*Peter J Bourgeault*

#### \*\*\*\*THIS SECTION FOR CITY USE ONLY\*\*\*\*

Verified via:	Email:	<input type="checkbox"/>	Verbal:	<input type="checkbox"/>	Mail:	<input type="checkbox"/>
Verified by:	Name:				Title:	
	Department:				Date:	



## VENDOR REFERENCE FORM

City of Hollywood Solicitation #: RFP-060-23-WV  
Reference for: AON Risk Insurance Services Inc. of Florida

Organization/Firm Name providing  
reference:

City of Henderson

Organization/Firm Contact

Name:

Barbara Gliszczynski

Title:

Risk Manager

Email:

barbara.gliszczynski@cityofhenderson.com

Phone:

702-267-1850

Name of Referenced Project:

Insurance Broker Services

Contract No:

26578

Date Services were provided:

9/2022

Project

Amount:

\$103,000

Referenced Vendor's role in  
Project:

☒ Prime Vendor

☐ Subcontractor/  
Subconsultant

Would you use the Vendor  
again?

☒ Yes

☐ No. Please specify in additional  
comments

Description of services provided by Vendor (provide additional sheet if necessary):

See attach.

Please rate your experience with the Vendor	Need Improvement	Satisfactory	Excellent	Not Applicable
Vendor's Quality of Service				
a. Responsive	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Accuracy	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
c. Deliverables	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Vendor's Organization:				
a. Staff expertise	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Professionalism	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
c. Staff turnover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Timeliness/Cost Control of:				
a. Project	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Deliverables	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Additional Comments (provide additional sheet if necessary):

****THIS SECTION FOR CITY USE ONLY****					
Verified via:	Email:	<input type="checkbox"/>	Verbal:	<input type="checkbox"/>	Mail: <input type="checkbox"/>
Verified by:	Name:				Title:
	Department:				Date:



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## EXHIBIT A

### SCOPE OF SERVICES

#### I. Programs

Obtain the following minimum coverages for the first year and all subsequent years for the duration of the Contract:

##### (A) Fee Based Programs –

- Excess Workers' Compensation
- Excess Liability
- Property
- Emergency vehicles
- Storage Tank (fuel)
- Cyber
- Crime
- Terrorism
- Pollution
- Contractor's equipment
- Fiduciary
- Special Event
- Drone

1. Recommend insurance coverages consistent with the exposures to provide the highest level of coverage at the least cost to the CITY.
2. Prepare insurance applications, bid packages, and underwriting exhibits in conjunction with the CITY's Risk Management staff.
3. Use Nevada admitted insurers or inform the CITY of any non-admitted insurers and provide the rationale for using non-admitted insurers.
4. Negotiate with underwriters on terms and conditions to obtain the most beneficial and cost effective coverages available.
5. Verify the rates and premiums for accuracy and determine that rating bureau and underwriter rates are correct.
6. Check for wording accuracy when policies, binders, certificates, endorsements or other documents are received. Verify that all negotiated coverage enhancements are provided. Confirm that classifications, exposures and limits are in conformity with the CITY's specifications. Obtain revisions to such documents when needed and provide a summary listing of coverages and exclusions, immediately upon binding.
7. Provide originals of all policies and endorsements to the CITY within thirty (30) calendar days of payment of premium.

AC062122  
Rev. 2/22/2018

Insurance Broker Services  
CMTS# 26578  
Page 50 of 63



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8. Maintain copies of all policies and endorsements and bid package data for future use.
9. Review all premium audits and verify accuracy of earned premium.
10. Answer insurance related questions and concerns.
11. Conduct strategic planning sessions annually, to review current performance and establish future objectives and strategies for the CITY's risk and insurance program.
12. Review alternative insurance programs and policies and provide information to the CITY regarding the advantages and disadvantages of those alternatives.
13. Keep the CITY informed of significant changes, trends, or occurrences in the insurance marketplace and provide the CITY with an annual forecast of market conditions.
14. Review and determine the feasibility of insurer recommendations and assist in the implementation of realistic recommendations.
15. Provide assistance to the CITY on loss control programs.
16. Coordinate risk control visits with Carriers and Underwriters.
17. Coordinate Underwriter meetings for relationship building.
18. Participate in and advise on claims, coverage questions, litigation management and analysis, and assist in loss and coverage issues.
19. Provide assistance in obtaining feasibility studies, risk retention studies, actuarial studies, benchmarking and analysis of the costs of risk.
20. Provide the following reports annually and/or when requested by the CITY:
  - a. Summary of insurance policies and premiums. An accounting of all income received on this account, including income affiliates, subsidiaries and parent organizations and the methods by which all fees and commissions are calculated.
  - b. Progress and status of insurance program, planned implementation and/or renewal.
  - c. Losses incurred, reserved, and settled by policy, supplementing self- insurance reports, as needed.
  - d. In conjunction with policy renewals, report of commissions included in premium quotes and placements.

AC062122  
Rev. 2/22/2018

Insurance Broker Services  
CMTS# 26578  
Page 51 of 63



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## II. Additional Available Services

BROKER offers numerous other services of value to many clients. Such services are available for additional compensation to BROKER. Should You desire such additional services, We will confirm Our mutual agreement via separate agreement. Such additional available services include:

- Actuarial and similar analytical services.
- Specialized claims consulting such as Accelerated Claims Closure.
- Specialized risk control services such as ergonomic consulting.
- One-time, mid-renewal cycle, or new insurance placements or other policies not listed in Exhibit A, Section I (A)
- Enterprise Risk Management.
- Alternative risk financing solutions such as captive insurance company and loss portfolio transfer consulting.
- Premium financing.
- Human capital risk and consulting services such as health and benefits plan design and financing.
- Risk Management outsourcing.

AC062122  
Rev. 2/22/2018

Insurance Broker Services  
CMTS# 26578  
Page 52 of 63



## VENDOR REFERENCE FORM

City of Hollywood Solicitation #: RFP-060-23-WV  
Reference for: AON Risk Service Inc. of Florida

Organization/Firm Name providing  
reference:

City of Reno

Organization/Firm Contact

Name:

Adria White

Email:

whitea@reno.gov

Name of Referenced Project:

Date Services were provided:

7/1/22-Current

Title:

Risk Manager

Phone:

775-399-0842

Contract No:

Project

Amount:

Referenced Vendor's role in  
Project:

☒ Prime Vendor

☐ Subcontractor/  
Subconsultant

Would you use the Vendor  
again?

☒ Yes

☐ No. Please specify in additional  
comments

Description of services provided by Vendor (provide additional sheet if necessary):

AON assists the City of Reno with insurance procurement.

Please rate your experience with the Vendor	Need Improvement	Satisfactory	Excellent	Not Applicable
Vendor's Quality of Service				
a. Responsive	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Accuracy	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
c. Deliverables	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Vendor's Organization:				
a. Staff expertise	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Professionalism	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
c. Staff turnover	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Timeliness/Cost Control of:				
a. Project	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Deliverables	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Additional Comments (provide additional sheet if necessary):

****THIS SECTION FOR CITY USE ONLY****					
Verified via:	Email:	<input type="checkbox"/>	Verbal:	<input type="checkbox"/>	Mail: <input type="checkbox"/>
Verified by:	Name:				Title:
	Department:				Date:



## VENDOR REFERENCE FORM

City of Hollywood Solicitation #: RFP-060-23-WV  
Reference for: Aon Risk Service Inc. of Florida

Organization/Firm Name providing reference:

RISK MANAGEMENT

Organization/Firm Contact

Title:

Name:

JAVIER VALDEZ

Email:

JVALDEZ@CITYOFVERNON.ORG

Phone: 323-583-8811 x.825

Name of Referenced Project:

INSURANCE BROKER SERVICES

Contract No:

Date Services were provided:  
CURRENT 3 YEAR TERM

7/2021 TO 7/2024

Project

Amount: \$ 277,500 3 YR. TERM

Referenced Vendor's role in Project:

☒ Prime Vendor

☐ Subcontractor/  
Subconsultant

Would you use the Vendor again?

☒ Yes

☐ NO. Please specify in additional comments

Description of services provided by Vendor (provide additional sheet if necessary):

PROFESSIONAL PROPERTY/CASUALTY INSURANCE BROKER SERVICES.

Please rate your experience with the Vendor	Need Improvement	Satisfactory	Excellent	Not Applicable
Vendor's Quality of Service				
a. Responsive	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Accuracy	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
c. Deliverables	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Vendor's Organization:				
a. Staff expertise	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Professionalism	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
c. Staff turnover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Timeliness/Cost Control of:				
a. Project	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Deliverables	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Additional Comments (provide additional sheet if necessary): EXTREMELY HAPPY WITH AON SERVICES. AON ASSIGNS DEDICATED STAFF TO ASSIST WITH ANY CLAIMS, QUESTION, PROVIDE GUIDANCE, AND OVERALL SUPPORT WITH RAPID RESPONSE. CURRENTLY, THE CITY IS ON CONTRACT No. 4 WITH AON. EACH CONTRACT IS A 3 YEAR TERM.

\*\*\*\*THIS SECTION FOR CITY USE ONLY\*\*\*\*

Verified via:	Email:	<input type="checkbox"/>	Verbal:	<input type="checkbox"/>	Mail:	<input type="checkbox"/>
Verified by:	Name:				Title:	
	Department:				Date:	



## Hold Harmless and Indemnity Clause

I, an authorized representative, the contractor, shall indemnify, defend and hold harmless the City of Hollywood, its elected and appointed officials, employees and agents for any and all suits, actions, legal or administrative proceedings, claims, damage, liabilities, interest, attorney's fees, costs of any kind whether arising prior to the start of activities or following the completion or acceptance and in any manner directly or indirectly caused, occasioned or contributed to in whole or in part by reason of any act, error or omission, fault or negligence whether active or passive by the contractor, or anyone acting under its direction, control, or on its behalf in connection with or incident to its performance of the contract.

---

Confirmed



## Non-Collusion Statement

I, being first duly sworn, depose that:

- A. He/she is an authorized representative of the Company, the Proposer that has submitted the attached Proposal.
- B. He/she has been fully informed regarding the preparation and contents of the attached Proposal and of all pertinent circumstances regarding such Proposal;
- C. Such Proposal is genuine and is not a collusion or sham Proposal;
- D. Neither the said Proposer nor any of its officers, partners, owners, agents, representatives, employees or parties in interest, including this affiant has in any way colluded, conspired, connived or agreed, directly or indirectly with any other Proposer, firm or person to submit a collusive or sham Proposal in connection with the contractor for which the attached Proposal has been submitted or to refrain from bidding in connection with such contract, or has in any manner, directly or indirectly, sought by agreement or collusion or communication or conference with any other Proposer, firm or person to fix the price or prices, profit or cost element of the Proposal price or the Proposal price of any other Proposer, or to secure an advantage against the City of Hollywood or any person interested in the proposed Contract; and
- E. The price or prices quoted in the attached Proposal are fair and proper and are not tainted by any collusion, conspiracy, connivance or unlawful agreement on the part of the Proposer or any of its agents, representatives, owners, employees, or parties in interest, including this affiant.

---

Confirmed



## Certifications Regarding Debarment, Suspension and Other Responsibility Matters

The applicant certifies that it and its principals:

Are not presently debarred, suspended, proposed for debarment, declared ineligible, sentenced to a denial of Federal benefits by a State or Federal court, or voluntarily excluded from covered transactions by any Federal department or agency;

Have not within a three-year period preceding this application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State, or local) transaction or contract under a public transaction, violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;

Are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State, or local) with commission of any of the offenses enumerated in paragraph (b) of this certification; and

Have not within a three-year period preceding this application had one or more public transactions (Federal, State, or local) terminated for cause or default.

---

Confirmed



## Drug-Free Workplace Program

- A. IDENTICAL TIE PROPOSALS - Preference shall be given to businesses with drug-free workplace programs. Whenever two or more bids which are equal with respect to price, quality, and service are received by the State or by any political subdivision for the procurement of commodities or contractual services, a bid received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. Established procedures for processing tie proposals will be followed if none of the tied vendors have a drug-free workplace program. In order to have a drug-free workplace program, a business shall:
1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
  2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
  3. Give each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection (1).
  4. In the statement specified in subsection (1), notify the employee that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
  5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program (if such is available in the employee's community) by, any employee who is so convicted.
  6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of these requirements.

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

---

Confirmed



## Solicitation, Giving, and Acceptance of Gifts Policy

Florida Statute 112.313 prohibits the solicitation or acceptance of Gifts. “No Public officer, employee of an agency, local government attorney, or candidate for nomination or election shall solicit or accept anything of value to the recipient, including a gift, loan, reward, promise of future employment, favor, or service, based upon any understanding that the vote, official action, or judgment of the public officer, employee, local government attorney, or candidate would be influenced thereby.” The term “public officer” includes “any person elected or appointed to hold office in any agency, including any person serving on an advisory body.”

The City of Hollywood/Hollywood CRA policy prohibits all public officers, elected or appointed, all employees, and their families from accepting any gifts of any value, either directly or indirectly, from any contractor, vendor, consultant, or business with whom the City/CRA does business.

The State of Florida definition of “gifts” includes the following:

- Real property or its use,
- Tangible or intangible personal property, or its use,
- A preferential rate or terms on a debt, loan, goods, or services,
- Forgiveness of indebtedness,
- Transportation, lodging, or parking,
- Food or beverage,
- Membership dues,
- Entrance fees, admission fees, or tickets to events, performances, or facilities,
- Plants, flowers or floral arrangements
- Services provided by persons pursuant to a professional license or certificate.
- Other personal services for which a fee is normally charged by the person providing the services.
- Any other similar service or thing having an attributable value not already provided for in this section

Any contractor, vendor, consultant, or business found to have given a gift to a public officer or employee, or his/her family, will be subject to dismissal or revocation of contract

As the person authorized to sign the statement, I certify that this firm will comply fully with this policy

---

Confirmed



## Proof of Sunbiz Registration

Enter company FEIN to be verified in Sunbiz

---

Aon Risk Services, Inc. of Florida - 59-0876526



## Acknowledgment and Signature Page

If Corporation - Date Incorporated/Organized

---

Aon Corporation was incorporated December 12, 1979

State Incorporated/Organized

---

Aon Corporation was incorporated Delaware.

Remittance Address

---

707 Wilshire Blvd., Suite 2700  
Los Angeles, CA 90017

Bidder/Proposer's Authorized Representative's Typed Full Name

---

William Deeb or Brian Kuhlman

IT IS HEREBY CERTIFIED AND AFFIRMED THAT THE BIDDER/PROPOSER CERTIFIES ACCEPTANCE OF THE TERMS, CONDITIONS, SPECIFICATIONS, ATTACHMENTS AND ANY ADDENDA. THE BIDDER/PROPOSER SHALL ACCEPT ANY AWARDS MADE AS A RESULT OF THIS SOLICITATION. BIDDER/PROPOSER FURTHER AGREES THAT PRICES QUOTED WILL REMAIN FIXED FOR THE PERIOD OF TIME STATED IN THE SOLICITATION.\*

THE EXECUTION OF THIS FORM CONSTITUTES THE UNEQUIVOCAL OFFER OF BIDDER/PROPOSER TO BE BOUND BY THE TERMS OF ITS PROPOSAL. FAILURE TO SIGN THIS SOLICITATION WHERE INDICATED BY AN AUTHORIZED REPRESENTATIVE SHALL RENDER THE BID/PROPOSAL NON-RESPONSIVE. THE CITY MAY, HOWEVER, IN ITS SOLE DISCRETION, ACCEPT ANY BID/PROPOSAL THAT INCLUDES AN EXECUTED DOCUMENT WHICH UNEQUIVOCALLY BINDS THE BIDDER/PROPOSER TO THE TERMS OF ITS OFFER.\*

---

Confirmed



## Sworn Statement Pursuant To Section 287.133 (3) (A) Florida Statutes On Public Entity Crimes

8.5.1. This form statement is submitted to the City of Hollywood by:\* (Print individual's name and title)  
(Print name of entity submitting sworn statement) \*Response required

---

Brian Kuhlman  
Senior Vice President, Account Executive

William Deeb  
Director of Public Entities

8.5.2. Sworn Statement Continuation:\* Enter business address: \*Response required

---

7650 W. Courtney Campbell Cswy.,  
Ste. 1000  
Tampa, FL 33607

707 Wilshire Blvd., Suite 2700  
Los Angeles, CA 90017

8.5.3. Sworn Statement Continuation:\* Enter Federal Employer Identification Number (FEIN) is: If the  
entity has no FEIN, include the Social Security Number of the individual signing this sworn statement.  
\*Response required

---

Aon Risk Services, Inc. of Florida - 59-0876526  
Aon Risk Insurance Services West, Inc. - 03633334

8.5.4. Sworn Statement Continuation:\* I understand that "convicted" or "conviction" as defined in  
Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity  
crime, with or without an adjudication of guilt, in an federal or state trial court of record relating to  
charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, nonjury  
trial, or entry of a plea of guilty or nolo contendere. **X** Please confirm \*Response required

---

Confirmed



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

---

Confirmed

8.5.6. Sworn Statement Continuation:\* I understand that “person,” as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or any entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term “person” includes those officers, executives, partners, shareholders, employees, members, and agents who are active in management of an entity **X** Please confirm \*Response required

---

Confirmed



8.5.7. Sworn Statement Continuation:\* Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement. (Please indicate which statement applies.) Division of Administrative Hearings, determined that it was not in the public interest to place the entity submitting this sworn statement on the convicted vendor list. (attach a copy of the Final Order). Select all that apply ☒ Neither the entity submitting sworn statement, nor any of its officers, director, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989. ☐ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989. ☐ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime, but the Final Order entered by the Hearing Officer in a subsequent proceeding before a Hearing Officer of the State of the State of Florida, \*Response required

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Confirmed

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

\*Response required

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Confirmed

# Appendix



## Appendix A: Team Biographies

### Corin M. Testa, ARM

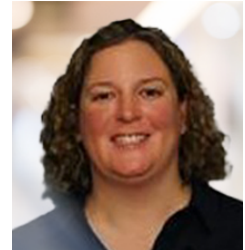
Managing Director/Senior Account Executive

Virtual

Office +1 212 441 2804

Mobile +1 917 612 2536

corin.testa@aon.com



#### Responsibilities

Corin is a managing director/senior account executive working as a virtual colleague in Florida. She is responsible for leading and coordinating the full breadth of Aon's best-in-class resources for our clients. She is responsible for the leadership and delivery of exceptional service and value by continually working to reduce clients total cost of risk while also keeping clients well informed of emerging trends.

#### Experience

In 2001, Corin joined Aon and has been in the Account Executive practice since 2005. Prior to joining Aon, Corin began her career 25 years ago at a middle market brokerage in New York City.

#### Expertise

Corin's expertise includes implementation and servicing of large, complex and middle market accounts, due diligence for new acquisitions, and claims advocacy.

Her industry-leading expertise includes but is not limited to manufacturing, retail, insurance & financial services, private equity/hedge funds, communications, and technology firms.

#### Education

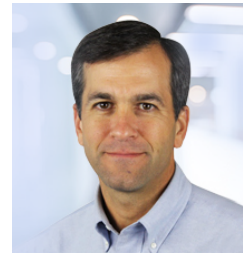
Corin earned a Bachelor of Arts from Loyola University Maryland.

She also holds an ARM (Associate in Risk Management) designation.

## Billy Deeb

Strategic Account Manager, Account Manager/Director, Public Sector  
Practice Group-Los Angeles

707 Wilshire Blvd  
Los Angeles, CA 90017  
Office +1 213 630 3210  
Mobile +1 213 200 0080  
[billy.deeb@aon.com](mailto:billy.deeb@aon.com)



## Responsibilities

As the director of Public Sector for Aon, Billy's duties include operational support as well as program development and implementation expertise. Primary responsibilities include management, oversight, and brokerage of Aon's Western Region Public Sector practice.

## Experience

Prior to joining Aon in 2000, Billy was the risk manager at Pasadena Unified School District, where he developed and implemented risk management programs and insurance solutions that created substantial savings during the first two years. He has also published several articles on a variety of risk management topics.

From 1992 to 2000, he served as public sector risk manager, where his primary responsibilities entailed managing the risk management division and developed and implemented risk management programs and insurance solutions that created savings of over \$10 million during the first two years.

## Expertise

Billy's expertise includes development and implementation of risk management programs for public entities.

## Education

Billy earned his Doctor of Education in public administration from the University of Southern California. He also holds a Master of Arts and a Bachelor of Science from the University of Redlands.

## Brian Kuhlman, CPCU, ARM, PIAM

Senior Account Executive, Senior Vice President

7650 W Courtney Campbell Causeway

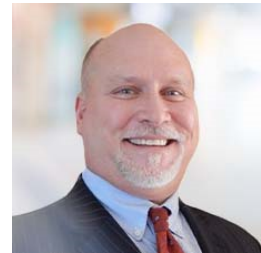
Waterford Plaza

Tampa, FL 33607

Office +1 813 636 3522

Mobile +1 813 431 8790

brian.kuhlman@aon.com



### Responsibilities

Brian's core responsibility is to manage the overall client experience with Aon and ensure our team's efforts exceed our clients' expectations. Typical account executive activities include bringing the proper resources to our clients to address risk mitigation issues, developing customized service plans, evaluating operations and adjusting programs to meet risk management needs, preparing and proposing of insurance renewals, proposing enhancements to current insurance programs, contract reviews, and daily problem solving using insurance knowledge and expertise coupled with service team specialties.

### Experience

Brian's career began in 1987 as an Atlanta-based property and casualty underwriter for Liberty Mutual and later AIG. In 1992, Brian entered the property and casualty brokerage industry as an account executive with Johnson & Higgins in Miami. Brian furthered his career development in 1997 by accepting a position as senior vice president/senior account executive with Wachovia Insurance Services in Tampa. During his tenure with Wachovia, Brian assumed a leadership role as account executive practice leader in the Tampa office. In 2008, Brian accepted an opportunity to join Aon in Tampa as a senior vice president/senior account executive managing some of the offices largest client relationships.

### Expertise

Brian's current and former account base consists of large, complex property and casualty clients in industry groups of education, healthcare, real estate, transportation, nonprofit organizations, sports and entertainment, manufacturing, financial services, hospitality, and retail. Current property client portfolios include clients with Florida and southeastern U.S. insurable values ranging from \$2B to \$7B.

### Education

Brian earned a Bachelor of Business Administration from University of Georgia.

He is a licensed 2-20 general agent in the state of Florida.

His professional designations include CPCU (Chartered Property Casualty Underwriter, ARM (Associate in Risk Management), and PIAM (Professional in Insurance Account Management).

## Loretta Williams

Account Executive

7650 W Courtney Campbell Causeway

Waterford Plaza

Tampa, FL 33607

Office +1 813 636 3541

Mobile +1 727 510 8024

loretta.williams@aon.com



### Responsibilities

Loretta is responsible for the overall management of her clients. Her role is to work with senior client contacts to meet their specific objectives. Oversight of daily operations and servicing of accounts to with an emphasis on service and deliverables. She will direct activities of brokers, claims specialists and loss control personnel for client service teams.

### Experience

Prior to joining Aon in 2002, she spent the past eleven years working in the commercial insurance industry handling complex casualty/property and healthcare programs. Her career in the industry began in 1997.

### Expertise

Loretta's areas of expertise include handling large to middle market clients, negotiating and managing clients programs including multi-system healthcare facilities, retail operations, manufacturing, non-profit organizations and technology companies.

### Education

Loretta is a 2-20 property casualty licensed insurance broker.

She is affiliated with the NAMI Organization.

## Bing Buenafe

Account Executive–Public Entity

7 Wilshire Boulevard  
Los Angeles, CA 90017  
Office +1 213 996 1763  
Mobile +1 661 877 6236  
bing.buenafe@aon.com



### Responsibilities

Bing is an account executive within Aon's Public Entity practice. In this role, she is responsible for maintaining effective and productive client relationships, aggregating and organizing both client and market information, managing client open items, executing client requests, and assisting in the development of client service plans and stewardship reports.

### Experience

Prior to joining Aon in 2013, Bing worked for a leading insurance brokerage specializing in non-profit insurance as an associate account executive/client advisor handling social service agencies and substance abuse treatment facilities. She also worked at Liberty Mutual as an account manager handling general industry accounts. She has more than 20 years of experience in the P&C market.

Bing first began working in the industry in 1984.

### Education

Bing holds a Bachelor of Science in business management.

She is a Licensed Fire & Casualty and Surplus Lines Broker in California.

Bing is working on earning her ARM designation.

## Gregory E. Gatti

Managing Director  
Aon National Property Practice  
One Liberty Plaza  
165 Broadway, 30<sup>th</sup> Floor  
New York, NY 10006 USA  
Office: +1 212 479 5098  
Mobile: +1 917 514 0930  
gregory.gatti@aon.com



### Responsibilities

As a Senior Broker/Managing Director in the National Property Practice – leads Property account broking teams for many large Fortune 500 accounts in the National Property Practice; and has led team efforts on new product development and implementation of sales and marketing strategy of same; has also led team efforts on specific portfolio placements within the National Property Practice as well as specific Request For Proposal (RFP) opportunities within industries of identified expertise.

### Experience

Greg has been with Aon and Aon Re for over 27 years in both broking, Team Management and Client Management positions in both the Aon Philadelphia and Aon New York offices. Greg has over 34 years of experience in the insurance industry. Greg has expertise in but not limited to Energy, Real Estate, Public Entity, Process Manufacturing (including Chemical Manufacturing), Pulp & Paper, Technology, Telecom, Healthcare (animal), Food & Beverage, and Financial Institution Clients.

### Education

Greg earned his Bachelor of Arts degree from the University of Dallas in Dallas, Texas.

### Professional Designations

Licensed Property & Casualty Broker in the State of New York and maintains non-resident licenses in California, Connecticut, Florida, Maine, Missouri, New Jersey, Pennsylvania, Virginia, Texas and Wisconsin

## Stephanie Candiano

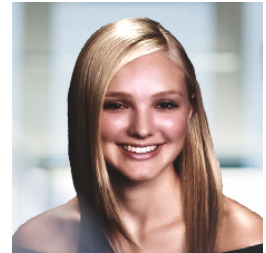
Associate Broker

1001 Brickell Bay Dr, STE 1100

Miami, FL 33131

Mobile +1 786 495 3027

stephanie.candiano@aon.com



### Responsibilities

Stephanie is responsible for the structuring, placement, and servicing of large complex property programs, including domestic and global risks with experience in real estate, hospitality, retail, and manufacturing. Her duties also include identifying and analyzing risk, renewal strategy, submission to market, coverage and pricing negotiation, quote comparison, binding, post-placement billing, policy review and issuance, and day-to-day handling of account requests.

As the USA property broker, she will provide additional support to current brokerage team, aid in marketing efforts for property program, and offer fresh perspective to international program placing amid a still difficult marketplace.

### Experience

Before joining Aon in 2019, Pat worked for a risk management firm where he specialized in operational risks in the Middle East and Africa for energy companies, multi-lateral government agencies, and philanthropic organizations. She also worked at the Department of Commerce in the International Trade Administration supporting U.S. companies with their export initiatives.

### Expertise

Pat's special areas of expertise include strong working knowledge of current property market; commitment to establishing and building client and market relationships; detailed analysis of terms and conditions to ensure clarity and consistency of coverage; negotiation of premiums, limits, and alternative program solutions where necessary; accurate policy issuance in accordance with bound terms and conditions; and quick and efficient turnaround of post-placement billing.

### Education

Stephanie earned a bachelor's degree in business management and master's degree in international business from the University of Florida.

She holds a license in general lines property & Casualty Insurance and certification in Associate Risk Management.

## Annette Ing-Firmeza

Senior Marine Broker

425 Market Street, Suite 2800

San Francisco, CA 94105

Office +1 415 486 7275

Mobile +1 415 269 7974

[annette.ing-firmeza@aon.com](mailto:annette.ing-firmeza@aon.com)



### Responsibilities

Annette's responsibilities include marketing existing and prospective clients. She is also responsible for servicing accounts, including account reconciliations, monitoring/settling claims, and other responsibilities as an account executive.

### Experience

Prior to transferring into the marine unit at Aon, Annette was a loss control consultant performing safety surveys, developing statements of values for buildings/equipment, and PML studies at Alexander & Alexander.

### Expertise

Annette's expertise includes ocean and inland marine coverages (e.g., cargo, stock throughput, shipper's interest, hull and machinery, protection and indemnity, vessel pollution, excess liability, MOLL, containers and chassis, jeweler's block). Over the years, Annette has been involved in the following sectors: high technology, pharmaceuticals, manufacturing, agriculture, public entities, etc.

### Education

Annette studied business administration at City College of San Francisco.

She is a member of the Association of Marine Underwriters of San Francisco, the Board of Marine Underwriters of San Francisco, the International Association of Insurance Professionals, the San Francisco Insurance Professionals, and the Orange County Insurance Professionals.

## Jack Simpson

Broker, North American Terrorism, London  
Aon Risk Solutions, Global Broking Centre  
22 Leadenhall Street  
London, EC3V 4AN, United Kingdom  
Office +44 (0)207 086 0748  
jack.a.simpson@aon.co.uk



### Responsibilities

Jack is a broker in the North American terrorism team. In this role, he assists U.S. and Canadian-domiciled clients solve coverage issues and provide risk transfer solutions suitable their specific needs.

### Experience

Upon graduation in 2016, Jack's first role within insurance came for Neon Underwriting, where he was a part of the Exposure Management team, modelling Terrorism and Political Violence perils. Soon after he was brought into the underwriting team where he played a role in successfully growing the portfolio of business year on year between 2017 and 2020 underwriting accounts for worldwide insureds. In 2020, Jack made the move to Aon to become a broker on the U.S. team.

### Education

Jack earned an MSc in environmental management from the University of Nottingham.

## Sandy Bet Dashto

Cyber Business Development Leader

200 E. Randolph Street

Chicago, IL 60601

Office +1 312 381 2811

Mobile +1 312 369 0394

sandy.bet.dashto@aon.com



### Responsibilities

Sandy is a business development leader for Aon's Cyber Solutions E&O/Cyber Broking team in the Central Region. In this role, Sandy is responsible for aligning internal Aon Cyber Solutions teams in order to coordinate all external marketing, communications, and business development efforts. Sandy is also a senior broker and consults with clients on their cyber, professional liability, technology, and media risks.

### Experience

Prior to joining Aon in 2005, Sandy worked as a recruit presentation specialist at Navy Federal Credit Union. She also served as a staff accountant for Peregrine Systems and a staff accountant at Great Lakes Dredge & Dock.

Sandy started working in the insurance industry by joining Aon in 2005.

### Expertise

Sandy's expertise also extends to Aon's Cyber Risk Quantification and proactive & reactive services in order to provide each Aon client with a comprehensive approach to managing Cyber and E&O risk.

### Education

Sandy holds a Bachelor of Science with a dual major in finance and management from The University of Illinois, Chicago.

## Sarah J. Peterson, RPLU, CPCU, ARe

Hospital & Physician Professional Liability–Healthcare Practice

1650 Market Street

One Liberty Place

Philadelphia, PA 19103

Office +1 215 255 1745

Mobile +1 856 562 8509

sarah.peterson@aon.com



### Responsibilities

Sarah is responsible for broker functions for complex integrated hospital systems and for other types of entities with medical malpractice exposure. She is a member of Aon's National Healthcare practice. She provides consultation on policy wording, reinsurance contracts, commutation, and novation agreements.

### Experience

Before joining Aon in 2002, Sarah was at American Re-Insurance Company for 17 years. She was an underwriter for all lines of professional liability and provided counsel on policy wordings and reinsurance contracts to AmRe Fortune 1000, public entity/nonprofit captives, RRGs, and treaty clients. She has been a treaty reinsurance underwriter for property and casualty, including professional liability lines and directors and officers liability, as well as a property package production underwriter.

She first began working in the industry in 1974.

### Expertise

Sarah's expertise includes managing carrier relationships with the client. She has an in-depth knowledge of the coverages, exposures, and pricing models. Sarah provides excellent policy analysis to best serve the client.

### Education

Sarah earned a B.A. in economics from Emory University in Atlanta, Georgia, and an M.B.A. from Georgia State University in Atlanta, Georgia. She earned a J.D. from DePaul University in Chicago, Illinois.

Sarah holds the designations of Registered Professional Liability Underwriter (RPLU) and Certified Property and Casualty Underwriter (CPCU).

## Trisha Blau

Managing Director

199 Fremont Street  
San Francisco, CA 94105  
Office +1 415 486 6936  
Mobile +1 415 806 7774

trisha.blau@aon.com



### Responsibilities

Trisha is a managing director within Aon's Environmental practice based in the San Francisco office. She draws on her experience in insurance and environmental consulting to assist companies in evaluating their environmental risks and structuring coverage for property transactions and redevelopment, mergers and acquisitions, Brownfield redevelopments, site cleanups, and liability buyouts.

### Experience

Prior to joining Aon in 2013, Trisha was with Marsh for nine years, leaving as the environmental practice Leader. She has also had prior experience as a product line consultant for a major environmental insurance company, as well as 10 years as an environmental consultant designing and managing remedial investigations and site cleanup programs. Trisha has more than 20 years of environmental management experience.

### Expertise

Trisha has expertise in the following product lines: pollution legal liability, remediation stop loss, contractor pollution liability, and combined programs. She has worked with environmental consultants, environmental and real estate attorneys, property management companies, property developers, risk managers, and public entities.

### Education

Trisha holds a Master of Science in environmental engineering from the University of Central Florida.

She also has a Bachelor of Science in biology from Stetson University.

She is a licensed insurance and surplus lines broker in California as well as several other western states.

In 2013, Trisha was selected as an Environmental Power Broker by *Risk and Insurance Magazine*.

## Marie Sullin, COSS, ACA, HRC

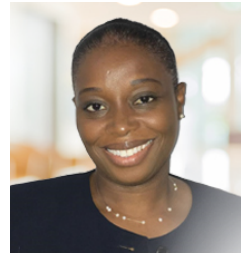
Casualty Claims Consultant

1001 Brickell Bay Dr. #1100

Miami, FL 33129

Mobile +1 305 952 0198

marie.sullin@aon.com



### Responsibilities

Marie's responsibilities include the delivery of client-specific, tactical, casualty claims support designed to track and improve processes assisting to reduce client loss costs, mitigate losses, and expedite claim settlements. Employing post-loss activities dedicated to best meet all levels of client need, Marie is able to provide appropriate advocacy, negotiate insurance and claims administration pricing, and support in an efficient and effective manner, while ensuring the highest level of service from carriers, third-party administrators, vendors, and related experts.

### Experience

Marie has over 20 years of industry experience and started with Aon in 2021. Prior to joining Aon, Marie held various positions within municipal government, retail, and aviation ground handling.

### Expertise

Marie's casualty claims expertise includes workers' compensation, general liability, general client advocacy, claim compensability, claim file review and resolution, reserve review, TPA and vendor specifications, service instructions, and return-to-work programs. Her industry expertise includes retail, municipal government, and aviation.

### Education

Marie has a B.S. in business administration with a concentration in human resources management.

Her designations and affiliations include Certified Occupational Safety specialist (COSS); 6-20 Accredited Claim Adjuster (ACA); 2-15 Licensed Health Agent; FEMA ICS Command (100/200/700/800); Certified Hazardous Waste Operation for Responders; Member of the Local Emergency Planning Committee Treasure Coast (LEPC); and Member of American Society of Safety Professionals (ASSP).



## Appendix B: 2022 CAT Modeling Results

### Modeling Results – Municipal Program

#### City of Hollywood - Municipal

##### United States Hurricane + 100% Storm Surge

The 100, 250 and 500 return periods are commonly used to determine appropriate limits. Risk appetite, model uncertainty, the affordability of coverage and other relevant factors should also be considered when making limit buying decisions. Using the 1 in 250 aggregate exceedance probability as an example, loss exceedance probabilities are interpreted as follows: there is 0.40% chance that aggregate insured losses in a given year will be at least \$27,629,735, with corresponding average annual loss of \$586,168.

Aggregate Exceedance Probability					Insured Loss							
Critical Probability	Return Period	Ground Up Loss	Client Loss	Insurable Loss	\$10M xs \$0M	\$10M xs \$10M	\$10M xs \$20M	\$10M xs \$30M	\$160M xs \$40M	Insured Loss	Retained Loss	
0.02%	5,000	115,080,566	12,574,495	102,947,038	16,098,298	10,292,565	10,007,723	9,999,968	62,947,187	102,947,037	12,575,128	
0.10%	1,000	69,431,302	11,458,118	58,360,440	11,737,258	9,999,951	9,999,944	9,959,887	18,400,865	58,360,440	11,458,118	
0.20%	500	53,630,891	10,444,601	43,710,882	10,256,220	9,999,887	9,920,316	8,234,696	5,556,094	43,710,882	10,444,601	
0.40%	250	36,555,421	9,062,520	27,629,735	9,999,938	9,724,128	5,613,150	1,335,270	539,448	27,629,735	9,063,350	
0.50%	200	30,057,584	8,528,799	21,927,013	9,999,925	8,356,252	2,479,141	642,046	295,097	21,927,013	8,528,799	
1.00%	100	18,204,944	6,366,320	12,084,535	9,140,982	1,934,212	556,221	194,473	34,554	12,084,535	6,372,990	
2.00%	50	10,197,945	4,142,700	6,012,131	5,045,549	662,299	291,707	52,688	9,825	6,012,131	4,142,700	
4.00%	25	4,669,924	1,959,100	2,712,710	2,230,650	350,505	123,729	10,274	2,348	2,712,710	1,959,100	

Occurrence Exceedance Probability					Insured Loss							
Critical Probability	Return Period	Ground Up Loss	Client Loss	Insurable Loss	\$10M xs \$0M	\$10M xs \$10M	\$10M xs \$20M	\$10M xs \$30M	\$160M xs \$40M	Insured Loss	Retained Loss	
0.02%	5,000	115,080,566	12,133,528	102,947,038	9,999,963	9,999,963	9,999,963	9,999,963	62,947,187	102,947,037	12,133,529	
0.10%	1,000	69,431,302	11,070,863	58,360,440	9,999,942	9,999,942	9,999,804	9,959,887	18,400,865	58,360,440	11,070,863	
0.20%	500	53,630,891	9,943,637	43,710,882	9,999,931	9,999,845	9,920,316	8,234,696	5,556,094	43,710,882	9,943,637	
0.40%	250	35,909,515	8,584,907	27,186,529	9,999,863	9,715,552	5,613,073	1,335,270	539,448	27,186,529	8,584,907	
0.50%	200	29,512,677	7,924,939	21,748,619	9,996,426	8,326,899	2,476,285	636,146	271,838	21,748,619	7,924,939	
1.00%	100	17,595,108	6,039,588	11,490,823	8,868,380	1,896,774	519,101	190,461	33,622	11,490,823	6,039,588	
2.00%	50	9,582,327	3,898,011	5,653,409	4,668,111	625,951	284,018	51,749	9,489	5,653,409	3,898,011	
4.00%	25	4,507,042	1,909,795	2,620,481	2,153,100	343,631	121,290	10,175	2,327	2,620,481	1,909,795	

Average Annual Loss (AAL)	848,649	262,477	586,172	343,499	103,985	55,678	30,940	52,067	<b>586,168</b>	262,482
Standard Deviation (SD)	4,706,329	1,101,186	3,728,040	1,335,499	778,358	592,853	471,525	1,340,186	3,728,029	1,101,204
Coefficient Variation (CV)	5.55	4.20	6.36	3.89	7.49	10.65	15.24	25.74	6.36	4.20

Please review modeling disclaimer.

Number of Locations:	123		
Building:	235,921,228	Contents:	33,579,210
Business Interruption:	-	Total Insured:	269,500,438

Deductible: 5% per unit subject to an occurrence minimum of \$250,000.

Limit: \$200,000,000 per occurrence.



## Modeling Results – Utilities Program

### City of Hollywood - Utilities

#### United States Hurricane Excluding Storm Surge

The 100, 250 and 500 return periods are commonly used to determine appropriate limits. Risk appetite, model uncertainty, the affordability of coverage and other relevant factors should also be considered when making limit buying decisions. Using the 1 in 250 aggregate exceedance probability as an example, loss exceedance probabilities are interpreted as follows: there is 0.40% chance that aggregate insured losses in a given year will be at least \$63,725,572, with corresponding average annual loss of \$1,226,535.

Aggregate Exceedance Probability					Insured Loss							
Critical Probability	Return Period	Ground Up Loss	Client Loss	Insurable Loss	\$30M xs \$0M	\$10M xs \$30M	\$10M xs \$40M	\$50M xs \$50M	\$50M xs \$100M	Insured Loss	Retained Loss	
0.02%	5,000	213,493,506	27,925,615	193,418,993	43,444,867	10,209,598	10,009,741	49,999,848	49,611,490	149,611,208	63,882,297	
0.10%	1,000	146,056,300	20,187,235	122,797,420	31,286,213	9,999,957	9,999,956	48,895,841	20,384,883	121,630,535	25,758,669	
0.20%	500	119,992,287	19,485,357	100,467,919	29,999,922	9,999,942	9,999,676	43,936,472	6,434,719	100,370,083	20,138,998	
0.40%	250	84,664,643	18,344,529	63,727,376	29,999,775	9,938,815	8,745,609	13,704,777	281,139	63,725,572	18,391,340	
0.50%	200	69,551,789	17,822,570	52,738,438	29,999,469	8,950,143	6,180,210	5,311,400	71,206	52,738,029	17,822,583	
1.00%	100	41,991,576	14,565,064	27,377,918	24,786,681	1,573,083	626,396	574,691	2,684	27,377,915	14,565,066	
2.00%	50	22,142,401	10,533,068	11,712,061	11,004,992	375,723	219,580	87,782	163	11,712,061	10,533,068	
4.00%	25	10,895,332	5,793,894	5,140,992	4,854,784	216,796	63,114	15,644	21	5,140,992	5,793,894	

Occurrence Exceedance Probability					Insured Loss							
Critical Probability	Return Period	Ground Up Loss	Client Loss	Insurable Loss	\$30M xs \$0M	\$10M xs \$30M	\$10M xs \$40M	\$50M xs \$50M	\$50M xs \$100M	Insured Loss	Retained Loss	
0.02%	5,000	213,493,506	20,074,513	193,418,993	29,999,922	9,999,974	9,999,974	49,999,848	49,611,490	149,611,208	63,882,297	
0.10%	1,000	139,819,818	19,524,368	120,175,078	29,999,848	9,999,949	9,999,949	48,894,662	20,384,883	119,157,451	20,977,911	
0.20%	500	119,992,287	18,863,204	100,467,919	29,999,818	9,999,939	9,999,676	43,936,472	6,434,719	100,370,083	18,955,725	
0.40%	250	80,491,568	17,760,632	62,570,597	29,996,819	9,841,708	8,744,848	13,704,718	281,139	62,569,232	17,762,261	
0.50%	200	66,852,446	16,883,682	49,798,544	29,908,315	8,758,870	5,799,019	5,231,950	71,024	49,798,420	16,884,628	
1.00%	100	40,210,665	14,100,174	26,100,279	23,590,612	1,503,921	611,563	540,431	2,684	26,100,273	14,100,177	
2.00%	50	21,519,326	10,202,231	11,254,192	10,656,342	358,661	212,078	85,910	163	11,254,192	10,202,231	
4.00%	25	10,444,887	5,600,776	4,877,744	4,593,779	211,890	61,850	15,553	20	4,877,744	5,600,776	

Average Annual Loss (AAL)	1,879,334	637,614	1,241,720	841,181	91,155	64,835	174,013	55,351	1,226,535	652,799
Standard Deviation (SD)	10,070,432	2,491,583	7,983,834	3,588,539	789,422	691,499	2,561,434	1,304,845	7,674,263	2,701,541
Coefficient Variation (CV)	5.36	3.91	6.43	4.27	8.66	10.67	14.72	23.57	6.26	4.14

Please review modeling disclaimer.

Number of Locations: 95  
 Building: 276,888,500 Contents: 126,259,600  
 Business Interruption: 2,600,000 Total Insured: 405,748,100

Deductible: 5% per location subject to an occurrence minimum of \$500,000.  
 Limit: \$150,000,000 per occurrence.



## **About Aon**

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries and sovereignties with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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