



RFP-060-23-WV

Insurance Broker Services

Response Prepared By:
Risk Management Associates, Inc.
Brown & Brown Public Sector
A wholly owned subsidiary of Brown & Brown, Inc.

Paul Dawson, ARM-P – Senior Vice President / Public Risk Advisor
300 North Beach Street
Daytona Beach, FL 32114
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Submittal Date: April 18, 2023 at 3:00 PM

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Brown & Brown

Section B

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City of Hollywood
Request for Proposal RFP-060-23-WV
Insurance Broker Services

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Section C

Executive Summary

Section C: Executive Summary

On behalf of Risk Management Associates, Inc. (also known as Brown & Brown Public Sector) we are pleased to submit our bid for the city’s Insurance Broker Services solicitation. It is our intent to demonstrate our firm’s willingness and ability to meet and exceed the terms requested. Our philosophy is, and always will be, to ***exceed our clients’ expectations while maintaining high professional and ethical standards.*** You will find in our response there are many compelling reasons why our company is best suited to serve the city.



Market Presence

Top 5 largest insurance broker in the United States of America – \$25+ Billion in premiums placed on behalf of our clients.



Public Sector Experience

We represent more Florida Governments than any other broker.



Homegrown Florida Company

Founded in 1939 in Daytona Beach, our company remains proudly Florida domiciled.



Local Presence

Over 50 offices and 3,000 Teammates based in Florida alone. Serving communities from Key West to the Panhandle, our reach is unmatched within the State!



The A-Team

Our team brings unique perspective from representing large and complex public entities, **plus** world-class corporate resources available **at your fingertips.**



Key Partnerships

We are proud to foster current relationships with companies and industry experts that will bring value to the city’s risk management program.

Our team delivers industry-leading programmatic results and administrative services, especially within the Public Sector. The key components of our service offering include the following:

- » Risk Management Program Philosophy- Short and Long-term Planning Objectives
- » Risk Exposure Identification and Analysis
- » Insurance Program Design, Marketing, and Placement within Budgetary objectives
- » Global Market Relationships and Unfettered Access
- » Enterprise Risk Management Consulting
- » Concierge-Level Service and Administrative Support
- » Claims Advocacy – Onsite Disaster Claims Coordination and Resources
- » Safety & Loss Control and Claims Mitigation Strategies
- » Insured Asset Schedule Management
- » Communicate Legislative Impacts, Industry Trends and Market Conditions

Brown & Brown Public Sector, the retail office that exclusively serves Florida Public Entities, is uniquely qualified to provide the services outlined in this Solicitation. Our firm has served the risk management needs of Florida's public entities for **more than 30 years**. Our experience includes representing more than **100 Florida Cities, Counties and School Districts**. We provide highly complex program management for more than **40 Florida governmental clients** which utilize large, layered property paired with self-insured casualty and workers compensation programs – similar to the city's. These are served from our offices in Daytona Beach, the servicing office proposed herein.

Our team includes **industry leaders** within the Florida public entity insurance and risk management space. We have consistently grown our book of business because we have consistently **invested** in our personnel and infrastructure to bring more to our customers. Our customers agree – we encourage you to reach out to our references.

Company Snapshot: Brown & Brown, Inc.

- ✓ Publicly traded Florida Corporation **formed in 1939 (operating for 84 years)**
- ✓ Financial strength - **\$2.6 Billion annual revenues**
- ✓ Customer-focused, ethical, transparent, and long-term operating model
- ✓ Stringent quality control and operating system requirements
- ✓ Significant investment in people and technological development to best serve our clients
- ✓ Direct access to national public entity and other subject-matter experts

Our team commits to the city staff that we will begin our relationship with an in depth and aggressive review of the current program and offer immediate strategic improvements.

Our knowledge base, service commitment, regional expertise, and local presence make our firm exceptionally prepared to exceed the city's service expectations. It is our intent to demonstrate that service commitment as well as our firm's willingness and ability to provide the requested services as outlined in this response. We appreciate your consideration and look forward to further correspondence regarding our offerings.

Sincerely,



Matthew Montgomery
Executive Vice President
(Authorized Company Officer)
Matt.Montgomery@bbrown.com
(386) 239-7245 Direct Office
(386) 239-4049 Fax


CERTIFICATE OF INCUMBENCY
OF RISK MANAGEMENT ASSOCIATES, INC dba PUBLIC RISK INSURANCE
ADVISORS.

I, Anthony M. Robinson, being the duly authorized Assistant Secretary of Risk Management Associates, Inc., hereby certify that:

1. The authorized signing officers of the Corporation are as hereinafter listed:

P. Barrett Brown	President
Matthew Montgomery	Executive Vice President
James Lanni	Vice President
R. Andrew Watts	Vice President
Anthony M. Robinson	Vice President/Assistant Secretary
Joe Stanton	Treasurer

IN WITNESS WHEREOF, I have hereunto set my hand on April 17, 2023.



Anthony M. Robinson
Vice President/Assistant Secretary

Section D

Profile of Proposer

Section D: Profile of Proposer

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

Risk Management Associates, Inc., is a wholly owned subsidiary of Brown & Brown, Inc., an international organization. We conduct business in Florida under the name **Brown & Brown Public Sector**

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

300 North Beach Street
Daytona Beach, FL 32114

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.

Local Roots – Global Capabilities

Our parent company, Brown & Brown, Inc. was founded in 1939 in Daytona Beach and has since grown to be **the largest insurance intermediary in Florida** and the 5th largest in the world. Our Public company is traded on the New York Stock Exchange Symbol: BRO and is a member of the S&P 500 Index.

That 80+ year growth has pushed our company beyond 495 offices nationwide, housing more than 15,000 teammates. In the State of Florida, our more than 50 offices, are comprised of 3,000 teammates responsible for the design, placement and servicing of annual insurance premiums in excess of \$2.6 Billion in Florida.



A Family of Companies

Brown & Brown’s national strength enables our local teams to utilize our knowledge and experience while leveraging industry-leading access to superior ingenuity and unparalleled market access. Our teammates are responsible for the design, service and placement of **more than \$25 Billion in insurance premiums**. In addition to our Brown & Brown branded retail offices, we have specialty offices which handle State Risk Management Trust Funds, Fortune 100 Companies, Large Public-School Systems, Universities, and State Hospital Systems. These key business units, highlighted below and relevant to this RFP, provide philosophical and resource support to the Brown & Brown Public Sector Team.



With a long-standing history of proven success, Brown & Brown is one of the insurance industry’s most powerful and influential leaders.



Program Administrator &
Wholesale Broker Specializing in
Public Entities &
Educational Institutions



Property and Casualty Risk
Management Solutions for Public
& Private Universities, Colleges
and K-12 Schools.



Large Account Risk
Management and Alternative
Risk Consultants



Governmental & Large Account Specialized
Third Party Administration for Workers
Compensation and Liability Claims



Program Administrator &
Public Entity Underwriting &
Claims Services

Florida Public Entity Footprint – Brown & Brown Public Sector

The Brown & Brown Public Sector team is a highly specialized unit of insurance advisors 100% trained to deliver industry-leading brokerage services to public entities in the State of Florida. Since 1992, we have continuously refined that specialization and enhanced our services enroute to becoming the largest public entity brokerage in Florida.

Our team provides Property & Casualty and Employee Benefits advisement and insurance services to over 200 Florida governments, including more than 100 Cities, Counties and School Boards.

Our clients, from Key West to the Florida Panhandle, purchase excess of **\$180 Million** in annual insurance premiums.

We have proven over those three decades of service to local governments that we are a highly organized and accountable team of insurance professionals, laser-focused on providing both world-class brokerage services and concierge-level support to our clients.

We have built our strong reputation by empowering our governmental clients to outperform their industry peers, lower total cost of risk, and enhance risk management programs - all within annual budgetary constraints. These capabilities are only enhanced by our team's commitment to serve those who serve the public – and providing truly concierge-level service to our clients.

PUBLIC ENTITY MARKET LEADERS	EXPERIENCE	SERVICE & EXPERTISE
<ul style="list-style-type: none">• 7 FL School Districts• 100+ Special Districts<ul style="list-style-type: none">• 70+ Cities• 20+ Counties• State of Florida	<ul style="list-style-type: none">• 80+ Years in Business• 30+ Years - Governments• \$180 Million Premiums Placed - Public Entity	<ul style="list-style-type: none">• Public Sector Only• Risk Management Program Design• Employee Benefits Consulting• 24 Hour Response Time

Brown & Brown, Inc. and the Public Sector team are located at, and propose to perform all work associated with the scope of this RFP from our Corporate Headquarters in Daytona Beach.

300 North Beach Street, Daytona Beach, Florida.

Our team is proudly involved and committed to top industry organizations and professional affiliations, including:



- 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.

Similar Municipal Engagements

As the largest public entity broker in Florida, we are intimately familiar with managing the insurance risk management needs of cities similar in scope and size the City of Hollywood (\$675M TIV and 1,500 employees). Below are similar clients including a short history of accomplishments.

City of Fort Lauderdale

Total Insured Property \$550M – 2,800 employees

Guy Hine, Risk Manager Email: GHine@fortlauderdale.gov | Phone: (954) 828-5494

Brown & Brown was awarded the city's Agent of Record in a statewide Request for Qualifications process in 2009, 2013, 2017 and in 2021. We manage all property, casualty, and workers' compensation insurance programs. Since becoming the city's Agent of Record, we have accomplished the following:

- In April 2010, we reduced the total property premium by \$167,288 (8%) while also increasing the overall property insurance limit from \$100M to \$150M. This was achieved by utilizing a specialty insurance market relationship.
- Identified the need to put NFIP policies in place and successfully coordinated the placement of 71 NFIP policies. By doing so the city obtained an additional \$40,921,000 of flood coverage.
- Provided an accurate wind and flood model which resulted in putting the city in a much better position to negotiate favorable terms with property insurance carriers.
- Provided significant improvement in the property schedule by providing secondary building characteristics and thereby improving wind model output and accuracy.
- We provided a comprehensive wind and flood model report that disclosed the top 9 locations whose potential for wind loss was the greatest. The model also included flood zones and most importantly, proximity to flood zones.
- Brown & Brown improved the insurance requirements and indemnification language for all city contracts by drafting standardized insurance requirements and procedures for all departments to follow. The review and improvement of contract language is a continuous process and changes are made regularly.
- In the most property insurance renewal (February 2023) we were able to negotiate a very low rate increase of only 12.3%. This compares very favorably with other risks that are experiencing 40% and higher rate increase.

City of Sarasota

Total Insured Property \$320M – 900 employees

Matt Arendall, Risk Manager Email: Matt.Arendall@sarasotafl.gov | Phone: (941) 263-6339

Brown & Brown was awarded the city's Agent of Record in a statewide Request for Qualifications process in 2009, 2014, and in 2019. We manage all property, casualty, and workers' compensation insurance programs. Since becoming the city's Agent of Record, we have accomplished the following:

- In April 2010, we reduced the total property premium by \$200,000 (15.4%) while also increasing the overall property insurance limit from \$75M to \$110M. This was achieved by utilizing a specialty insurance market relationship.
- Identified the need to put NFIP policies in place and successfully coordinated the placement of 9 NFIP policies. By doing so the city obtained an additional \$3,500,000 of flood coverage.
- Provided significant improvement in the property schedule by providing secondary building characteristics and thereby improving wind model output and accuracy.
- In 2021 we performed a comprehensive analysis of the city's liability risk retention and transfer program resulting in a more cost effective strategy for risk financing.
- Brown & Brown improved the insurance requirements and indemnification language for all city contracts by drafting standardized insurance requirements and procedures for all departments to follow. The review and improvement of contract language is a continuous process and changes are made regularly.
- In the most property insurance renewal (April 2023) we were able to negotiate a very low rate increase of only 25%. This compares very favorably with other risks that are experiencing 40% and higher rate increase.

City of Tallahassee

Total Insured Property \$1.6 B – 4,000 employees

Art Pitts, Risk Manager Email: Arthur.Pitts@talgov.com | Phone: (850) 891-8380

Brown & Brown Public Sector was awarded Broker of Record in 2014 and 2017 as a result of a statewide RFQ. We manage all property, casualty, and workers' compensation insurance programs.

- **Reduced the Casualty premium by \$42,000 (11%)** in the first renewal handled by Brown & Brown (2014). This included several significant coverage improvements.
- Conducted claims advocacy work on a large Workers Compensation claim (\$1.5M) in 2018 and expedited claims payments to the city despite the carrier's position of denial due to late reporting.
- Coordinated cyber coverage in the property and cyber liability policies to maximize coverage and reduce premiums with custom language. This eliminated the potential coverage reduction in the "other insurance" policy clause.
- Reduced the insurance premium for Consolidated Dispatch Agency for over 20% in the first renewal and significantly improved the coverage.
- In the 2021 property renewal, we saved the city \$340,000 through the introduction of new capacity and separately insuring the non-utility from the utility structures. This also increased the insured loss limit by \$250M.
- **Total property and casualty premium savings to the city driven by Brown & Brown is more than \$2,100,000.**
- The city conducted a Property Broker RFQ in 2021 and the city's procurement department chose the low-cost respondent (McGriff) despite Brown & Brown's superior scores in Experience, Past Performance and Technical Capabilities. McGriff proposed an annual fee of \$37,000 and was awarded the business despite having the lowest overall qualification score.

Brevard County BOCC

Total Insured Property \$840M – 3,900 employees

Julie Jones, Risk Manager: Julie.Jones@Brevardfl.gov | Phone: (321) 617-7247

Brown & Brown Public Sector was awarded as the County's Agent of Record in a statewide Request for Qualifications process in March 2014 and again in 2019. The former agent was **Arthur J. Gallagher**. We manage all property, casualty, and workers' compensation insurance programs. In 8 years, we have accomplished the following:

- In the first property insurance renewal (2014), we reduced the overall property premium by \$282,948 through negotiating and realigning carriers. **This was a 15% rate reduction.**
- Reduced the number of carriers on the program from 9 to 5.
- Greatly improved the property coverage terms by:
 - Upgraded loss valuation from Margin Clause to Blanket coverage
 - Fixed the property schedule to remove erroneous values for contents that the previous agent added to the property schedule
 - Improved the Inland Marine policy by eliminating the audit requirement thereby saving the County significant premium
 - Reduced the High and Low Hazard flood deductible
 - Increased several coverage sublimits
 - Provided a Claims Preparation Expense limit of \$100,000 (zero prior)
- Conducted a thorough Flood Audit and placed flood coverage for 19 properties.
- Conducted a detailed analysis of risk retention and transfer resulting in a premium savings of over \$100,000 in the 10/1/22 renewal cycle.
- Conducted a RFP for property appraisal services and initiated a three-year process to appraise all county properties.
- We perform an annual reconciliation of the County's Asset Management Schedule and the insurance Statement of Values and the property insurance schedule. This has saved the County many hours of administrative time and many thousands in premium dollars.

City of Jacksonville

Total Insured Property \$3.2B – 10,000 employees

Tracy Flynn, Chief of Risk Management: tflynn@coj.net | Phone: (904) 255-5310

Brown & Brown Public Sector was awarded Broker of Record in 2018 as a result of a statewide RFQ process. We currently manage all the casualty, excess liability, and excess workers compensation insurance programs. Accomplishments and improvements include:

- Renewed 8 general liability and two excess workers compensation policies with mostly flat rates and provided significant coverage improvements.
- Provided rate stabilization with several multi-year policy options.
- Cyber Security & Privacy - Secured, placed and service this additional line of coverage.
- Special Event - Secured, placed and service this additional line of coverage to provide effective risk transfer from the self-insured fund.
- Marine – Through an RFP process successfully secured and placed coverage for the city’s marine exposures. This currently includes the various department’s watercraft, wharfinger liability and excess.
- Special Excess Medical Professional Liability - Through an RFP process, secured and placed \$10M limit policy for detention centers and jails.
- In each of the above cases, we were able to achieve premium reductions and broader coverage terms and conditions.

Our achievements and immediate successful results for the city lead to Brown & Brown Public Sector being chosen as the city’s Broker of Record for Property through a separate RFP process in 2019. Notable achievements include:

- Implementation of a formal Property and Fine Arts Insurance to Value Appraisal conducted by third parties. The Brown & Brown team performed a full review and comparison of the existing property and fine arts exposures, then produced an updated statement of values for the 2020 renewal. This necessary review resulted in discovery of unscheduled items, removal of duplications and demolished buildings and ultimately lead to a 12.8% increase in values.
- Full property market solicitation, including coordination of city’s Risk Management team attending meetings with the individual existing and prospective insurance company underwriters. Domestic meetings with over 20 interested markets occurred in Atlanta and formal presentations were made to the London marketplace in December. This ultimately drove a very successful renewal given the current state of the marketplace.

In addition to the specific client examples above please see below the list of Florida public entity clients and their respective property insurance magnitude. In total, Brown & Brown Public Sector manages more than \$47 Billion in value for our public entity clients in Florida.

Property Placements \$500M+ in Total Insured Value (TIV)	
Public Entity	TIV
State of Florida - Division of Risk Management	\$27,306,500,000
City of Jacksonville / Duval County / JAXPORT	\$4,331,944,000
Palm Beach County	\$2,738,500,000
Hillsborough County	\$2,431,000,000
Lee County School District	\$2,400,000,000
Lee County BOCC	\$1,894,500,000
District School Board of Osceola	\$1,750,000,000
District School Board of Pasco County	\$1,591,000,000
District School Board of Collier County	\$1,330,650,000
Collier County	\$1,200,000,000
Leon County School Board	\$948,000,000
Brevard County BOCC	\$881,000,000
City of Miami	\$780,000,000
City of Fort Lauderdale	\$628,000,000

References

Client Name:	City of Fort Lauderdale
Address:	100 N Andrews Ave., Fort Lauderdale, FL 33301
Key Contact:	Guy Hine, JM, CPCU, ARM-P AIC – Risk Manager
Phone & Email:	(954) 828-5494 Ghine@fortlauderdale.gov
Size of Organization:	\$550M (TIV) / 2,800 employees
Years of Performance:	2009 - Present
Scope of Work	Broker Services for all Property & Casualty lines of coverage

Client Name:	City of Miami
Address:	444 SW 2 nd Avenue, 9 th Floor, Miami, FL 33130
Key Contact:	Frank Gomez, PIAM, CPII – Property & Casualty Manager
Phone & Email:	(305) 416-1740 fgomez@miamigov.com
Size of Organization:	\$780M (TIV) / 4,800 employees
Years of Performance:	2003 – Present
Scope of Work	Broker Services for all Property & Casualty lines of coverage

Client Name:	Citrus County BOCC
Address:	3600 Sovereign Path, Lecanto Fl 34461
Key Contact:	Mary Glancy, AINS – Risk Manager
Phone & Email:	(352) 527-5363 mary.glancy@citrusbocc.com
Size of Organization:	\$300M (TIV) / 900 employees
Years of Performance:	2005 - Present
Scope of Work	Broker Services for all Property & Casualty lines of coverage

Client Name:	Palm Beach County BOCC
Address:	100 Australian Avenue, Suite 200, West Palm Beach, FL 33406
Key Contact:	Liz Plaska – Property & Casualty Insurance and Claims Manager
Phone & Email:	(561) 233-5422 eplaska@pbcgov.org
Size of Organization:	\$2.24 Billion (TIV) / 6,200 employees
Years of Performance:	2021 - Present
Scope of Work	Broker Services for all Property & Casualty lines of coverage

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

Risk Management Associates, Inc. has not been involved in litigation within the last five years and there are no pending litigations arising out of our performance.

Section E

Summary of Proposer's Qualifications

Section 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.
- 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.
- 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.

The entire team of insurance professionals at Brown & Brown Public Sector is cross trained and educated on all accounts in order to maintain continuity and exceptional service standards. Our service commitment includes **establishing a client-specific calendar of events** which proactively guides the insurance program in real-time and assures that our team is with you every step of the way. This includes fulfilling city expectations on communications, deliverables and reporting requirements. It is our procedurally mandated service commitment to immediately identify and document customer expectations in order to meet those needs on a daily and on-going basis. All teammates mentioned within this response are employees of Brown & Brown, operating out of Daytona Beach.

Team Leader



**Paul Dawson, ARM-P
Senior Vice President/
Public Risk Advisor**

LOCATION: Corporate
Headquarters
Daytona Beach, FL

Paul Dawson will act as the Team Leader and Project Manager for the execution of the city's risk management plan. He will direct our team providing deliverables for this project. Paul's professionalism and expertise in the industry has been exemplified by his commitment to and representation of Florida's large self-insured governmental entities over the past 28 years. Throughout the contract year, Paul will oversee insurance submissions, marketing, negotiation, and presentation of insurance program design. He will be directly involved and responsible for the delivery of related resources including claims advocacy, asset and other insurable financial analysis and valuations, loss control, property appraisal, and other services. It is important to note that Paul's workload has been tailored to provide the extra attention deserved by our VIP accounts. His ability to effectively manage these projects have been developed from a unique background and subject-matter focus highlighted below.

- » **Lead Account Executive for 13 Florida public entity self-insureds**
- » 28 years' experience includes sole focus on public entity program management, catastrophic claims advocacy,
- » Large multi-layered property design and placement
- » Insurance and self-insurance program and policy design
- » Local government financing and budgeting
- » Public entity law (FL Statutes, procurement, court rulings, etc.)
- » Claims advocacy, including extensive hurricane recovery experience.
- » Informational and educational presentations to public entities and industry organizations.
- » Involved and committed to keeping on the cutting edge of our business and client interests via industry organizations, including PRIMA, FCCMA, FLC and RIMS.

Paul's qualifications include the following:

Associates in Risk Management for Public Entities (ARM-P)
Brown & Brown – 1995 to Present
2-20 General Lines Agent License, State of Florida



Matt Montgomery
Brown & Brown Public
Sector
Executive Vice President

LOCATION: Corporate
Headquarters
Daytona Beach, FL

Mr. Montgomery leads Brown & Brown Public Sector with 20 years of experience in Federal and State Government and 10 Years representing Florida Local Government Property, Casualty and Employee Benefits Programs.

Matt's expertise spans the entire insurance industry but is mainly focused on large local governments. Matt is the team leader for the brokerage teams which serve The State of Florida's Property Program, Palm Beach County, Hillsborough County, City of Miami, City of Jacksonville, Naples, and more than \$50 Billion in insured

As part of Mr. Montgomery's duties as EVP of Brown & Brown Public Sector, Matt is ultimately responsible for the entire team of professionals and the service standards and deliverables provided to our governmental clients. His philosophy is to build successful teams, procedures and results around two main themes.
Accountability and Communication

Matt's qualifications include the following:

- Florida State University, BS Degree, Philosophy
- Brown & Brown, Inc. – 2013 to Present
- Florida Dept. of Highway Safety & FHP – 2011 to 2013
- Southern Strategy Group – 2007 to 2011
- United States Senate, Staff Member – 2002 to 2007
- 2-20 General Lines Agent License, State of Florida
- 2-15 Life, Health, & Variable Annuities License, State of Florida
- Board Member Halifax Humane Society
- Board Member Take Stock in Children



Michelle Martin, CIC
Senior Vice President /
Public Risk Advisor

LOCATION: Corporate
Headquarters
Daytona Beach, FL

Ms. Martin will serve as back up to the Team Leader and Project Manager for the execution of the city's risk management services. She will act as the primary contact on the rare occasions when Mr. Dawson is unavailable. Michelle's professionalism and expertise in the industry is well known among Florida public sector risk managers. She has been successfully serving the needs of large self-insured public entities for over 20 years. Michelle will assist in ensuring all aspects of our deliverables exceed the city's expectations.

- » **Lead Account Executive for 12 FL public entity self-insureds**
- » 30 years' experience includes Marketing Manager for corporate office, negotiation, and placement of alternative risk transfer mechanisms for US and European commercial business. Since 2005, sole focus on public entity program management.
- » Large multi-layered property design and placement
- » Insurance and self-insurance program and policy design
- » Local government financing and budgeting
- » Public entity law (FL Statutes, procurement, court rulings, etc.)
- » Claims advocacy, including extensive hurricane experience
- » Informational and educational presentations to both public entities and industry organizations
- » Involved and committed to keeping on the cutting edge of our business and client interests via industry organizations, including PRIMA, FERMA, FCCMA, FLC and RIMS.

Critical Support and Service Team



**Robin Russell,
ARM-P, CISR, CSRM
Director of Operations**

LOCATION: Corporate
Headquarters
Daytona Beach, FL

As Primary Account Manager, Ms. Russell would oversee day-to-day customer service for the city. With a Risk Management degree from Florida State University, Robin has focused in public entity insurance and risk management for 19 years. She is also charged to constantly improve Brown & Brown Public Sector's service offerings, including technological efficiencies to assist our clients. Her individual account workload is limited to just a few VIP accounts. This special focus allows for immediate resolution of unique needs of our clients. Ms. Russell is well versed in providing solutions for large accounts with the utmost professionalism, including:

- Customized service delivery plan
- Asset schedule and policy management
- Contract and coverage expertise
- Legal and quality control

Ms. Russell's qualifications include the following:

Florida State University,
B.S. Risk Management/Insurance & Finance
Brown & Brown – 2004 to Present
State Farm – 1998 to 2004
Certified Insurance Service Representative (CISR)
Certified School Risk Management (CSRM)
Associate in Risk Management for Public Entities (ARM-P)
2-20 General Lines Agent License, State of Florida
2-15 Life, Health, & Variable Annuities License, State of Florida
1-20 Surplus Lines License, State of Florida
19 years of Florida Public Entity Experience



Melody Blake, ACSR
Senior Public
Risk Specialist

LOCATION: Corporate
Headquarters
Daytona Beach, FL

Ms. Blake will provide routine service functions, including developing insurance proposals; general policy maintenance; daily client communication; maintain property, vehicle, and equipment schedules; claims assistance; and will handle general requests for service in a multitude of other areas as needs arise or as requested.

Key functions include but are not limited to:

- » Quote/Binder/Policy review for accuracy
- » Proposal/Binder/Policy delivery
- » Invoicing, Certificates and general inquiries
- » Audits and premium adjustments
- » Carrier premium payments
- » Property, Auto and Inland Marine Schedule maintenance
- » Provide up-to-date Schedules of Insurance coverage
- » Creation and assembly of reports, claims data and loss history summaries
- » Securing alternative needs such as performance bonds, additional coverages, etc.

Melody's qualifications include the following:

Accredited Customer Service Representative (ACSR)
Brown & Brown – 2010 to Present
Beskin & Associates – 1990 to 2010
2-20 General Lines Agents License, State of Florida
32 years Commercial Insurance Experience
13 years of Florida Public Entity Experience



Alexa Gray, AIC
Public Risk and Claims
Specialist

LOCATION: Corporate
Headquarters
Daytona Beach, FL

Alexa is responsible for Certificate of Insurance issuance, claims reporting, claims file management, and NFIP Flood program policy administration. Alexa also provides backup for Certificate-related questions and other administrative projects.

Alexa's qualifications include the following:

University of Central Florida, Bachelor of Science
Daytona State College, Associates of Arts
Associate in Claims (AIC)
Brown & Brown – 2017 to Present
2-20 General Lines Agents License, State of Florida
6-20 Claims Adjusting License, State of Florida
6 years Commercial Insurance Experience
6 years of Florida Public Entity Experience



**Christopher Kittleson,
ARM, CPSI
Director of Loss Control
Services**

LOCATION: Boca Raton,
FL

Public Risk Underwriters of Florida, Inc., a wholly owned subsidiary of Brown & Brown, Inc., provides Safety and Loss Control Services to over 400 public entities in Florida. Mr. Kittleson provides expert advice regarding risk identification and control in the field and at the employee level. His work has been focused to South Florida public entities for 13 years. Areas of focus include:

- » Safety Training
- » Safety Inspections
- » Safety Program Review & Evaluation
- » Safety Committee Development and Guidance
- » Accident Review Board Development and Guidance
- » Specialized Programs and Services

Christopher's qualifications include the following:

St. Cloud State University, MN
B.S. Engineering Technology
Public Risk Underwriters - 2007 to Present
OSHA Certified Educator
American Society of Safety Engineers
National Safety Council Certified
Defensive Driving Instructor
Certified Playground Safety Inspector
30 Years' Experience

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

We strive to reduce client's administrative burden whenever possible. We anticipate providing significant daily support to the city's risk management staff and have no anticipations or requirements for the city staff. Our job is to assist and support the city in every way possible.

Section F

Project Understanding, Proposed Approach & Methodology

Section F: Project Understanding, Proposed Approach & 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.
- b. Discuss your project plan for this engagement outlining major tasks and responsibilities, time frames and staff assigned.

Our Service Philosophy

“First and foremost, our approach to building strong partnerships with our clients begins with listening. By listening first, we empower our team to focus on moving efficiently in the right direction. That focus maximizes the impact of our skillset in the marketplace and allows us to deliver unparalleled results to our clients.”

Brown & Brown has the proven ability to exceed expectations with our custom delivery model. We will develop the project organization around a few common objectives:

- » Continuous improvements in results and services provided, year-after-year
- » Immediate identification and analysis of risk exposures in a rapidly changing environment
- » Identify, prioritize, and provide risk management resources and risk transfer solutions that can be implemented effectively within your operating environment
- » Develop both short and long-range budgeting projections and objectives
- » Expert risk transfer strategies with market leveraging and creative program design
- » Insurance policy management and quality control
- » Risk Control through identification of high loss and risk exposures, claims advocacy, and application of safety/loss control resources
- » Concierge-Level Customer Service which reduces internal administration costs and improves service with Brown & Brown’s expanded and efficient service delivery.



Understanding the City's Risks, Exposures and Financial Goals

Continual Analysis

Constant communication and understanding of the rapidly changing exposures are critical to our ability to provide the most effective risk management program. Before approaching markets, it is important to discern exposure facts and needs of the city for risk transfer and retention options.

A few techniques and resources utilized for this important facet of our services includes:

- » Evaluation of critical operations and conduct discussions concerning risk factors, including but not limited to Storm Resiliency, Flood Mapping Changes, FEMA Eligibility and Service Interruptions.
- » Interviews and discussions with various city staff and departments, including assistance with data collection required for insurance applications.
- » On-site inspections.
- » Annual Catastrophic modeling (including **AIR & RMS**, plus enhanced analytics).
- » Loss trend analysis and recommendation of loss control resources.
- » Review valuations and encourage COPE updates for property exposures. Specifically tracking updates for existing buildings, including roof updates, is impactful to your modeling and underwriter perception.
- » Manage Property Appraisal contract with reputable independent property appraisers. This includes coordination of inspections, trending, reconciliation of results, and communication with insurers.

Property – We run (PML) models annually for each large client to evaluate the large loss centers and the flood probabilities. We will provide the city with current RMS and AIR catastrophic modeling results at each property renewal to ensure that the insurance loss limits are adequate and will be considered “reasonable” by State regulators.

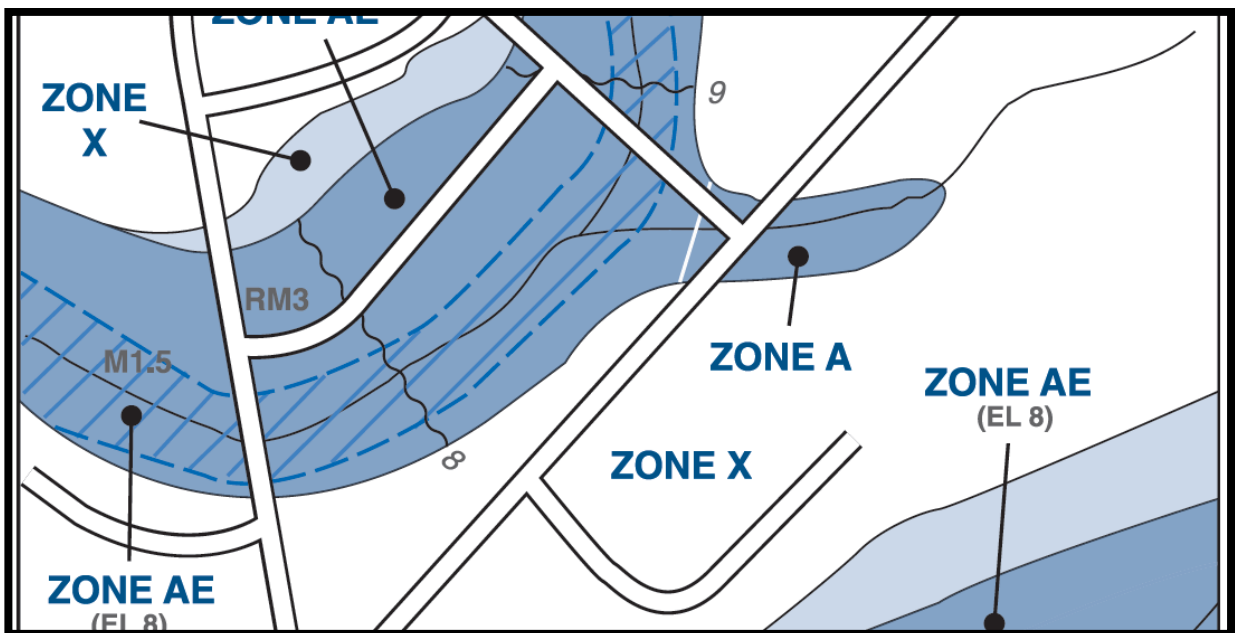
We collect detailed property data relative to wind resistance for all locations. Our process involves identifying the roof covering, roof geometry, roof age and roof strapping (if any) of these locations. This additional data significantly increases the accuracy of PML models, which in turn better identifies and measures an insured's exposure to loss. This is further used negotiate better terms and conditions with carriers. Without the additional roof information, the PML model will default to a higher value and thereby increase the PML value resulting in higher premiums.

We also evaluate the need for and the proper levels of often overlooked property coverages such as: extra expense, errors & omissions, increased cost of construction (building ordinance), equipment floaters, demolition costs, debris removal, utility interruption, pollution clean-up, property-in-the-open, builders' risk, etc.

We accomplish all the above through various techniques, processes, and tasks such as:

- Property Site Inspection and Building Appraisals
- Catastrophic wind, flood, and storm surge models
- Research (city website and local sites visits)
- Financial Record Research (CAFR, Budget)
- Loss Run Reports
- Current Program Analysis and Review (Coverage Forms and Policies)

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



Liability Loss Exposures – Thoroughly identifying these exposures can be complex due to the broad litigious nature of citizens and businesses. However, we have seen many types of lawsuits and possess an intimate knowledge of the State and Federal Statutes that govern public entity operations and personnel. Consequently, our advice, counsel and recommendations are based on actual claims occurring here in Florida and many years of assisting other clients with similar issues.

The basic methods of identifying exposures include claims analysis, review of financial reports, understanding of all operational functions, evaluating current and future contractual obligations, identifying key personnel, reviewing lease and other contracts, reviewing the city’s policies and procedures manuals, and general practices.

Workers’ Compensation – Methods include analysis of loss run reports, financial reports, actuarial reports, incident reports and interviews with key personnel and management. We also review the return-to-work programs, disciplinary procedures and safety programs that are currently in place. Analytics play a large role in rate determination and retention levels. Internally we evaluate numerous factors, trends, and total cost of risk to determine the best risk retention and transfer levels that minimize the city’s financial exposures both long and short-term.

Below is an example of one of our advanced analytical tools for workers compensation risks. This report identifies departments or specific job functions that perform better or worse than their peers in Florida. Actual losses over a three-year period are compared with the expected or average losses as determined by the State of Florida. This information can be used to tailor loss control efforts for maximum return-on-investment.

Class Code	Class Code Description	21-22 Payroll	2021 Expected Loss Rate	Expected Annual Loss	Actual Losses 21-22 as of -July 20	Actual Losses 20-21	Actual Losses 19-20	Actual Losses 18-19	Average Actual Losses	Ratio Avg to Expected Losses
6229	Irrigation or Drainage System Construction	\$ 175,751	2.55	\$ 4,482	\$ 29,300	\$ 461	\$ 46,431	\$ 1,767	\$ 22,862	5.10
6836	Marina & Drivers	\$ 184,804	1.64	\$ 3,031	\$ -	\$ 578	\$ -	\$ 14,444	\$ 4,405	1.45
7520	Waterworks Operations	\$ 14,102,138	1.67	\$ 235,506	\$ -	\$ 7,028	\$ 27,731	\$ 97,748	\$ 38,858	0.16
7580	Sewage Disposal Plant	\$ 1,783,080	1.03	\$ 18,366	\$ 10,509	\$ 45,126	\$ 4,563	\$ -	\$ 17,653	0.96
7704	Firefighters	\$ 53,059,928	2.02	\$ 1,071,811	\$ 743,542	\$ 1,143,802	\$ 744,723	\$ 287,113	\$ 856,065	0.80
7720	Police Officers	\$ 66,722,200	1.42	\$ 947,455	\$ 411,430	\$ 1,838,183	\$ 1,587,514	\$ 931,353	\$ 1,398,381	1.48
8392	Auto Storage Garage, Cashiers/Counter Personnel	\$ 27,703	1.24	\$ 344	\$ 2,881	\$ 89,616	\$ 516	\$ 12,786	\$ 31,026	90.32
8810	Clerical	\$ 56,545,766	0.080	\$ 45,237	\$ 310	\$ 854	\$ 19,720	\$ 176,970	\$ 58,022	1.28
8820	Attorney	\$ 2,824,163	0.070	\$ 1,977	\$ -	\$ 6,786	\$ -	\$ 702	\$ 2,196	1.11
9015	Property Mgmt	\$ 6,056,084	1.82	\$ 110,221	\$ 37,881	\$ 57,308	\$ 72,130	\$ 260,657	\$ 125,506	1.14
9102	Parks	\$ 17,344,370	1.92	\$ 333,012	\$ 90,220	\$ 50,483	\$ 86,661	\$ 15,287	\$ 71,159	0.21
9154	Theatre	\$ 8,592	0.84	\$ 72	\$ -	\$ -	\$ -	\$ -	\$ -	0.00
9410	Municipal Employee	\$ 16,627,503	1.22	\$ 202,856	\$ 1,521	\$ 8,273	\$ 43,120	\$ 445,385	\$ 146,129	0.72
9516	Radio, TV, Video, Audio Equip Install/Service	\$ 18,248	1.18	\$ 215	\$ 1,521	\$ 8,273	\$ 43,120	\$ 445,385	\$ 146,129	678.64
9403	Garbage/Refuse Collection	\$ 414,728	2.61	\$ 10,824	\$ 2,270	\$ -	\$ 9,191	\$ 28,659	\$ 11,765	1.09
		\$ 236,128,243		\$ 2,985,407	\$ 1,414,525	\$ 3,350,876	\$ 2,791,650	\$ 2,780,086	\$ 2,616,602	

Cyber Risk Analysis and Coverage Negotiation – In response to the volatile cyber market and the high cyber financial risks that public entity clients face, Brown & Brown has created a Public Sector Specialty Cyber Unit. This team of experts will perform a detailed analysis of the city’s controls, strengths, and weaknesses prior to renewal submission. Assessment will include probable maximum loss scenarios, business interruption models, and benchmarking.

The cyber team will then negotiate directly with cyber security underwriters to create an optimal insurance policy customized to meet the city’s needs. Proof of the effectiveness of our methodology can be found in the results summarized below for the recent (April 1, 2023) cyber insurance renewal for Palm Beach County BOCC.

- ✓ Annual Premium reduced by \$18,000
- ✓ Self-Insured Retention reduced from \$1,000,000 to \$500,000
- ✓ Maintained a \$5M Cyber Policy Limit
- ✓ The insurer provided a \$10,000 reimbursement for independent loss control & consulting services

In addition to the service provided by our Cyber Team we also provide a free resource to the city via our Coalition vulnerability and response report. Brown & Brown has innovated a new approach to cyber liability insurance by first identifying, and then providing resources to control real exposures. Via this resource, we will provide the city with a report of vulnerabilities and loss recommendations. Specimen information is highlighted below:



Easily identify and assess your risk.



Prevent attacks and losses before they occur.

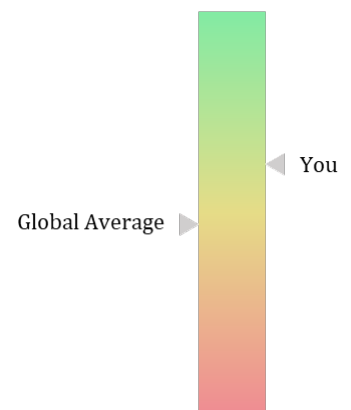


Quickly recover when all else fails.

Current Risk Level: Coalition’s signals intelligence platform provides a snapshot of an entity’s current risk level by using public, external methods (no penetration or intrusive tactics) to:

- » Scan infrastructure for publicly accessible servers, services, and technology
- » Discover exploitable vulnerabilities and misconfigurations in the scanned infrastructure
- » Find exposed available user/employee information
- » Uncover other existing threats hidden on the dark web
- » Discover proactive measures already taken by the company

Current Ranking
You rank in the 66th percentile of all Coalition policyholders.



This data, combined with Coalition’s proprietary claims and loss data provides:

- » A relative measure of the company’s defensive security posture compared to organizations scanned by Coalition
- » A clear, fact-based assessment of potentially weak security areas and steps to fix them
- » Recommendations on how the company can further secure their infrastructure informed by actual losses experienced by Coalition policyholders

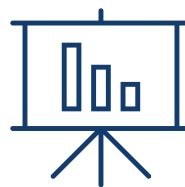


Marketing and Program Design

Evaluating risk is an ongoing focus as different exposures continue to emerge and evolve frequently. We conduct a formal submission process for each insurance policy annually prior to negotiating the renewal coverage. Identifying, understanding, evaluating and communicating exposure to loss to the insurance marketplace are the very basic elements of our service commitment. We will assess and discuss your exposure-to-loss with various methods to approach risk transfer and self-insurance. Risk identification and exposure analysis are the foundation of our risk management program design recommendations.

An overview of this critically important function includes the following major objectives:

- » Discuss insurance options available via our superior carrier relationships, specialist wholesale/surplus lines, reinsurance, non-domestic partner brokers, captive management, and other special programs
- » Self-insurance and risk-transfer strategies developed with staff
- » Develop quality relationships with key underwriters. If desired by the city, we will coordinate face-to-face meetings with city staff and key underwriters and other important industry experts. We currently coordinate such meetings for our clients, including at your, ours, or their location(s), off-site at in- or out-of- state conferences, including the facilitation of significant London or Bermuda relationships.
- » Aggressive negotiation skills and market management employed to generate insurance options within entire marketplace – not just one or two favored markets.
- » Use of claims analysis and predictive/statistical analytics presentations to market
- » Develop underwriting narratives highlighting city staff qualifications, use of risk control techniques and other favorable underwriting information not requested on applications to produce a superior market submission.



Formulating the Marketing Strategy

Our approach in formulating a marketing strategy begins with the city's short- and long-term priorities and budgetary needs. We use these priorities to determine how to realistically secure the most cost-effective program based upon market conditions. Analysis of the following information is typical in our pre-renewal process:

- » On-site pre-renewal discussion/stewardship approximately 6 months prior to insurance renewals to develop and confirm short and long-term objectives
- » Detailed analysis of the current insurance program
- » Continuous updates concerning market conditions and expectations
- » Claims and Loss Reports – Analysis of loss run reports for each line of coverage. We recommend taking advantage of trend reports available from the TPA.
- » Identify Probable Maximum Loss (PML) statistics for property exposure via catastrophe modeling and proprietary analytics
- » Review of Budget, Financial Reports, Actuarial Reports and Grant, Bond, & Lender Covenants
- » Develop insurance applications and data required by the market
- » Gather other beneficial Information – Formal policies and procedures, internal records and reports, information regarding new projects, etc.
- » Initial and updates for budget/cost estimates and self-insured impacts for renewal conceptual programs desired.

“Deep-dive” strategies include review of:

- » Effective use and availability of RMIS/TPA reports to produce consistent claims trend analyses.
- » Internal funding of tail liabilities - Commutation
- » Self-insured loss risk transfer - Loss Portfolio Transfer
- » Perspective of increased exposure and funding of future Liabilities over the next 5 years
- » Risk Identification and analysis of emerging casualty risk exposures for which insurance products are available vs. self-insured exposure such as Active Shooter and other types of Crisis Management.
- » Analysis of Retention levels vs. Market Availability – included in this discussion is internal claim reserving practices.

Developing Market Submission

We will assist you with annual updates required by insurers. Our review of updates includes (but is not limited to): current exposures, changes in operations, marketplace changes and current claims analysis. We assist in the preparation of required insurance company applications by pre-filling as much as possible and collecting data that is in the public domain. In addition to applications, the following items are and will be included within an underwriting submission:

- » Underwriting Executive Summary - including exposure overview and risk management strategies. See below illustration of our template for Underwriting Executive Summary providing an expansive view of your risk to the market.
- » Claim reports and analysis, including details for large claims and claim trends.
- » Supplemental information, including newsworthy articles, handbooks, procedural manuals, financials, and actuarial results.
- » Website links, photographs, assembly of special reports, and market narratives are developed to support reliable underwriting data and best represent the city in the marketplace.

Underwriting Executive Summary – Property Insurance
Coverages Effective 2/30/2022 – 2/30/2023
As of February 30, 2022

Brown & Brown is currently contracted with the City of XYZ for Insurance Brokerage Services relating to all lines of Property and Casualty Insurance. This Summary concerns Property, Inland Marine, Automobile Physical Damage, Terrorism, and Equipment Breakdown.

CITY PROFILE

The City of XYZ’s website is very informative: <http://www.xyzcitytd.com>. A snapshot of the City is below:

Population:	\$750,000
Land Area:	50 Square Miles
Payroll:	\$500,000,000
Employees:	7,500
General Fund:	\$750,000,000
Vehicles:	7,500
Total Insured Value:	\$5,000,000,000

The City has seven major operating departments: Utilities, Police, Fire, Solid Waste, Parks & Recreation, General Services and Public Works.

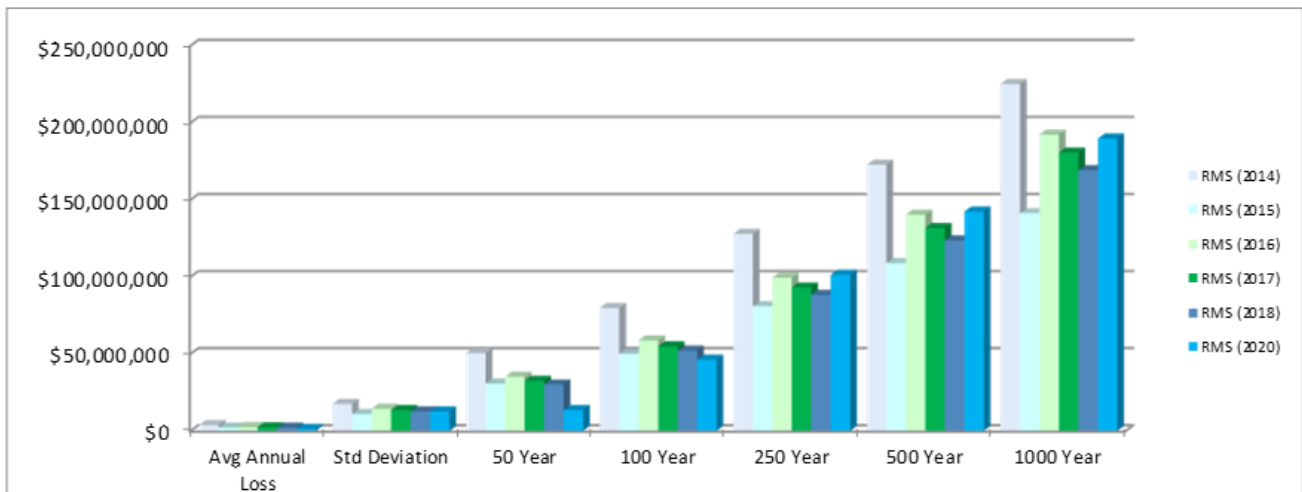
A Comprehensive Annual Financial Report and CIP plan has been provided with this submission. The City has consistently exercised strong financial controls and conservative budgeting and are rated A+ by Standard & Poor’s and Moody’s primary bond rating is Aa2.

COVERAGE OVERVIEW

Line of Coverage	Insurer	Limits/Coverage	Deductible
Property	<i>See Attached Property Insurance Structure & Limit Overview</i>		
	Wind: Flood, Other than SFHA: Flood, SFHA (A&V) Zones: All Other Perils: TIV:	Included to \$500,000,000 Included to \$500,000,000 Included to \$250,000,000 Included to \$750,000,000 \$5,000,000,000	\$750,000 All Other Perils, except: \$100,000 for any other Flood Loss 5% per location for Named Storm and SFHA's per location with loss, subject to \$100,000 Minimum and \$10,000,000 Maximum
Terrorism (Certified and Non-Certified)	Best Insurance Co. Ever TIV:	\$500,000,000 Aggregate Property Damage \$1,000,000/\$2,000,000 Liability \$5,000,000,000	\$10,000 \$10,000 Deductibles are Per Occurrence
Inland Marine - Engineered Risk	Unlimited Assurance Fantastic Insurance TIV:	\$125,000,000 part of \$250,000,000 Limit \$125,000,000 part of \$250,000,000 Limit \$5,000,000,000	\$250,000 ADP, 3% Named/ Wind, 3% Flood \$250,000 Minimum and \$1,000,000 Maximum
Equipment Breakdown	Wonderful Property & Casualty TIV:	\$500,000,000 \$5,000,000,000	\$5,000 Per Occurrence / 24 Hours BI

For the Property submission, it is important to secure accurate COPE data (Construction, Occupancy, Protection, Exposure), so we scrub the Property Statement of Values (SOV) annually. We will actively assist the city in identifying and obtaining complete and updated information, including site inspections if needed. With accurate and updated SOV information, we can assure that modeling software generates Probable Maximum Loss (PML) results which prove actionable. Below is a sampling of analytics utilized in the marketing negotiation process.

	Return Periods						
	Avg Annual Loss	Std Deviation	50 Year	100 Year	250 Year	500 Year	1000 Year
	EV	SD	2% PE	1% PE	0.4% PE	0.2% PE	0.1% PE
RMS (2014)	\$3,798,991	\$17,550,941	\$50,591,025	\$79,773,939	\$127,845,582	\$172,692,391	\$225,048,671
RMS (2015)	\$2,151,510	\$11,006,813	\$30,739,316	\$50,032,767	\$80,885,207	\$108,868,738	\$141,337,685
RMS (2016)	\$2,543,564	\$14,375,583	\$35,136,212	\$58,783,926	\$99,379,351	\$140,319,523	\$192,368,427
RMS (2017)	\$2,346,247	\$13,468,600	\$32,501,232	\$54,830,744	\$93,128,021	\$131,642,283	\$180,588,210
RMS (2018)	\$2,115,180	\$12,688,255	\$30,189,048	\$52,095,964	\$88,340,082	\$123,673,695	\$169,099,249
RMS (2019)	\$1,659,543	\$11,047,819	\$23,744,247	\$47,203,395	\$84,571,081	\$116,788,833	\$155,760,003
RMS (2020)	\$1,432,173	\$12,620,871	\$13,597,053	\$46,253,963	\$101,351,518	\$142,349,118	\$189,731,809



The RMS modeling is being provided to you as an illustration of modeling programs which may be used by the underwriters in evaluating a particular risk.

Market Access

A critical aspect of a broker's ability is access to all carriers. One of Brown & Brown Public Sector's core competencies is our knowledge of and relationship with all competitive insurers. Our marketing process and philosophy is somewhat unique and can be summarized as follows:

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

We believe that an agent's job is to utilize market forces and competition in the marketplace to be sure Brown & Brown brings the most competitive insurance placements to our clients every year. This concept also underlines one of our core business principles: *Always do what is best for the client.* We have learned how to keep the markets' interest while conducting a competitive process in a professional manner. Our companies **trust** us. So, we maintain excellent market relationships – ALWAYS - in hard, soft, or stable markets. We are experts in designing and implementing custom insurance programs. One of our core strengths is the ability to negotiate and obtain the inclusion of innovative coverage terms from carriers resulting in custom policies aimed at a client's specific risk needs. Our clients have benefitted from this approach in the past specifically in the many custom enhancements implemented in many of our property policies.

Market Navigation

Our team maintains excellent market relationships that survive and flourish in hard, soft, and stable markets. The challenge in designing and implementing custom insurance programs, however, is maintaining a deep understanding of the market as it evolves. The evolution of the marketplace creates both challenges and opportunities for brokers to deliver for their clients. In Florida especially, the market changes quickly – some of the factors which drive the consistent change and necessitate top-tier broker performance:

- Catastrophic Losses
- Windstorm Modeling
- Changes in Carrier Appetite
- New Carrier Entrants & Departures
- Shifts in the Legal Environment
- Regulatory Changes
- Emerging Exposures
- Insurance Product Trends
- Investment Capital
- Global Capacity Adjustments

Brown & Brown Public Sector is uniquely positioned to deliver brokerage excellence for Florida's Public Entities because of our ability to monitor the factors above and interpret their effect on the marketplace. We then utilize our resources within the Global Brown & Brown Family of Companies to turn that understanding into strategy. A few key factors that serve us in these complex strategies and navigating the ever-changing marketplace:

- 100% Public Entity Team
- 30 Years of Relevant Experience
- 250 Public Entity Clients
- C-Suite Carrier Relationships
- Brown & Brown Resources
- 15,000+ Global Teammates
- State, National & International Presence
- Strong Underwriter Relationships
- Corporate Public Entity Footprint
- Trade Group & Association Membership
- Real-Time Industry News & Communications
- Culture of Professionalism & Excellence

Market Leverage

Brown & Brown has established itself as one of the preeminent power brokerage houses in the world. Our 15,000 teammates are responsible for the design, placement, and service of more than **\$25 Billion in annual insurance premiums**. This gives our family of companies unrestricted access to the marketplace paired with top tier negotiating power and leverage with insurance carriers.

The public sector team and our clients benefit greatly from the downstream effect of our company's massive marketplace presence. This is accomplished through strategic internal tools which ensure that our team can consistently harness the power of that global volume as we navigate the marketplace on behalf of our clients.

A summary of our general Workflow specifically designed to serve Florida's public entities is below.

GENERAL WORKFLOW SCHEDULE

120+ days prior to policy expiration

- Initiate Marketing Process
- Current market conditions analysis
- Estimate Pricing
- Discuss Budget Constraints and Goals
- Written request for underwriting data
- Assist in collection of risk exposure information
- Establish competitive markets to be approached
- Identify desired coverage, terms, and conditions goals
- Provide written premium estimates for all coverages.

90 to 120 Days prior to policy expiration

- Scrub Statement of Values
- Approval of Submission by client
- Submit all underwriting data to chosen and/or all interested carriers
- Update risk management on progress and early pricing indications

60 to 90 days prior to expiration

- Written summary of quotes received, and markets responses
- Provide Premium Comparison with expiring and renewal terms.
- Include Cost of Risk Analysis
- Obtain Catastrophic Modeling Results
- Develop recommendation for most effective program
- Budget recommendations and allocation

30 to 60 days prior to expiration

- Attend Meetings and Workshops
- Assist in preparation of Board Agenda items
- Complete required signed documents
- Submit Requests to Bind to chosen carriers

Inside 30 days prior to expiration

- Request, review, and issue Binders
- Issue any recurring Certificates of Insurance
- Issue Invoices

30 to 60 days after policy inception

- Re-issue any expired binders
- Review, correct and issue policies

Ongoing

- Daily Policy Maintenance and Client Service Requests
- Claims Advocacy and Handling
- Large Claim Reviews
- Property appraisal management and implementation
- Update Statement of Values data
- Develop Safety Committee
- Review Risk Management Policies
- Loss Prevention Program Implementation
- Flood Zone Audits for Property
- Market Trend and Emerging Markets Identification
- Legislative Change Tracking
- Industry News Communications
- Vendor Insurance Requirements Review
- Vendor Certificate Review
- Departmental Premium Allocations
- Invoicing and Accounting
- Assist with policy Audits
- Other Special Projects as agreed

Insurance Proposal Presentation

Our insurance professionals present a written proposal detailing all proposed services and insurance terms and conditions including but not limited to:

- » Stewardship Report
- » Current Insurance Market Summary/Update (industry data and analysis)
- » Market Overview (carrier quotes and declinations)
- » Comprehensive Coverage Comparisons
- » Expiring vs. Renewal Comparison
- » Claim Analysis
- » Catastrophic property and other modeling analytics
- » Retention, policy limit and coverage options analysis
- » Summary of terms, conditions and exclusion highlights, specimen forms and compensation disclosures
- » Copies of all insurer quotes are included in our hard copy proposal
- » Written confirmation of all commissions paid to broker/intermediaries

Attendance at Public and Internal Meetings

Our team is available to attend Board Meetings, Department Meetings, Insurance and Safety Committee Meetings, and any discussions or meetings with the Risk Management Team.

We agree to attend as many meetings as desired or necessary upon request by the city.

Section G

Services Offered

Section G: Services Offered

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

Brown & Brown Public Sector confirms our ability to provide all the services stated in the city's RFQ. We have the experience and willingness to proactively provide the services numbered 1 through 18 in section 4. We are also committed to exceeding your expectations by delivering a scope of service that is superior to our competitors.

In addition to all the services outlined in section F, please find further details of the services and methodologies we employ to maximize the effectiveness of your risk management department and continually lower your cost of risk.

"CONCIERGE-LEVEL SERVICE MEANS OUR CLIENTS DO NOT WAIT, WORRY, OR WORK HARDER THAN NECESSARY."

Account Management & Service Continuity

- ✓ **Same-day response** to customer inquiries (24-hour agency policy on response time)
- ✓ All change requests from insureds are performed immediately. Follow-up with carriers is systematic and documented.
- ✓ All binders, endorsements, invoices and policies are checked for accuracy against a detailed checklist and against the proposal that was presented to the insured.
- ✓ Review and corrections of policies and endorsements is conducted within the same quality parameters – 30-day turnaround.
- ✓ Resolution guidelines for more complex issues.
- ✓ Endorsements must be delivered to insureds within one business week of receipt.
- ✓ Policies must be delivered to insureds within 30 days of receipt.
- ✓ Utilize sophisticated Agency Management software - AMS 360 – to document all transactions.
- ✓ Documentation can be provided in hard copy and/or various electronic formats.
- ✓ Clients have access to important documents via a shared link, including policies, certificates, schedules, white papers and more.

One of the many reasons for our success and 97% Risk Management client retention is our approach. We are your risk management consultant and partner. We proactively pursue innovative solutions, insurance program improvements, research risk management resources, and reduction of your administrative burden by providing efficient and extensive services. Our concierge-level services include, but are not limited to:

- **Renewal and new business applications assistance:** We gather significant underwriting information from financial reports, independent website research, claims data, various actuarial and analytical reports, physical site inspections, and engineering and loss control information prior to sending to your staff for completion – a time-saver for your staff.

- **Reconcile Asset Schedules with Insurance Schedules:** This includes review of insurable assets such as buildings, contents, computers, mobile equipment, vehicles, parks and rec structures, property in the open, etc. This is generally a very time-consuming task which will be lifted from your staff as well.
- **Assist with claim reporting function** directly with TPA and insurers, including pursuit of additional claim data. We will also coordinate and attend claims review meetings to offer corrective actions and improve claim results.

For Property Claims, our team coordinates procedures and expectations annually directly with insurers and your dedicated field adjusters.

- Provide, coordinate and promote all loss control and safety resources available.

Agency Management Systems

The key to effective administrative support from our agency is through internal organization and follow-through. Our team utilizes Vertafore and a suite of agency management systems spearheaded by **AMS360 Online**. These systems enable our team to effectively manage all client tasks with integrated solutions focused on identifying, tracking and completing workflows on time, every time.

Our system manages all aspects of account management including, billing, document management, communications, (emails, applications, written correspondence, etc.), marketing, claims, certificates of insurance and many other daily transactional activities. All pending items are suspended and completed in a specified time frame. This system is designed and maintained so that each service team member can service any account if a primary account representative is out of the office. To guarantee our ability to provide continuous uninterrupted service AMS 360 data is maintained in redundancy at an offsite location. **If any of our locations were to suffer a catastrophic loss we could still operate at full capacity on a remote basis and with the support of our multiple office structure.**



AMS360 is an agency management system that provides the foundation for our team to boost productivity and track all workflows. It helps streamline workflows, improve renewal timelines, improve teammate productivity and enables our team to deliver excellent customer service. AMS 360 allows our team to:

- » Integrate agency-carrier workflows
- » Better manage and access insurance documents and client content
- » Configure workflows to route the right work to the right person at the right time
- » Provides real-time insights
- » Reduce time spent on finance and accounting through insurance process automation
- » Automate alerts on renewals and analyze rate information for use by our brokerage team
- » Integrate technology inputs from vendors, clients and carriers

Operational Continuity

Serving the Public Sector in the State of Florida has shaped our philosophy on continuity of operations. In addition to our secure servers, cloud-based systems, and an entire technology platform built on continuity, our team itself has the ability to work anywhere, anytime. Each teammate is equipped with a full workstation at home and at our offices, paired with a mobile laptop. That means we can be always up and operational, no matter the circumstance, standing ready to provide uninterrupted services to our governmental clients in Florida.

Quality Control

Our Agency Management Systems (AMS 360) and other Quality Control guidelines ensure that tasks and activities are completed in a timely manner. Brown & Brown has a **Quality Control division which includes multiple teams of internal auditors**. These auditors perform not only financial audits, but also file and Information Technology audits of each office to assure funds, records and client service are performed in accordance with the company's policies and procedures. The results of these audits are made directly to Brown & Brown's Board of Directors. In addition, we have corporate standards, including procedures such as: Catastrophe Plan, Contract Review standards, Internal Procedures Manuals, Correspondence Management, Data Retention, etc.

All team members must and will follow corporate Quality Control Guidelines for timeliness and service delivery. Annual requirements include:

- » Insurance Coverage Review Checklists completed annually
- » Mandatory internal self-audit procedure and financial audits to ensure quality procedures and desired results.
- » Mandatory annual compliance training for employees, including: insurance licensing, cyber/IT, ethics, and various computer software.
- » These trainings are timely and are directly related to our customer experience. For example, MS Teams training was required immediately following the pandemic lockdown orders.

Security Committee

Although we cannot predict the future results of any company, we persistently offer only financially secure insurers to our clients. Per corporate mandate, Brown & Brown is not authorized to provide quotes to our clients from unauthorized insurers or insurers with a less than AM Best rating of A- or those not rated by AM Best without an authorized exception. However, since it may be in the best interest of our clients to review and bind quotes from certain alternative risk transfer providers, Brown & Brown has established a Market Security Committee which reviews and monitors insurers falling into these categories: Risk Retention Groups, Captives, Self-Insured Groups, Trusts, State Funds, and Joint Underwriting Associations.

In addition,

- » Each team member monitors industry news from various sources daily.
- » AM Best ratings are confirmed and provided formally any time a quote is presented.
- » Any discussion or further research regarding ratings or financial position is performed as necessary.

Contract Review

We believe that one of the most critical areas of risk exposure lies within contract liabilities; therefore, we provide contract analysis for our clients, including developing **customized templates** for vendor requirements for use by procurement and other departments. We can conduct training sessions with procurement personnel to ensure implementation of new standards is efficient and understood. In addition, we can assist in setting up a management system for certificate of insurance compliance and provide certificate review for compliance.

There have been numerous court cases in recent years that resulted in a broadening of local government liability exposures as well as constriction of sovereign immunity protections. It is therefore imperative to remain knowledgeable of these precedents and their impact on the city's risk management program. We remain vigilant in maintaining a level of knowledge of these cases and adjust our programs and consultation accordingly.

We also make it a point to stay current with changes to ISO policy coverage forms. There have been many new forms introduced by ISO. Many provide less coverage for insureds and additional insureds. It is imperative to stay current as many of these forms do not provide the same level of protection to the city as the older forms. Our recommendations include a requirement for a minimum level of coverage afforded by a specific form, such as the CG 20 26 04 13 Additional Insured endorsement.

It is equally important to amend insurance requirements as new exposures emerge. For example, we have updated our insurance requirement recommendations to include cyber liability coverage and active shooter liability insurance mandates where appropriate.

The proposed team leader for the District, Paul Dawson, teaches a two-hour Risk Management & Insurance in Contracts class with details on proper insurance limits, effective indemnification and hold harmless language and "what is an acceptable certificate of insurance". In the last 5 years this workshop has been presented more than 20 times to over 15 local governments. Entities receiving this training include the cities of Ocala, Haines City, Edgewater, Fort Walton Beach, St Cloud; counties of Flagler, Okaloosa, Marion, Citrus; St Johns River WMD and Osceola County School Board.

Claims

Brown & Brown does not employ a single national claims service employee for all our clients. Instead, we follow a successful team approach of using resources that are readily available and the best specialists/negotiators/relationship-holders for any given situation.

For property, we offer a dedicated teammate with 20 years' experience with large catastrophic claims. This person will be available for claims planning and coordination with staff, TPA, and insurers.

An important facet of pre-loss advocacy is a proactive discussion of expectations with the city's preferred Executive Field Adjusters, or "Dedicated Adjuster".

For Casualty claims advocacy, we will work closely with insurance carriers and Third-Party Administrators (TPAs). We are willing and able to coordinate and attend claims meetings to resolve claims quickly and equitably. Your assigned Team Leader, Paul Dawson, has extensive experience representing the clients' interest in claims resolution.

We prefer to develop a working relationship with our clients' TPA. It is important for your broker to communicate policy information and reporting requirements for excess insurers at least annually. We also ensure that reports required by our carriers are formatted and delivered to excess insurers' satisfaction to proactively avoid any coverage issues. It is also important that your TPA is vetted by any potential new insurer to which the TPA will be reporting. This process can be quite extensive, and we will handle approval and any transition for you.

We may also need to expeditiously coordinate Excess Casualty claims reimbursements with Staff, adjusters and TPA. We prefer to attend and coordinate Claims Review Meetings with excess insurers, client departments, and the TPA, and assist in coverage clarifications with underwriters as needed.

The team proposed herein are well-versed in claims advocacy. If assistance is needed in any particular area, we reach out to appropriate Brown & Brown and non-Brown & Brown business partners.

Our **Claims Specialist**, Alexa Gray embraces her primary function to ensure that all claims submitted through our office (non-TPA reported) are received and acknowledged by an adjuster within 24 hours for non-TPA policies. She also provides follow up with adjusters on open claims to ensure claims handling is in step with the Client's objectives. Tasks included within this role include:

- » Claims reporting (for policies placed outside TPA contract)
- » Claims tracking/acknowledgement and closure
- » Coordinate claims review meetings
- » Liaise with adjusters, client departments and TPA
- » Assist in coverage clarifications with underwriters as needed
- » Prepare spreadsheets in FEMA format for catastrophes
- » Pre- and post-event communication

We are committed to be an extension of the city's staff and take an active approach to ensure that claims management is the number one priority. We provide all new clients with a 'Claims Kit', which outlines procedures and protocols for effective claim reporting, monitoring, and closure.

As a claims advocate, Brown & Brown will work closely with you and directly on your behalf with insurance carriers. We are willing and able to coordinate and attend claims meetings to resolve claims quickly and equitably. We have extensive experience assisting our clients with claims, both large and small. Our position is representing our clients, not the insurance carriers. The city will never question which side of the fence we are on. We follow up with adjusters on open claims to ensure claims handling is in step with the Client's desires.

There will never be an extra charge for any claims advocacy services.

Safety and Loss Control

Loss control is an integral part of the services provided by Brown & Brown. Our loss control services are provided by senior safety professionals that hold the Certified Safety Professional (CSP) or Certified Industrial Hygienist (CIH) designation. A single Brown & Brown loss control consultant will perform or coordinate all of the loss control services (fire inspections, infrared imaging, etc.) from the broker, carrier, contractors, and other third parties.

In short, we join your team. We develop relationships with your people, learn your operations, and culture. We welcome direct communication between our loss control professionals and our clients' internal safety and operations teams.

Our Risk Control Team's mission is to assist clients with the identification of the cost-drivers associated with their casualty risk management programs and the development and implementation of processes to minimize those costs. We combine detailed loss data analysis with onsite visits to identify the key loss drivers and benchmark our clients to their peer organizations. We will work with your team to set performance-based goals that focus on highest cost drivers to lower the overall cost of risk to your organization.

Brown & Brown loss control consultants have a wealth of experience and provide training for our clients through a variety of methods including in-person, via the web, or recorded. We believe that the best way for employees to adopt safety instruction is from their first line supervisor. In most cases, the supervisors have a good understanding of the safety principles and are responsible for enforcing safety. We support supervisor facilitated training by providing custom curriculums and classroom materials. We also have a partnership with KPA that provides online training for safety and HR topics. The system tracks, schedules, and records the safety training that your employees are required to accomplish.

We are also available to provide specialty training to supervisors, managers, and city professionals on a variety of topics such as emergency planning, infection control, protective equipment, and respirators. Safety is a key objective of our program, and a tailored loss control plan is the key to lowering the long-term cost of risk for the city. We will coordinate a highly qualified loss control representative for on-site training, safety audits, policy review, workers' compensation claim reduction and other activities at the direction of the city. We will be an active partner in assisting the city's loss control, safety and claim reduction efforts, and are committed to providing meaningful risk control tools and analysis. As such, our efforts will be tailored to the specific needs of the city and measured for cost effectiveness.

These services will be provided to the city for a minimum of 60 hours per year.

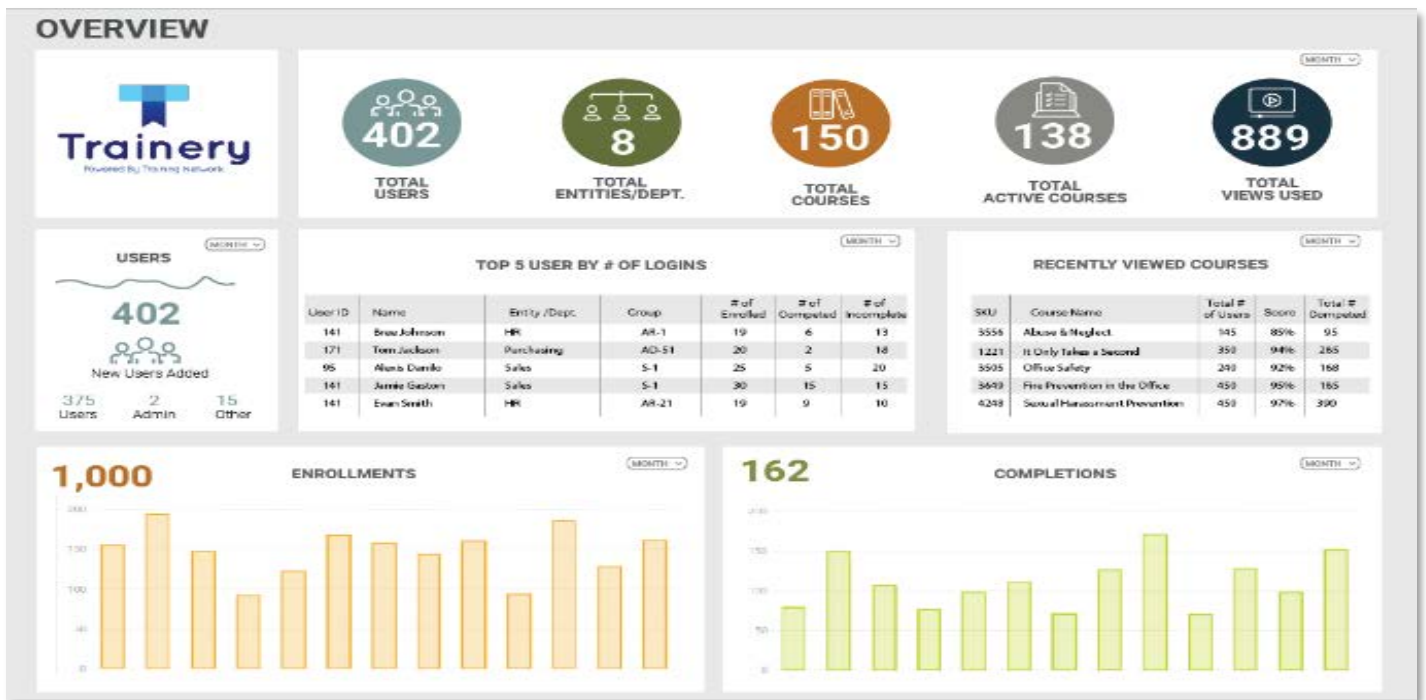
Web Based Training Platform

Streamery is an online streaming solution provided to Brown & Brown customers to facilitate the training of employees on the policies and procedures that build a safe workplace. This resource is provided to the city at no cost.

Streamery serves as a leader in the distribution of Safety, Management, Technology, and Human Resource training programs. They offer a variety of tools and solutions to help organizations comply with HR regulations and requirements, including OSHA, DOT and the EEOC. The innovative training platform includes over 700 videos on demand that can be streamed anytime, anywhere. The included Training Support Materials make this valuable resource the perfect tool for instructor led or individual training. Notable subjects include:

- * Defensive Driving
- * Emergency Planning
- * Active Shooter and Workplace Violence
- * Evacuation Procedures
- * Accident Investigation
- * Using Fire Extinguishers
- * First Aid- Until Help Arrives
- * Hazard Recognition
- * HIPPA Rules and Compliance
- * Harassment in the Workplace

These work best when led by a supervisor or trainer from an individual department. The trainings are short (5-20 minutes on average), so they're perfect for use in weekly safety meetings and employee orientation!



Enhanced Communication Resources: Education

We provide timely topical updates. These are available via email and on our website, but we also proactively discuss directly with the city how these may impact your specific environment.

- » White Papers
- » Current risk environment updates, for example COVID-19 resources and updates
- » Legislative and market updates
- » Florida public-entity focused newsletter

Brown & Brown

Hurricane Ian – What You Need to Know

As Hurricane Ian approaches, Brown & Brown is providing you with the information you need to monitor the storm, report claims, and stay in communication with our team.

✓ You can track Hurricane Ian these links

- [Wind Speed](#)
- [Warnings Cone](#)
- [Surface Wind Speed](#)

✓ Attached are important documents you may need in the coming days

- Blank Accord loss notices – Used for filing storm claims.
- Current copies of your property and inland marine schedules – this should help you track assets and notate any damage.

✓ Brown & Brown Leadership Contacts – Please reach out to us with any questions or needs

Matt Montgomery
 Executive Vice President
 850-528-7423
Matt.Montgomery@bbrown.com

Paul Dawson Senior Vice President 407-496-0989 Paul.Dawson@bbrown.com	Michelle Martin Senior Vice President 386-566-3484 Michelle.Martin@bbrown.com	Brian Cottrell Vice President 561-346-2723 Brian.Cottrell@bbrown.com
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Kyle Stoekel
 Public Risk Advisors
 386-405-2444
Kyle.Stoekel@bbrown.com

Thank You and Please Stay Safe!

Brown & Brown See The Latest

The Weekly Rundown
April 10, 2023

Underinsured Properties Are Crushing Reinsurers. Why Proper Valuations Will Be a Focus for Years to Come

Given the factors currently buffeting the property market, businesses need to get much sharper on valuations.



When Ransomware Turns Deadly: Why Health Care and Public Sector Entities Must Prepare for Cyber Risks

[CONTINUE READING >](#)

Cyber Liability Legislative/Risk Update
August 2022

Two Florida Statutes have recently been signed into law that will impact your risk management programs for cyber liability exposures.

HB 7055 and HB 7057 were signed into law effective July 1, 2022.

HB 7055 amends FS 282 which is the State Information Technology Management Act, to include counties and municipalities. The new law appears to exclude Public Schools, State Universities and Special Taxing Districts in the requirements outlined in items 1-4 below.

The new Cyber Security Law (FS 282.3185-6) addresses Ransomware and Cybersecurity for counties and municipalities.

INSURANCE MARKET TRENDS - Cyber

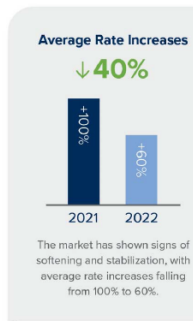
At the end of 2021, increases consistently exceeded 100%. This year, the market has shown signs of softening and stabilization, with average rate increases falling from 100% to 60%. Large buyers, those exceeding annual revenues above \$500M, are still seeing higher than average rate increases. New mechanisms are becoming available for large buyers who are well capitalized and involved in alternative risk transfer.

Retentions continue to be re-evaluated by insurers, often resulting in an increase. While each insured is different, retentions largely depend on the limits purchased and the buyer's size. Minimum premiums per million for small and middle-market businesses are also trending upwards.

Over the last 12 to 18 months, there was a reduction in capacity from the greater marketplace. More recently, large, loss-free, well-protected buyers are seeing some capacity return.

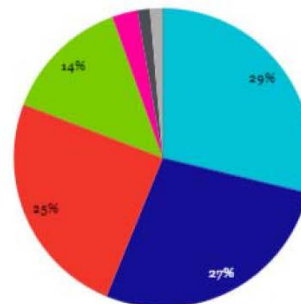
Standards continue to evolve, and in certain markets, previously preferred standards are now mandatory. Underwriters are becoming more willing to quote accounts without ideal risk profiles. However, they often have corresponding exclusionary language for the lacking control(s). Most often, this impacts the coverage for ransomware.

Insurers continue to be concerned about systemic risk, evidenced by a growing trend of focus on patching cadences and end-of-life software exposures.



INSURANCE MARKET TRENDS - Cyber

Actions Causing Cyber Incidents - Last Three Complete Years
USA, Public Entity and Over \$501M



Your Selections vs. Overall

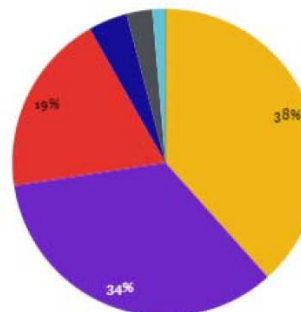
Error	4%	▲
Hacking	7%	▲
Malware	1%	▲
Misuse	5%	▼
Physical	1%	▼
Social	1%	▼
Unknown	6%	▼



Take Note

Politicians are showing a renewed interest in privacy. While ransomware claims have driven the state of the market for the last two years, underwriters still consider protections around sensitive data a vital underwriting component. Outside of various state laws, there have yet to be wholesale changes on a federal level.

Assets Affected by Cyber Incidents - Last Three Complete Years
USA, Public Entity and Over \$501M



Your Selections vs. Overall

Media	0%	▼
Network	7%	▲
People	6%	▲
Public Terminal	1%	▼
Server	6%	▼
Unknown	5%	▼
User Device	2%	▼

FEMA Public Assistance Coordination

Our vast experience in managing large property claims has led us to develop unique programs such as our FEMA Coordination program. This service was created in response to the difficulty that most public entities experienced in dealing with FEMA after the major storms in 2004.

Our first initiative was to gain an intimate understanding of the Stafford Act and its implications in providing public assistance funds in Florida. We then met directly with FEMA representatives in the Lake Mary Long Term Disaster Recovery office and quickly established a procedure and protocol with FEMA personnel that will improve their ability to quickly pay public assistance funds to our clients. For example, we have provided a current client property policy and schedule to FEMA in advance of any losses so that FEMA will not need to request this information directly from our clients. We have also coordinated the efforts of the insurance company's loss adjusters to better align with the data that FEMA requires on their Project Worksheets. These Project Worksheets are an integral part of FEMA's reimbursement process and can significantly slow the process if they are not completed accurately.

We are also committed to working directly with FEMA representatives and consultants to expedite every aspect of the public assistance process.

In the event of a major loss we will be assisting in every step of the insurance company claims process as well as the FEMA reimbursement process. We are confident that with the protocols in place we can effectively improve the expediting of claim payments and cash flows.

Property Management Tools

We will make available to the city, at no cost, a valuable web-based Property Asset Management Tool. This property management web-based platform is offered by Asset Works, an industry leading appraisal and asset management company. The system is called AMP and provides the user with an easy and efficient tool to maintain tangible property data including; buildings, contents, property in the open, vehicles, mobile equipment and other fixed assets. AMP can greatly increase the integrity of data and has complete conversion capability for catastrophic modeling, proof of loss documentation and a plethora of property-based reports.

More detail on the benefits and features of this tool can be found on the next two pages.



Property Risk Management

As an organization, being exposed to a variety of risks is inevitable – being prepared in the event of a risk occurrence is critical. When it comes to managing property data for your organization or risk pool, the AMP Property Risk Management module from AssetWorks offers an innovative approach to risk management. By maintaining data about buildings and structures, property-in-the-open, fixed assets, licensed vehicles, and secondary C.O.P.E. characteristics, in a single, comprehensive database, AMP can help bridge the gap between valuation results and valuation management.

AMP offers a convenient, efficient, and secure method of tracking and reporting data used for:

- Loss control
- Proof-of-loss documentation
- Catastrophe modeling
- Annual updating of values
- Property marketing and placement



With various levels of user access, approval processes, and a complete audit trail, AMP users can be confident in the integrity of their data. Data conversion capabilities for catastrophe modeling, reports for proof-of-loss documentation in the event of a catastrophe, and a simplified insurance renewal process make AMP the clear choice for property risk management.

● PROPERTY RISK MANAGEMENT



PRODUCT HIGHLIGHTS:

Property Tracking

Functionality to track multiple individual organizations under one entity. Includes the tracking of primary and secondary COPE data and processes for updating new property and property disposal.

Valuation Management

Includes data trending capabilities using trend factors and a value approval process to facilitate the updating of property values. An insurable values benchmark tool allows users to see differences in proposed insurable values in relation to current insurable values.

Dynamic Reporting Tool

Standard reports are accessible in batch mode and can be filtered by search parameters. Includes reports to assist with data conversion for catastrophe modeling, proof-of-loss documentation, and the insurance renewal process.

System and Data Security

Various levels of user access defined at the entity, organization, site and building level as well as approval processes and a complete auditable history ensure the integrity of data being tracked.

Data Exchange

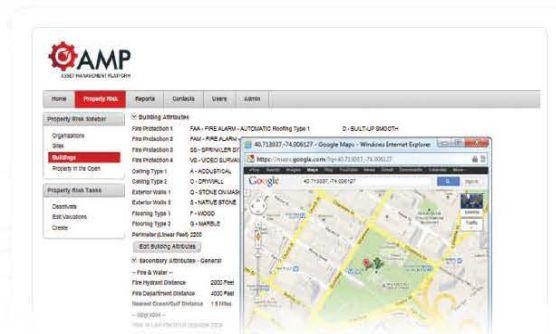
Allows asset and table data to be imported/exported in comma-delimited (CSV) and text formats

Document/Image Repository Management

Provides the ability to assign forms, documents, and image files to individual properties and assets

User-friendly Interface

The "Work Desk" capability allows statistics, reports and other visual tools to be attached to the home screen while an unlimited number of user defined fields allows users to track additional data elements.



BENEFITS:

- Streamline data communication processes and simplify the renewal process by maintaining all information in one sophisticated database, accessible by everyone in real-time.
- Increase efficiency with automated workflow processes for adding new properties, modifying existing property schedules, and removing entries from current property schedules.
- Save time preparing reports for data mapping for catastrophe modeling, proof-of-loss documentation, and the insurance renewal process.
- Rest assured that data is secure and accurate as a result of various levels of user access, approval processes, and a complete audit trail.
- Experience greater leverage in the insurance market with respect to coverage and premiums as a result of submitting accurate data and a detailed risk model.
- Reduced learning curve as a result of user friendly design and intuitive workflows.

Section H

Summary of Proposer's Fee Statement

Section 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.

Brown & Brown agrees to provide a fixed annual flat fee of \$115,000 for all services proposed. Brown & Brown will provide quotes and policies net of commission whenever allowed by insurers. Brown & Brown will immediately return any commission received from carriers whose underwriting and quotation systems require commission inclusion. The exception to this condition is with the policies that are written in the National Flood Insurance Program. This program is a Federal program falling under the direction of FEMA. In April 2012 FEMA issued a memorandum of understanding directing the administrators (underwriting and policy issuance companies) to prohibit the practice of rebating or returning of commissions for flood policies written in the National Flood Insurance Program. The actual Memo from FEMA is included at the end of this section.

Violations of this directive can result in agents having the contracts with NFIP administrators revoked. Consequently, Brown & Brown attorneys have determined that in order to maintain our good standing with NFIP and supporting administrators we must comply with this directive for all NFIP policies and all broker agreements.

We will not charge additional fees if new insurance policies are marketed and/or procured by us for the city in the future.

We will **not** accept any additional compensation from insurers for insurance placed on behalf of the city including contingencies, bonuses, overrides, or similar forms of remuneration. This is in contrast to the compensation agreement with your current broker that is accepting additional forms of compensation.

We will not charge a separate fee for data and analytics tools.

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472



FEMA

W-12026

April 4, 2012

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and the
National Flood Insurance Program (NFIP) Servicing Agent

Edward L. Connor

FROM: Edward L. Connor
Deputy Associate Administrator for Federal Insurance

SUBJECT: Rebating of Agents' Commissions

Insurance rebating is a practice whereby insurance agents return a portion of their commission or something else of value to applicants to induce the purchase of insurance. Insurance rebating is confusing to consumers, and it has been the source of many complaints from agents and companies.

The Federal Insurance and Mitigation Administration (FIMA) has received inquiries over the past several years from interested parties, inside and outside of the insurance industry, expressing divergent views on the manner in which the National Flood Insurance Program (NFIP) should address insurance rebating.

After careful consideration, FIMA has concluded that the goals of the NFIP are better served by a system of uniform national pricing that will ensure that policyholders pay the same price for the same risk. FEMA does not directly regulate insurance agents who sell Standard Flood Insurance Policies. Pursuant to 44 C.F.R. Section 62.23 and the Financial Assistance/Subsidy Arrangement, 44 C.F.R. Part 62, Appendix A, however, FEMA administers the NFIP and sets standards governing the activities of participating WYO Companies related to the sale and marketing of flood insurance.

Accordingly, effective October 1, 2012, WYO Companies shall not authorize the rebating of commissions on new or renewal NFIP policies.

Any questions regarding this matter should be directed to Jhun de la Cruz, Underwriting Branch Chief, National Flood Insurance Program, Federal Insurance and Mitigation Administration, at jhun.de-la-cruz@dhs.gov.

Rebating of Agents' Commissions
April 4, 2012
Page 2

Thank you for your cooperation.

cc: Vendors, IBHS, FIPNC, and Government Technical Representative

Required Routing: Claims, Marketing, Underwriting

VENDOR REFERENCE FORM

City of Hollywood Solicitation #: _____
 Reference for: _____

Organization/Firm Name providing reference: _____

Organization/Firm Contact Name: _____ Title: _____

Email: _____ Phone: _____

Name of Referenced Project: _____ Contract No: _____

Date Services were provided: _____ 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):

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 type="checkbox"/>	<input type="checkbox"/>
b. Accuracy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Deliverables	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vendor's Organization:				
a. Staff expertise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Professionalism	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Staff turnover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Timeliness/Cost Control of:				
a. Project	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Deliverables	<input type="checkbox"/>	<input type="checkbox"/>	<input 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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Vendor's Quality of Service				
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Verified by:	Name:			Title:
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