State of Nevada

Response to Request for Proposal for Property & Casualty Brokers – TECHNICAL PROPOSAL

RFP No. 3495

Arthur J. Gallagher Risk Management Services, Inc.
200 South Orange Avenue, Suite #1350 | Orlando, FL 32801
Date: October 25, 2017

Chris Connelly, ARM-P, ARe
Area Senior Vice President
Chris-Connelly@ajg.com
(407) 563-3513

Justin Wiley, CPCU, RMPE
Area Assistant Vice President
Justin_Wiley@ajg.com
(407) 563-3542

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This proposal of coverage is intended to facilitate your understanding of the insurance program. It is **not** intended to replace or supersede your insurance policies.

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Executive Summary

Arthur J. Gallagher Risk Management Services, Inc. is excited for the opportunity to respond to the State of Nevada's request for proposals for Property & Casualty Brokers.

We hope this thorough RFP response will help to not only demonstrate why our firm is best qualified to represent the State of Nevada, but also to show how our partnership with the State could further your goals. We have provided our key takeaways and differentiators in the summary chart below.

	Key Differentiators	How it Helps State of Nevada?
1	Gallagher is the #1 Broker for Public Entities while providing services to 21 State Governments Our senior-level servicing team spends 100% of its time servicing other similar public/governmental entities, with a proven track record of performance	– Our team has unmatched knowledge of key issues confronting governmental entities along with in-depth benchmarking to evaluate how the State's programs perform compared to its peers – this can help the State identify opportunities to strengthen current practices – We are on the front lines when it comes to public sector risk management – as new developments like the recent FEMA O&M guidance arise, our team is immediately able to assist your risk management department
2	Gallagher's commitment to customer service is unmatched – most clients have remained with our brokerage team for 10+ years We ensure our team members have a low client count to ensure each client receives high-touch service	– Our hands-on approach will ensure that the State receives attentive customer service to reduce your administrative burden in servicing the insurance programs – We have very low staff turnover to ensure that State's account servicing team remains consistent over time – We heavily invest in technology, including our online platform *Gallagher Insight* which could further streamline the administration of the State's insurance programs
3	Gallagher's loss control team has developed public entity-specific risk control and loss prevention services	– Our level of experience with public entities has created a large selection of tailored risk control services entirely focused on governmental risk management needs – State of Nevada can learn from the successes (and challenges) of our experience with other States as it looks to implement various claims and risk control activities across the State

	Key Differentiators	How it Helps State of Nevada?
4	We believe in direct program design, marketing, placement and advice, not distant insurance marketing "hubs"	– Our brokerage team will design, market and place your insurance programs – The State will always be put in the best possible light to insurance underwriters as the team negotiating your insurance is the team you deal with day-to-day
5	Fresh team and set of eyes to revamp the State of Nevada's insurance program	– Gallagher will work with the State of Nevada to provide creative solutions and improved negotiation of the State's insurance programs, taking advantage of the current market conditions

We appreciate the opportunity to present the unique capabilities of our company to the State of Nevada. Should the evaluation committee have any questions or need further clarification, please don't hesitate to contact us.

Your Gallagher Team;

Chris Connelly, ARM-P, ARe
Area Senior Vice President
Direct: (407) 563-3513
Chris_Connelly@ajg.com

Justin Wiley, CPCU
Area Assistance Vice President
Direct: (407) 563-3542
Justin_Wiley@ajg.com

Section III: Vendor Information Sheet

VENDOR INFORMATION SHEET FOR RFQ 3495

Vendor Shall:

A) Provide all requested information in the space provided next to each numbered question. The information provided in Sections V1 through V6 shall be used for development of the contract;

B) Type or print responses; and

C) Include this Vendor Information Sheet in Section III of the Technical SOQ proposal.

V1	Company Name	Arthur J. Gallagher Risk Management Services, Inc.

V2	Street Address	200 South Orange Avenue, Suite #1350

V3	City, State, ZIP	Orlando, FL 32801

V4	Telephone Number		
	Area Code: 407	Number: 563-3513 (Chris Connelly direct)	Extension:

V5	Facsimile Number		
	Area Code: 407	Number: 370-3057	Extension:

V6	Toll Free Number		
	Area Code: 407	Number: 370-2320	Extension:

V7	***Contact Person for Questions / Contract Negotiations, including address if different than above***
	Name: Chris Connelly
	Title: Area Senior Vice President
	Address: Same as above
	Email Address: Chris_Connelly@ajg.com

V8	Telephone Number for Contact Person		
	Area Code: 407	Number: 563-3513	Extension:

V9	Facsimile Number for Contact Person		
	Area Code: 407	Number: 370-3057	Extension:

V10	***Name of Individual Authorized to Bind the Organization***	
	Name: Michael Gillon	Title: Area President

V11	Signature ***(Individual shall be legally authorized to bind the vendor per NRS 333.337)***	
	Signature:	Date:

Property and Casualty Brokers *RFQ 3495* *Page 2 of 37*

Section IV: State Documents

ADDENDUM 1

property, boiler and machinery, crime (employee dishonesty), cyber liability, excess liability, fine arts and various agency specific liability policies."

10. The following is a change to the RFQ document.

    Under section 2.2 General Minimum Qualifications, the following requirement has been added.

    2.2.10 - For those insurance programs and insurance policies procured on behalf of the State of Nevada, broker will be responsible for document issuance and verification including the timely review and delivery of all policy documents from the insurance carriers including but not limited to binders, policies and any associated policy endorsements/amendments.

11. Attachment D, Insurance Schedule shall be replaced by the attachment below.

RFQ 3495
Attachment D Insurai

ALL ELSE REMAINS THE SAME FOR RFQ 3495.

Vendor shall sign and return this amendment with proposal submitted.

NAME OF VENDOR	Arthur J. Gallagher Risk Management Services, Inc.		
AUTHORIZED SIGNATURE			
TITLE	Area President	**DATE**	10/17/17

RFQ 3495 Amendment 01

This document must be submitted in the "State Documents" section/tab of vendors' technical proposal

Amendment 01 *RFQ 3495* *Page 4 of 4*

ATTACHMENT A – CONFIDENTIALITY & CERTIFICATION OF INDEMNIFICATION

ATTACHMENT A – CONFIDENTIALITY AND CERTIFICATION OF INDEMNIFICATION

Submitted proposals, which are marked "confidential" in their entirety, or those in which a significant portion of the submitted proposal is marked "confidential" **shall not** be accepted by the State of Nevada. Pursuant to NRS 333.333, only specific parts of the proposal may be labeled a "trade secret" as defined in NRS 600A.030(5). All proposals are confidential until the contract is awarded; at which time, both successful and unsuccessful vendors' technical and cost proposals become public information.

In accordance with the submittal instructions of this RFQ, vendors are requested to submit confidential information in separate files marked "**Part IB Confidential Technical SOQ**" and "**Part III Confidential Financial**".

The State shall not be responsible for any information contained within the proposal. If vendors do not comply with the labeling and packing requirements, proposals shall be released as submitted. In the event a governing board acts as the final authority, there may be public discussion regarding the submitted proposals that shall be in an open meeting format, the proposals shall remain confidential.

By signing below, I understand it is my responsibility as the vendor to act in protection of the labeled information and agree to defend and indemnify the State of Nevada for honoring such designation. I duly realize failure to so act shall constitute a complete waiver and all submitted information shall become public information; additionally, failure to label any information that is released by the State shall constitute a complete waiver of any and all claims for damages caused by the release of the information.

This proposal contains Confidential Information, Trade Secrets and/or Proprietary information.

Please initial the appropriate response in the boxes below and provide the justification for confidential status.

Part IB – Confidential Technical SOQ Information			
YES		NO	x MG
Justification for Confidential Status			
None.			

Part III – Confidential Financial Information			
YES		NO	x MG
Justification for Confidential Status			
None.			

Arthur J. Gallagher Risk Management Services, Inc.
Company Name

Signature

Michael Gillon, Area President
Print Name

10-17-17
Date

This document must be submitted in Section IV of vendor's technical proposal

ATTACHMENT B – VENDOR CERTIFICATIONS

ATTACHMENT B – VENDOR CERTIFICATIONS

Vendor agrees and will comply with the following:

(1) Any and all prices that may be charged under the terms of the contract do not and will not violate any existing federal, State or municipal laws or regulations concerning discrimination and/or price fixing. The vendor agrees to indemnify, exonerate and hold the State harmless from liability for any such violation now and throughout the term of the contract.

(2) All proposed capabilities can be demonstrated by the vendor.

(3) The price(s) and amount of this proposal have been arrived at independently and without consultation, communication, agreement or disclosure with or to any other contractor, vendor or potential vendor.

(4) All proposal terms, including prices, will remain in effect for a minimum of 180 days after the proposal due date. In the case of the awarded vendor, all proposal terms, including prices, will remain in effect throughout the contract negotiation process.

(5) No attempt has been made at any time to induce any firm or person to refrain from proposing or to submit a proposal higher than this proposal, or to submit any intentionally high or noncompetitive proposal. All proposals shall be made in good faith and without collusion.

(6) All conditions and provisions of this RFQ are deemed to be accepted by the vendor and incorporated by reference in the proposal, except such conditions and provisions that the vendor expressly excludes in the proposal. Any exclusion shall be in writing and included in the proposal at the time of submission.

(7) Each vendor shall disclose any existing or potential conflict of interest relative to the performance of the contractual services resulting from this RFQ. Any such relationship that might be perceived or represented as a conflict shall be disclosed. By submitting a proposal in response to this RFQ, vendors affirm that they have not given, nor intend to give at any time hereafter, any economic opportunity, future employment, gift, loan, gratuity, special discount, trip, favor, or service to a public servant or any employee or representative of same, in connection with this procurement. Any attempt to intentionally or unintentionally conceal or obfuscate a conflict of interest will automatically result in the disqualification of a vendor's proposal. An award will not be made where a conflict of interest exists. The State will determine whether a conflict of interest exists and whether it may reflect negatively on the State's selection of a vendor. The State reserves the right to disqualify any vendor on the grounds of actual or apparent conflict of interest.

(8) All employees assigned to the project are authorized to work in this country.

(9) The company has a written equal opportunity policy that does not discriminate in employment practices with regard to race, color, national origin, physical condition, creed, religion, age, sex, marital status, sexual orientation, developmental disability or handicap.

(10) The company has a written policy regarding compliance for maintaining a drug-free workplace.

(11) Vendor understands and acknowledges that the representations within their proposal are material and important, and will be relied on by the State in evaluation of the proposal. Any vendor misrepresentations shall be treated as fraudulent concealment from the State of the true facts relating to the proposal.

(12) Vendor shall certify that any and all subcontractors comply with Sections 7, 8, 9, and 10, above.

(13) The proposal shall be signed by the individual(s) legally authorized to bind the vendor per NRS 333.337.

Arthur J. Gallagher Risk Management Services, Inc.
Vendor Company Name

Vendor Signature

Michael Gillon, Area President
Print Name

10-17-17
Date

This document must be submitted in Section IV of vendor's technical proposal

VENDOR LICENSING

Barbara D. Richardson, Commissioner of Insurance

Non-Resident Producer Firm

Casualty, Health, Life, Personal Lines, Property, Surety

ARTHUR J GALLAGHER RISK MANAGEMENT SERVICES INC

2850 GOLF ROAD
ROLLING MEADOWS, IL 60008

is authorized to transact business as described above

License No: 9649 Issue Date: 10-01-2001 Expiration Date: 01-01-2019

Generated by Sircon 155551848

Nevada Division of Insurance

THIS IS TO CERTIFY THAT

ARTHUR J GALLAGHER RISK MANAGEMENT SERVICES INC
2850 GOLF ROAD, ROLLING MEADOWS, IL 60008

LICENSE NUMBER: 9649

IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:

Non-Resident Producer Firm
Casualty, Health, Life, Personal Lines, Property, Surety

Issue Date: 10-01-2001 Expiration Date: 01-01-2019

Generated by Sircon 155551848

COPIES OF CERTIFICATES AND/OR LICENSES

Barbara D. Richardson, Commissioner of Insurance

Non-Resident Producer
Casualty, Property

CHRIS CONNELLY
5589 HANSEL AVE
ORLANDO, FL 32809-3463

is authorized to transact business as described above

License No: 3282594 Issue Date: 10-12-2017 Expiration Date: 11-01-2020

Generated by Sircon 156117455

Nevada Division of Insurance
THIS IS TO CERTIFY THAT

CHRIS CONNELLY
5589 HANSEL AVE, ORLANDO, FL 32809-3463

LICENSE NUMBER: 3282594

IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:

Non-Resident Producer
Casualty, Property

Issue Date: 10-12-2017 Expiration Date: 11-01-2020

Generated by Sircon 156117455

Barbara D. Richardson, Commissioner of Insurance

Non-Resident Producer

Casualty, Property

JUSTIN WILEY
3674 LOWER UNION RD
ORLANDO, FL 32814-6506

is authorized to transact business as described above

License No: 3235577 Issue Date: 04-15-2017 Expiration Date: 05-01-2020

Generated by Sircon 146716890

Nevada Division of Insurance
THIS IS TO CERTIFY THAT

JUSTIN WILEY
3674 LOWER UNION RD, ORLANDO, FL 32814-6506

LICENSE NUMBER: 3235577

IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:

Non-Resident Producer
Casualty, Property

Issue Date: 04-15-2017 Expiration Date: 05-01-2020

Generated by Sircon 146716890

Secretary's Certificate

Arthur J. Gallagher Risk Management Services, Inc.

I, April Hanes-Dowd, do hereby certify that:

1. I am the duly elected and acting Secretary of Arthur J. Gallagher Risk Management Services, Inc. (the "Company") a corporation duly organized and existing and in good standing under the laws of the State of Illinois, and as such Secretary the undersigned has custody of the records of the Company;
2. In such capacity I have access to and am familiar with the corporate records of the Company; and
3. Michael Gillon, is a duly elected and qualified Area President of the Company and pursuant to the Company's bylaws is vested with full power and authority in such capacity to execute contracts and agreements on behalf of the Company.

IN WITNESS WHEREOF, the undersigned has set her hand and affixed the seal of this corporation this 27th day of August, 2014.

April Hanes-Dowd
Secretary

Corporate Seal

Section V: Section 2.2 – General Minimum Qualifications

2.2.1 Brokers/firms must demonstrate experience in structuring and obtaining property and liability insurance programs for at least one (1) State government, a university system, a large public or governmental entity (3,000 + employees/$2 Billion property value) or a large public entity pool with similar risks, within the past two (2) years.

Gallagher is the <u>current broker for 21</u> State Government Entities.

Gallagher's State Government Clients

In total, Gallagher partners with 21 state governments as their broker of record. Our brokerage teams currently place coverage for over $200 Billion of public sector, educational, healthcare, and religious exposure. Gallagher's strength in this area is evidenced by our brokerage team's significant number of public clients. Our State clients include:

1. ***Alaska***
2. ***Arizona***
3. ***Arkansas***
4. ***Florida***
5. ***Idaho***
6. ***Kentucky***
7. ***Louisiana***
8. ***Michigan***
9. ***Minnesota***
10. ***Mississippi***
11. ***Missouri***
12. ***Nebraska***
13. ***North Carolina***
14. ***Rhode Island***
15. ***South Carolina***
16. ***Texas***
17. ***Utah***
18. ***Vermont***
19. ***Virginia***
20. ***West Virginia***
21. ***Wisconsin***

Our team provides an experienced group of leaders in all areas of public sector brokerage and risk management, backed by the #1 Public Entity Brokers in the U.S. Our experience includes a wide range of public sector risks – from states to higher education to aviation to governmental pools – experience we put to work for the State.

Client Name	Approximate Total Insured Values	Years as Client
State of North Carolina	$36,000,000,000	15
State of Louisiana	$16,900,000,000	2
Miami-Dade County Board of County Commissioners	$13,070,000,000	31
State of Minnesota	$13,000,000,000	6
State of Texas	$11,300,000,000	5
The School Board of Miami-Dade County	$8,727,000,000	38
Tennessee Municipal League Risk Management Program	$7,722,000,000	8
Florida Colleges System Risk Management Consortium	$7,200,000,000	35
Alabama Municipal Insurance Corp.	$6,578,245,000	15
State of Idaho	$6,494,000,000	8
The School Board of Broward County	$6,354,000,000	38
Florida Department of Transportation	$5,679,285,000	12
Florida Religious Organization	$5,412,000,000	48
Broward County Board of County Commissioners	$4,740,000,000	6
State of Rhode Island	$4,100,000,000	13
Orange County Board of County Commissioners	$3,714,000,000	10
N.E. Florida Educational Consortium	$3,376,000,000	29
The School District of Duval County	$3,328,000,000	34
City of Jacksonville	$3,046,000,000	1
Louisiana State University	$2,734,000,000	2
Polk County School Board	$2,637,000,000	5
Palm Beach County Board of County Commissioners	$2,400,000,000	34
Greater Orlando Airport Authority	$2,354,000,000	13
Hillsborough County Aviation Authority	$2,100,000,000	12
City of Lakeland	$1,900,000,000	20
The School Board of Brevard County	$1,867,000,000	32
Pinellas County Board of County Commissioners	$1,800,000,000	5
Miami-Dade Water and Sewer	$1,740,244,000	3
Hillsborough County Board of County Commissioners	$1,540,000,000	15
City of Orlando	$1,524,000,000	6
The School District of Osceola County	$1,447,000,000	4
State of Vermont	$1,352,279,000	12
Panhandle Area Educational Consortium	$1,203,000,000	3
Montana Association of Counties (MACo)	$1,157,000,000	12
Orlando-Orange County Expressway Authority	$1,137,000,000	14
Clay County School Board	$1,071,000,000	18
Pasco County Board of County Commissioners	$1,050,000,000	21
Total Insured Values & Average Years as Client	**$197,754,053,000**	**16**

2.2.2 Brokers/firms must demonstrate experience in negotiation and managing large deductible or other alternative risk financing plans for a large public entity or private employer with the past two (2) years.

As mentioned above, Gallagher is experience with all lines of traditional and alternative risk financing programs for large governmental organizations and States. Our team has experts in all areas of risk financing, including large multi-billion dollar property programs, excess liability, property & liability treaty reinsurance, complex statewide cyber liability programs, aviation, construction risk management, and a variety of related coverages. Gallagher has a proven track record with providing large deductible and alternative risk financing programs to 21 other State governments.

2.2.3 Brokers/firm and key staff must be available to the Risk Management Division during regular business hours (8:00 a.m. – 5:00 p.m., Pacific Time, Monday-Friday, excluding State holidays) and must agree to allow the Risk Manager or her designee to communicate directly with the insurer and underwriters upon request.

We agree to be available during Pacific Time regular business hours.

2.2.4 Brokers/firms or brokers assigned to work on the State's account must not have been issued a "Cease and Desist Order" from the Insurance Commissioner in the State of Nevada for any reason within the past two (2) years.

None of the Gallagher team members have been issued a "Cease and Desist Order" from the Insurance Commissioner in the State of Nevada for any reason within the past two (2) years.

2.2.5 Broker/firms must be licensed with the Insurance Division and the Secretary of State to do business in the State of Nevada.

Confirmed. A copy of our Nevada licenses can be found on pages 7-9.

2.2.6 Broker/firms must agree to all conditions outlined in Section 1, Overview and Scope of Project.

We agree to all conditions outlined in Section 1, Overview and Scope of Project.

2.2.7 Brokers must be able to demonstrate favorable insurance market relationships for the type of coverages/programs needed by the State.

Marketing of the Insurance Program

Our team will present the State of Nevada's submission to the marketplace. Gallagher has a hands-on approach to marketing of our accounts. Your Insurance Specifications will never be handed over to a regional marketing center for "processing". Your Gallagher service team outlined in this proposal will handle your account from start to finish. This means the people with the most knowledge of your account are the same people with the market relationships to get the job done. We have access to the right people, we know the marketplace, and know your account. We are in the best position to negotiate the best possible terms for your program.

Liaison with Insurance Carriers

The Gallagher Service Team will act as a liaison between the State of Nevada and the insurance carriers as respects to all aspects of the program. We will act as an intermediary in all phases of account management from underwriting, to inspections, to loss control to claims issues. The Gallagher Service Team is always available to talk or to meet in person with the State of Nevada or the insurance carriers regarding any issues or concerns.

Identifying Carrier Partners

We will perform a thorough analysis of risk identification and loss analysis in order to have a complete understanding of your risk profile. Once that is performed, we will design the appropriate structure for your program. We own our wholesale network and thus have access to virtually every insurance market through our networks located in the U.S., Bermuda and London.

Gallagher's Solvency Policy

Arthur J. Gallagher Risk Management Services, Inc. has very strict solvency standards for the carriers we present to our clients. Our corporate solvency committee and local brokers are constantly monitoring the financial status and ratings outlook for all carriers we work with.

Gallagher's policy is to only place risks with carrier's whose A.M. Best rating is A- VI or higher. Many other brokers have lower financial standards such as B+ or better. To ensure compliance with Gallagher's carrier rating policy, Gallagher has professional standards personnel, both corporately and locally, who continually monitor these ratings. Should one of the State of Nevada's carriers drop below A-VI, we will immediately notify the Authority of the carrier's change in status and discuss all options and/or necessities relative to that carrier's change in financial status.

2.2.8 Brokers engaged in cyber assessments and cyber liability policy placement will be required to meet additional background check requirements and/or will required to provide the State letters of attestation from employer certificating that serving broker has no criminal convictions that would preclude them from marketing that particular line of coverage.

We agree. We are available for additional background checks as determined by The State of Nevada and/or Letter of Attestation.

2.2.9 Broker/firm must agree to have stewardship meeting with State at least once a year.

We agree to have stewardship meeting with State at least once a year.

Section VI: Section 2.3 – Technical Minimum Qualifications

2.3.1 Provide a brief history and description of your firm. The description should include the number of employees who specialize in property and liability insurance and ancillary fields. Provide the same information and the physical location of offices in Nevada. Please provide copies of appropriate licenses.

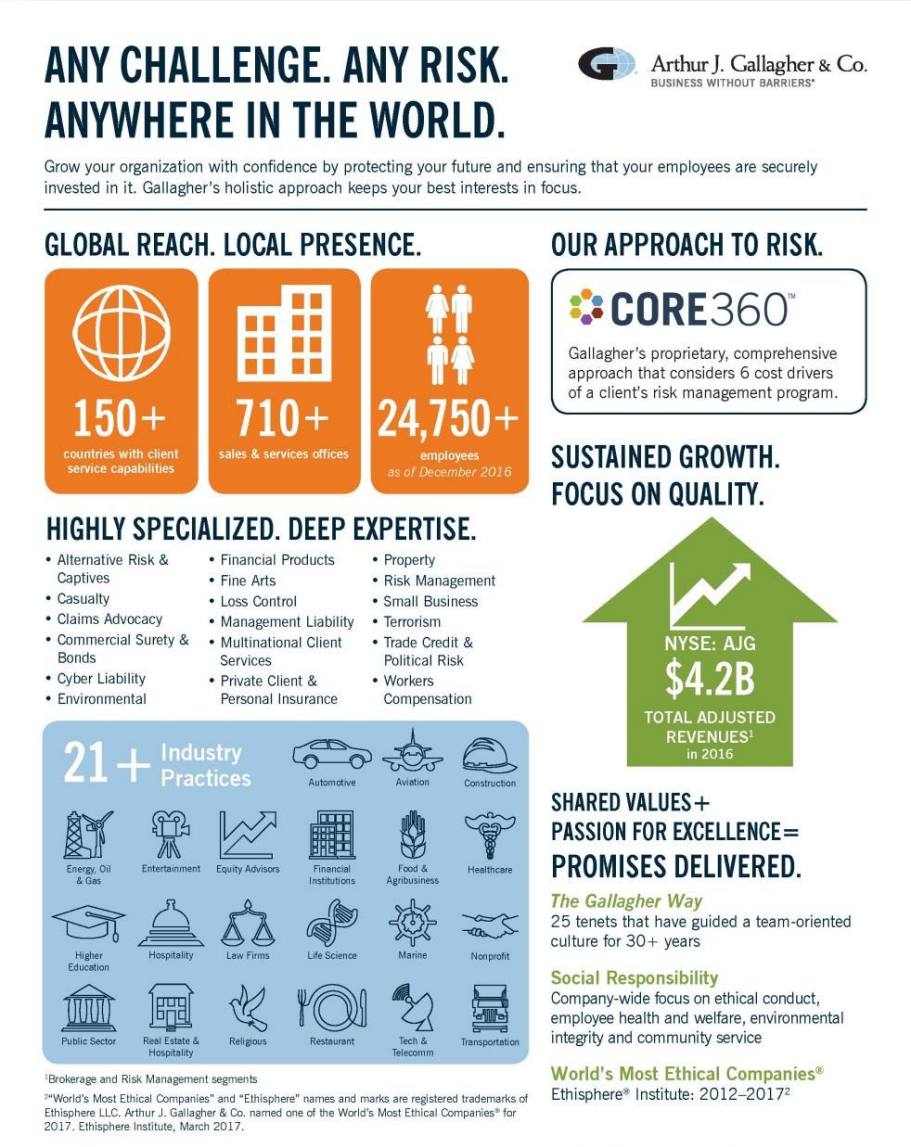
Gallagher has one of our offices in Las Vegas, NV. This office is located at 9515 Hillwood Drive, Las Vegas, Nevada, 89134. Copies of our Nevada licenses are previously provided in Section IV: State Documents.

Background

Gallagher was founded in Chicago in 1927, 90 years ago, on strong relationships, delivering sound advice, excellent client service and innovative solutions. We were one of the first brokers to transition from simply broking insurance to providing true risk management services – by identifying exposures, then developing and implementing ways to reduce those risks. Clients benefited from this approach, which allowed them, rather than the insurers, to direct their own activities.

In 1938, Gallagher designed the first retrospective rating program to allow clients the ability to be financially rewarded for maintaining a safe work environment and keeping their losses contained. In 1963, Gallagher again broke new ground by forming the first non-workers' compensation self-insurance program. Over the years, we have gone on to develop the first fronting company arrangement to provide needed proof of insurance.

Gallagher became a publicly traded company in 1984 (NYSE: AJG. our most recent financial report can be found on our website www.ajg.com under the "Investor Relations" tab). Gallagher has always strived to bring true innovation and agility to its clients, by taking a comprehensive approach to risk management.



2.3.2 Describe the special expertise your firm has in marketing property and liability insurance and related services to states, universities, large public entities and/or public entity pools.

Gallagher places property & casualty coverage for 21 State governments. Your brokerage team, led by Chris Connelly and Justin Wiley, place coverage for and handful State governments. Lines include Property, General, Auto, and Public Officials Liability, Workers' Compensation, Cyber, and many others.

Property programs include from very large and complex schedules with client exposures including government, higher education, and health care. These programs face varying catastrophic exposures. Many avenues of capacity are deployed and structured in a way that maximizes coverage at the lowest possible transferred premium.

Cyber liability programs have been built from the ground-up, creating underwriting techniques that have influenced the industry. Gallagher is continually working toward ways to ease the underwriting process and to plan for complex claims in a field that is evolving by the day.

2.3.3 Describe the largest alternative risk financing program that individuals, who would be designated to work on this account, have placed within the past two (2) years.

The State of Nevada's current team places some of the largest alternative risk programs in the market for other State governments. Our team has experience in all areas of alternative risk financing, including traditional excess insurance, multi-line integrated risk programs, treaty reinsurance, and insurance linked securities (ILS) transactions. On such example is the Louisiana Office of Risk Management which is a current client of your designated team. This is an incredibly complex placement, originally paying $33M in annual insurance premiums before Gallagher was hired as broker. <u>In our 3 years as broker, we generated over $10M in annual savings per year while utilizing all available forms of domestic and global capacity, including traditional insurance, facultative reinsurance, treaty reinsurance and capital markets.</u> Our innovative structures for the State will allow it to avoid much uncertainty that is likely to occur in the global markets in 2018 due to the severe hurricane season and other catastrophic losses incurred by the industry.

		CLIENT EXPOSURES		
Client Name	Years as Client	Governmental Entity	College, University or Educational	Healthcare
State of North Carolina	15	✓	✓	✓
State of Louisiana	2	✓	✓	✓
Miami-Dade County Board of County Commissioners	31	✓		
State of Minnesota	6	✓	✓	✓
State of Texas	5	✓	✓	✓
The School Board of Miami-Dade County	38	✓	✓	
Tennessee Municipal League Risk Management Program	8	✓		
Florida Colleges System Risk Management Consortium	35	✓	✓	✓
Alabama Municipal Insurance Corp.	15	✓		
State of Idaho	8	✓	✓	✓
The School Board of Broward County	38	✓	✓	
Florida Department of Transportation	12	✓		
Florida Religious Organization	48			
Broward County Board of County Commissioners	6	✓		
State of Rhode Island	13	✓	✓	✓
Orange County Board of County Commissioners	10	✓		
N.E. Florida Educational Consortium	29	✓	✓	
The School District of Duval County	34	✓	✓	
City of Jacksonville	1	✓		
Louisiana State University	2	✓	✓	✓
Polk County School Board	5	✓	✓	
Palm Beach County Board of County Commissioners	34	✓		
Greater Orlando Airport Authority	13	✓		
Hillsborough County Aviation Authority	12	✓		
City of Lakeland	20	✓		
The School Board of Brevard County	32	✓	✓	
Pinellas County Board of County Commissioners	5	✓		
Miami-Dade Water and Sewer	3	✓		
Hillsborough County Board of County Commissioners	15	✓		
City of Orlando	6	✓		
The School District of Osceola County	4	✓	✓	
State of Vermont	12	✓	✓	✓
Panhandle Area Educational Consortium	3	✓	✓	
Montana Association of Counties (MACo)	12	✓		
Orlando-Orange County Expressway Authority	14	✓		
Clay County School Board	18	✓	✓	
Pasco County Board of County Commissioners	21	✓		
Total Insured Values & Average Years as Client	**16**	**36**	**18**	**9**

2.3.4 Provide the State with the names and a summary of the experience of each individual who would be assigned to work on the State account. This should include account executives, marketing personnel, loss control and claims consulting personnel and others who would actively work on the State account. A resume for each individual must be provided. Identify the individual within your firm who would have overall responsibility for the State account and the office in which each account team member is located.

All team member resumes are provided for the State in Section VIII: Attachment F – Proposed Staff Resumes.

State of Nevada Organizational Chart Team Leaders	
Team Leader Justin Wiley, CPCU Area Assistant Vice President Justin_Wiley@ajg.com (407) 563-3542	***Brokerage Team Leader Chris Connelly, ARM-P, ARe Area Senior Vice President Chris_Connelly@ajg.com (407) 563-3513***
Account Management	**Marketing**
Client Executive Erica Connick, ARM-P Area Assistant Vice President Erica_Connick@ajg.com (407)563-3554	***International Lead Mark Hubbard Managing Director, U.S. Property, AJG UK Mark_Hubbard@ajg.com +44 20 7204 6238***
Service Manager Carmen Bishop, AAI Client Service Manager Carmen_Bishop@ajg.com (407) 563-3546	***Wholesale E&S Team Lead Wes Robinson National Property President Risk Placement Services, Inc. Wes_Robinson@rpsins.com (770) 829 3341***
Service Manager Shannon Francois, CIC Client Service Executive Shannon_Francois@ajg.com (407) 563-3520	
Assistant Service Manager Maura Jordan, CIC Client Service Manager Maura_Jordan@ajg.com (407) 563-3511	

Specialist Resources		
Aviation Specialist Doug Meyer, ARM Managing Director, Aviation	***Claims Advocate Bart Douglas Managing Director, Claims Advocacy***	***Enterprise Risk Management Dorothy Gjerdrum Managing Director, ERM Practice***
Cyber Liability Adam Cottini Managing Director, Cyber Liability	***Loss Control Jim Smith Managing Director, Loss Control***	***FEMA Consulting Resource Michael Speers, CPA President, M.C. Speer & Associates***
	Executive Leadership Michael Gillon, ARM Area President	

2.3.5 Provide the names and telephone numbers of at least three (3) references (Refer to Section 3.3.1). These references must include a state government, large governmental or public entity or other large organization clients within the last three (3) years. For each reference also show coverages placed, dates of service (i.e., starting and ending) and any additional services that were provided.

Please note: the below references are all current accounts of Chris Connelly and Justin Wiley.

Reference Name	***Texas State Office of Risk Management***
Contact Name	***Stephen Vollbrecht, Executive Director / State Risk Officer***
Telephone Number	***(512) 936-1508***
Email Address	***Stephen.Vollbrecht@som.state.tx.us***
Type of Service Provided	***Property, boiler & machinery, executive liability, terrorism, fine arts, builder's risk***
Date of Services	***2010 to present***

Reference Name	***Louisiana Office of Risk Management***
Contact Name	***Melissa Harris, Executive Director***
Telephone Number	***(225) 572-3688***
Email Address	***Melissa.Harris@la.gov***
Type of Service Provided	***All property & casualty lines***
Date of Services	***2014 to present***

Reference Name	***State of Minnesota***
Contact Name	***Marlys Williamson***
Telephone Number	***(651) 207-2594***
Email Address	***Marlys.Williamson@state.mn.us***
Type of Service Provided	***Property, terrorism, boiler & machinery, fine arts***
Date of Services	***2011 to present***

Reference Name	***State of Idaho***
Contact Name	***Faith Cox***
Telephone Number	***(208) 332-1871***
Email Address	***Faith.Cox@adm.idaho.gov***
Type of Service Provided	***Brokerage Services including Insurance Placement and Risk Management Services***
Date of Services	***2005 to present***

Reference Name	***West Virginia Board of Risk & Insurance Management***
Contact Name	***Mary Jane Pickens, Executive Director***
Telephone Number	***(304) 766-2646, ext. 57009***
Email Address	***MaryJane.Pickens@wv.gov***
Type of Service Provided	***Cyber Liability***
Date of Services	***2013 to present***

2.3.6 Describe your firm's policy in regard to direct client-insurer relations and the availability of staff.

Direct Market Access

Another unique quality of our team is that the team you see every day is the team that negotiates your program in the global markets. We believe that access and negotiation with the insurance markets should be through your direct servicing team, and not via internal brokerage "marketing hubs." This approach allows the people with direct accountability to, and understanding of, your risks to present your organization to the insurance markets. We believe in this approach because:

- ***There is no other "State of Nevada" – you are different from your peers and should be represented as such in the insurance markets***

- ***Underwriters want to understand your account – it is impossible for a marketing hub representative to have the same in-depth knowledge of your account as your primary servicing team. Underwriters look to support decisions with information – we believe strongly that better information leads to better comfort by underwriters, and ultimately more favorable terms for our clients.***

- ***Our clients deserve a close connection and partnership with the insurance markets – we cultivate partnerships directly with the markets, our clients, and the individuals responsible for the day-to-day servicing of your account. As part of our annual marketing process, we would encourage RMD staff to meet with the key domestic and international underwriters. By strengthening your relationships in the market, you ensure the State of Nevada insurance program receives the most attention and capacity support from the global markets.***

The same approach is true regarding the use of excess & surplus lines insurers. We believe in direct dialogue with these carriers, many of whom we can access directly without the use of wholesale intermediary brokers. We avoid the use of wholesale intermediary brokers unless absolutely necessary and beneficial to our client insurance programs.

2.3.7 List the top five (5) insurance companies, ranked by premium volume, you place commercial all risk property insurance within Nevada and in other States and your premium volume with each of them for the past two (2) years.

Top 5 Insurance Companies – PROPERTY	
Insurance Company	***Premium Volume***
American International Group, Inc.	***$ 224,314,961***
QBE Insurance Group Limited	***$ 180,616,986***
Zurich Financial Services Ltd	***$ 141,808,317***
Travelers Group	***$ 137,589,336***
FM Global Group	***$ 113,552,778***

Top 5 Insurance Companies – ALL LINES	
Insurance Company	***Premium Volume***
Chubb Limited	***$ 869,237,265***
American International Group, Inc.	***$ 800,528,677***
Zurich Financial Services Ltd	***$ 741,650,365***
Travelers Group	***$ 711,898,299***
QBE Insurance Group Limited	***$ 569,555,705***

2.3.8 List the top five (5) insurance companies, ranked by premium volume; you place commercial liability insurance within Nevada and in other States and your premium volume with each of them for the past two (2) years.

Top 5 Insurance Companies – CASUALTY	
Insurance Company	**Premium Volume**
Chubb Limited	*$ 158,168,416*
American International Group, Inc.	*$ 145,616,859*
Liberty Mutual Insurance Company	*$ 114,229,609*
Zurich Financial Services Ltd	*$ 108,468,015*
XL Group plc	*$ 103,652,250*

Top 5 Insurance Companies – ALL LINES	
Insurance Company	**Premium Volume**
Chubb Limited	*$ 869,237,265*
American International Group, Inc.	*$ 800,528,677*
Zurich Financial Services Ltd	*$ 741,650,365*
Travelers Group	*$ 711,898,299*
QBE Insurance Group Limited	*$ 569,555,705*

2.3.9 List the top five (5) insurance companies, ranked by premium volume; you place aviation insurance within Nevada and in other States and your premium volume with each of them for the past two (2) years.

Top 5 Insurance Companies – AVIATION	
Insurance Company	**Premium Volume**
American International Group, Inc.	*$ 14,022,614*
Starr Companies	*$ 12,554,105*
QBE Insurance Group Limited	*$ 8,066,681*
XL Group plc	*$ 6,058,237*
Old Republic Insurance Group	*$ 5,601,143*

Top 5 Insurance Companies – ALL LINES	
Insurance Company	**Premium Volume**
Chubb Limited	*$ 869,237,265*
American International Group, Inc.	*$ 800,528,677*
Zurich Financial Services Ltd	*$ 741,650,365*
Travelers Group	*$ 711,898,299*
QBE Insurance Group Limited	*$ 569,555,705*

2.3.10 List the top five (5) insurance companies, ranked by premium volume; you place cyber liability insurance within Nevada and in other States and your premium volume with each of them for the past two (2) years.

Top 5 Insurance Companies – CYBER LIABILITY	
Insurance Company	**Premium Volume**
Novae Group plc	*$ 26,889,099*
BCS Insurance Company	*$ 21,185,472*
Talanx	*$ 18,077,480*
Fairfax Financial Holdings Limited	*$ 13,699,839*
Beazley Group	*$ 12,574,129*

Top 5 Insurance Companies – ALL LINES	
Insurance Company	**Premium Volume**
Chubb Limited	*$ 869,237,265*
American International Group, Inc.	*$ 800,528,677*
Zurich Financial Services Ltd	*$ 741,650,365*
Travelers Group	*$ 711,898,299*
QBE Insurance Group Limited	*$ 569,555,705*

2.3.11 List the top five (5) insurance companies, ranked by premium volume; you place stand-alone terrorism insurance within Nevada and in other States and your premium volume with each of them for the past two (2) years.

Top 5 Insurance Companies – STAND-ALONE TERRORISM	
Insurance Company	**Premium Volume**
XL Group plc	*$ 8,104,920*
Lancashire Holdings Limited	*$ 7,699,321*
Liberty Mutual Insurance Company	*$ 5,732,423*
The Hanover Insurance Group	*$ 4,963,154*
Hiscox Inc	*$ 4,594,498*

Top 5 Insurance Companies – ALL LINES	
Insurance Company	**Premium Volume**
Chubb Limited	*$ 869,237,265*
American International Group, Inc.	*$ 800,528,677*
Zurich Financial Services Ltd	*$ 741,650,365*
Travelers Group	*$ 711,898,299*
QBE Insurance Group Limited	*$ 569,555,705*

2.3.12 Describe how you will participate in the continuing development and enhancement of the State's insurance programs, including recommendations on coverage changes and program adjustments.

Arthur J. Gallagher & Co. has always lead in the field of insurance innovation beginning with creating and developing the concept of self-insurance, by developing an all-lines aggregate program originally known as the "Bishops Plan" for the Diocese of Chicago, after a major fire made obtaining insurance unaffordable back in 1958. Gallagher then created and developed the first Third Party Administrator, known as Gallagher-Bassett, to manage the need of claims administration for self-insurance programs.

As active contributors to STRIMA & PRIMA, Gallagher stays up-to-date on the latest challenges and solutions to the public sector. In fact, Justin Wiley was appointed as the Associate Advisor to the STRIMA Board of Directors this past September. He was appointed due to his ability to advise current client, State of West Virginia, on a wide variety of risk-related issues.

With knowledge of the standard market, as well as various alternative risk options like captives and insurance-linked securities (ILS), the Gallagher team is confident in its ability to keep Risk staff on the fore-front.

2.3.13 Describe any other factors, enhanced or unique qualifications that the State may want to consider in determining the benefits of selecting your company for this broker pool.

Gallagher's public sector expertise is both broad and detailed. Gallagher is the world's largest public entity broker, utilizing the expertise and experience of more than 300 niche specialists. With 21 State clients, our team has the broadest base for benchmarking and gathering success stories from The State of Nevada's peers.

2.3.14 Has your firm or any of the brokers who will be assigned to work on the State's account been issued a "Cease and Desist" order from the Insurance Commissioner in the State of Nevada within the past two (2) years?

We have had no brokers who have been assigned to work on the State's account that has been issued a "Cease and Desist" order from the Insurance Commissioner in the State of Nevada with the past two (2) years.

2.3.15 Describe the philosophy and strategy that you would recommend to the State in its consideration of obtaining insurance coverage under current market conditions.

Gallagher's strategy and approach to marketing the State's program will be systematic and well-thought out. All avenues of options will be explored, from standard to alternative. However, the process will be presented in a simple fashion representing comprehensive options in both coverage and price. We will review the total cost of risk utilizing our Core360© platform to make economic decisions from a transfer/retention point of view.

Section VII: Section 3 – Company Background & References

3.1 Vendor Information

3.1.1 Vendors shall provide a company profile in the table format below.

Question	Response
Company name:	***Arthur J. Gallagher Risk Management Services, Inc.***
Ownership (sole proprietor, partnership, etc.):	***Corporation***
State of incorporation:	***Illinois***
Date of incorporation:	***1927***
# of years in business:	***90 years***
List of top officers:	***See attached in Section IX: Other Information Material***
Location of company headquarters, to include City and State:	***Rolling Meadows, IL***
Location(s) of the office that shall provide the services described in this RFP:	***200 South Orange Ave., Suite 1350, Orlando, FL 32801***
Number of employees locally with the expertise to support the requirements identified in this RFP:	***320+ sales people in a network of 30+ offices across the U.S. focused on public sector business every day***
Number of employees nationally with the expertise to support the requirements in this RFP:	***24,750+ globally***
Location(s) from which employees shall be assigned for this project:	***Brokerage Servicing – Orlando, FL Claims Advocacy/TPA – Nevada***

3.1.1 A Nevada-based business may apply for a five percent (5%) preference on its proposal. This preference may apply if a business has its principal place of business within Nevada. This preference cannot be combined with any other preference, granted for the award of a contract using federal funds, or granted for the award of a contract procured on a multi-state basis. To claim this preference a business must submit a letter with its proposal showing that it qualifies for the preference.

We will not be claiming this preference. But, we do have an office in Las Vegas, NV that we immediate access to that we may utilize in any case necessary.

3.1.2 Please be advised, pursuant to NRS 80.010, a corporation organized pursuant to the laws of another state shall register with the State of Nevada, Secretary of State's Office as a foreign corporation before a contract can be executed between the State of Nevada and the awarded vendor, unless specifically exempted by NRS 80.015.

SECRETARY OF STATE

STATE OF NEVADA

NEVADA STATE BUSINESS LICENSE

ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, INC.

Nevada Business Identification # NV19951077062

Expiration Date: April 30, 2018

In accordance with Title 7 of Nevada Revised Statutes, pursuant to proper application duly filed and payment of appropriate prescribed fees, the above named is hereby granted a Nevada State Business License for business activities conducted within the State of Nevada.

Valid until the expiration date listed unless suspended, revoked or cancelled in accordance with the provisions in Nevada Revised Statutes. License is not transferable and is not in lieu of any local business license, permit or registration.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of State, at my office on April 23, 2017

Barbara K. Cegavske
Secretary of State

You may verify this license at www.nvsos.gov under the Nevada Business Search.

License must be cancelled on or before its expiration date if business activity ceases. Failure to do so will result in late fees or penalties which by law cannot be waived.

3.1.3 The selected vendor, prior to doing business in the State of Nevada, shall be appropriately licensed by the State of Nevada, Secretary of State's Office pursuant to NRS76. Information regarding the Nevada Business License can be located at http://nvsos.gov.

Question	Response
Nevada Business License Number:	***9649***
Legal Entity Name:	***Arthur J. Gallagher Risk Management Services, Inc.***

Is "Legal Entity Name" the same name as vendor is doing business as?

Yes	***X***	No	

If "No", provide explanation.

N/A

3.1.4 Has the vendor ever been engaged under contract by any State of Nevada agency?

Yes	***X***	No	

If "Yes", complete the following table for each State agency for whom the work was performed. Table can be duplicated for each contract being identified.

Question	Response
Name of State agency:	***State Risk Management Division***
State agency contact name:	***Ana Andrews, Risk Manager***
Dates when services were performed:	***2012-2017***
Type of duties performed:	***Brokerage Panel***
Total dollar value of the contract:	***n/a***

3.1.5 Are you now or have you been within the last two (2) years an employee of the State of Nevada, or any of its agencies, departments, or divisions?

Yes		No	***X***

If "Yes", please explain when the employee is planning to render services, while on annual leave, compensatory time, or on their own time?
N/A

If you employ (a) any person who is a current employee of an agency of the State of Nevada, or (b) any person who has been an employee of an agency of the State of Nevada within the past two (2) years, and if such person shall be performing or producing the services which you shall be contracted to provide under this contract, you shall disclose the identity of each such person in your response to this RFQ, and specify the services that each person shall be expected to perform.
N/A

3.1.6 Disclosure of any significant prior or ongoing contract failures, contract breaches, civil or criminal litigation in which the vendor has been alleged to be liable or held liable in a matter involving a contract with the State of Nevada or any other governmental entity. Any pending claim or litigation occurring within the past six (6) years which may adversely affect the vendor's ability to perform or fulfill its obligations if a contract is awarded as a result of this RFQ shall also be disclosed.

Does any of the above apply to your company?

Yes		No	***X***

If "Yes", please provide the following information. Table can be duplicated for each issue being identified.

There are no pending claims, lawsuits or litigations the proposed servicing team have been, or are currently involved in.

As with any business, Arthur J. Gallagher & Co. and its affiliates ("Gallagher"), may be involved in multiple regulatory actions, investigations or lawsuits (collectively, "Actions"). Specific details of actions to which Gallagher is subject to are noted in reports to the SEC, which are available in the Investor Relations/SEC Filings section at www.ajg.com > Investor Relations > SEC Filings.

Question	**Response**	
Date of alleged contract failure or breach:	***n/a***	
Parties involved:	***n/a***	
Description of the contract failure, contract breach, or litigation, including the products or services involved:	***n/a***	
Amount in controversy:	***n/a***	
Resolution or current status of the dispute:	***n/a***	
If the matter has resulted in a court case:	Court	Case Number
	n/a	***n/a***
Status of the litigation:	***n/a***	

3.1.7 Vendors shall review and provide if awarded a contract the insurance requirements as specified in Attachment D, Insurance Schedule for RFQ 3495.

We have reviewed. If awarded, your Gallagher team agrees to provide a contract that the insurance requirements specify in Attachment D, Insurance Schedule for RFQ 3495.

3.1.8 Company background/history and why vendor is qualified to provide the services described in this RFQ. Limit response to no more than five (5) pages.

Upon being selected as State of Nevada's broker, we will immediately initiate our Transition Service Plan for the State. We would start our partnership with a strategic transition meeting that would be held as soon as practicable. The primary purposes of the meeting would be to:

1. ***Review all exposure data related to relevant policies.***
2. ***Audit historic claims, review for accuracy and impact on underwriting decision making process.***
3. ***Benchmark current limit structures against industry and public entity clients.***
4. ***Discuss State of Nevada's overall appetite for risk.***

5. ***Mutually agree and set specific timeline dates for market submission, underwriter meetings, review of quotations, renewal decisions.***
6. ***Review claims management guidelines to present to the carriers.***

The meeting allows us to immediately finalize an appropriate transition timeline and mutual renewal strategy session with State of Nevada. Below is a sample outline of our initial steps in the implementation plan:

Broker Service	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6
Gallagher Client Service Team						
Gallagher appointed as broker						
Broker of Record (BOR) letters are prepared						
Request list of insurance contacts						
Send BOR letter & letter of introduction to each insurance contact						
Provide each insurance contact a service team list						
Meet with your risk management team for purposes of agree on broker transition strategy						
Your risk management team supplies copies of present policies, binders, applications, and information on open items						
Call and/or meet with your carriers to review any potential service issues and/or open items and initiate policy analysis						
Initiate a thorough analysis of your operations, potential exposures, underwriting information, open claims, etc.						
Complete an in-depth analysis of your present policies including limits, retentions, policy form and endorsements						
Take action to correct identified open items and coverage deficiencies (if any, or as appropriate on a mid-term basis)						
Follow-up meeting and/or conference call to provide status report on broker transition strategy						
Formalize timeline for renewal services						

The negotiation of policy terms and conditions will be handled by the same team that will partner with State of Nevada on a day-to-day basis. The Gallagher team members are the people who will ask questions and seek to quickly understand State of Nevada's culture and objectives. We will gather the data, assemble the specifications and deliver the submissions to the underwriters. We will use our knowledge of carrier appetites, our superior market relationships, and our proven aggressive and innovative marketing and negotiating skills to achieve results.

At Gallagher, we strive for long-term relationships. Such relationships are forged through the provision of solid, cost-effective insurance programs, but endure because of excellent day-to-day customer service. Our promise to State of Nevada is that we will respond to your service needs in a timely and professional manner. We will remain proactive in assisting you to enhance your insurance and risk management programs throughout the course of your program cycle, regardless of the insurance market cycle.

Daily Services

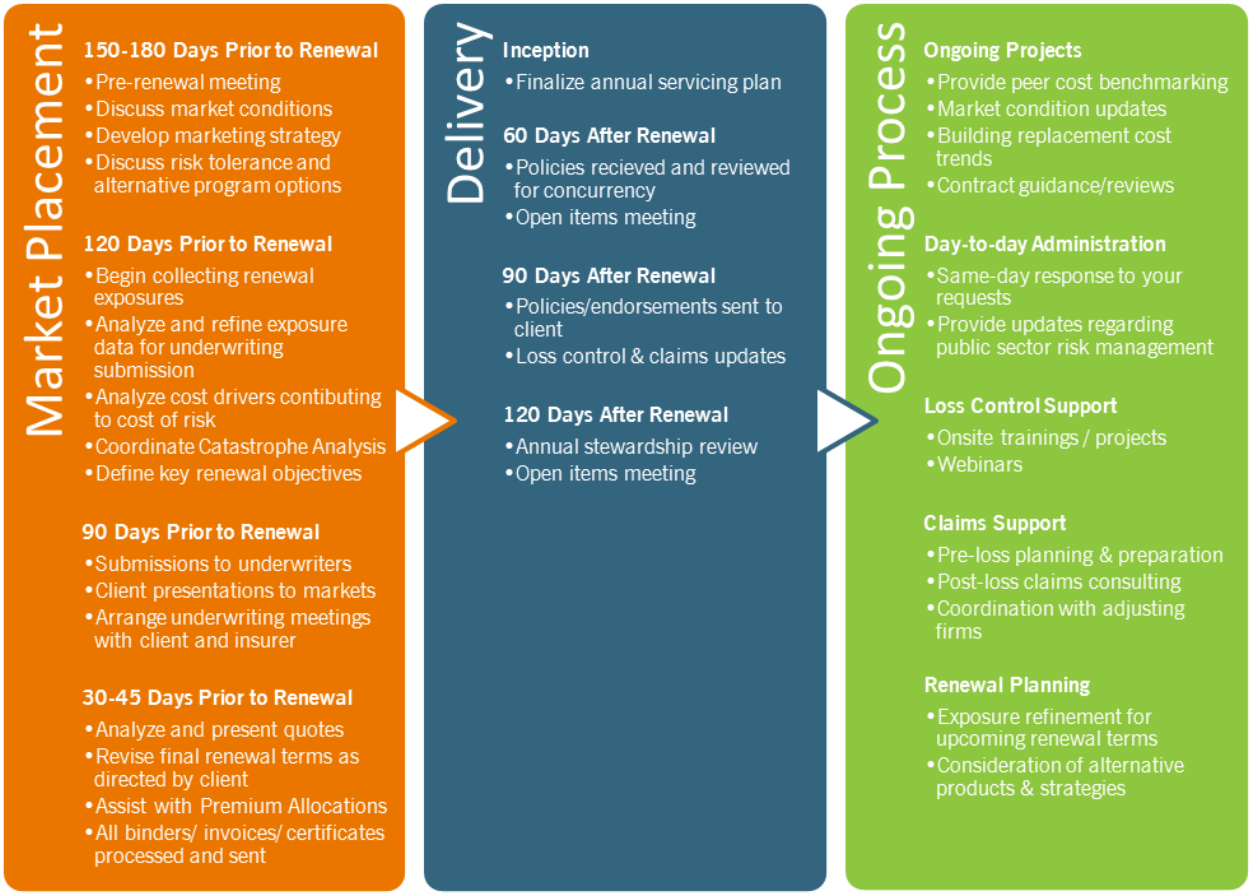
- ✓ ***Communication – 24/7 availability of our team to answer questions, coordinate exposure data, discuss pressing issues and provide claim support during a crisis***
- ✓ ***Certificate Issuance – hourly turnaround time***
- ✓ ***Contract Review and Recommendations***
- ✓ ***Holistic Approach – continuous monitoring of exposures and coverage to prevent duplication, address coverage gaps, and ensure policy issuance is accurate***
- ✓ ***We organize our information and resources to fit your needs – not the other way around***
- ✓ ***We invest in technology to reduce the administration burden for our clients***

Client Service Plan

Our renewal strategy begins with Gallagher's strict internal client service standards and our agreed-upon service plan developed with our clients. The key is starting the process early! At least 120 days prior to your effective date, we will meet with you to establish a renewal strategy. This provides an opportunity to reflect on the current policies, losses and exposures, and determine how to build on this foundation for the renewal.

During this meeting we establish goals and objectives for the coming year, review new or planned projects, and address changes to be made to the insurance portfolio. The service plan is used to organize the necessary renewal and administrative tasks that need to be completed by all parties.

As a guideline for developing a specific service plan for State of Nevada, the graphic to the right, "Client Servicing Plan", outlines the key components of a 365-day fully integrated insurance and Risk Management Consulting plan for State of Nevada.



Gallagher's Client Service Operations (CSO)

Please see the brochures below and on the following page for an overview of what our CSO team offers. Erica Connick will be your main CSO contact, and will continue to provide her exceptional service to the State of Nevada. As stated previously, Gallagher has a strict Professional Standards policy that our teams have to adhere to that helps keep our service teams on track throughout the lifecycle of an account.

Understanding Your Risk

- We start our process as early as **150 days prior to your renewal date**.
- Our broad and deep experience allows us to thoroughly analyze your renewal documentation to:
  - Understand your current and future business needs through consultative conversations
  - Provide Insight to emerging industry risks
  - Develop a robust marketing strategy to provide you with options to consider for your insurance program

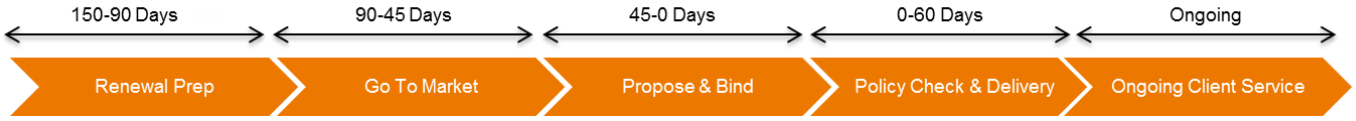
Delivering the Best Solutions

- Your Account Team collaborates with the insurance Carriers to generate interest in your account. We will:
  - Request quotes from carriers who specialize in insuring risks like yours
  - Analyze the quotes and coverage offerings received from carriers to determine which best suit your needs
  - Negotiate the best possible coverage terms and pricing options
  - Provide recommendations to avoid exposure to risk or minimize losses that may occur

Allowing Time for Thorough Decision-making

- We present you with our proposal with plenty of time for you to understand your coverage and pricing options. This allows us to:
  - Answer any questions you have
  - Offer advice to help you make the best decision
  - If needed, go back to the Carriers for additional coverage options
- **Once you make a final decision**, your Account Team will:
  - Bind coverage
  - Process any needed renewal documents such as certificates, auto ID cards and invoices

Our timeline



3.1.9 Provide a brief description of the length of time vendor has been providing services described in this RFQ to the public and/or private sector.

Our Competitive Advantage

- ***We're the only public sector broker with a "real" and dedicated practice group, which was formed in 1999.***
- ***We're invested in their business and associations and we have been for more than 30 years.***
- ***We have access to all insurance markets that specialize in public sector business.***
- ***We focus on helping our clients solve risk management problems through value-added services. We have a broad menu of services and resources that we are continually updating and expanding to meet our clients' needs.***
- ***We can bring coverage experts to the table to help negotiate complex issues like cyber liability, employment practice or D&O coverage, complex property placements, P3 arrangements – or whatever the need might be!***
- ***We have an excellent reputation in the public sector arena and we are dedicated to providing excellent service in a highly ethical manner.***
- ***We are the only large broker with ERM consultants dedicated to public sector and education clients and the only broker who has helped write the international standard on the practice of risk management.***
- ***We help our clients manage the cost of risk, not just the cost of insurance.***

Our Client Base

We work with more than 13,500 public sector and K12 education clients, including:

- ***21 state government clients***
- ***More than 4,500 schools***
- ***40% of the largest public schools***
- ***1,000's of individual cities, counties, parishes, schools and special districts***
- ***120 public sector and K12 education pools (covering an estimated 10,000 individual entities)***
- ***More than 50 special districts and tribal governments***

Our Organizational Structure

- ***More than 320 sales people in a network of 30+ offices across the U.S. focused on public sector business every day***
- ***A strong and effective national and regional leadership structure***
- ***A team approach to working with complex risks so that we bring the best talent to match our client's needs***

3.1.10 Financial information and documentation to be included in accordance with Section 8.5, Part III – Confidential Financial Information.

Financial Strength – Gallagher's Annual Report

The State can find Gallagher's full Financial Reports on our website at www.ajg.com > Investor Relations Tab > Financial Reports > Annual Reports. Snapshots of our Annual Report start below:

3.1.10.1 Dun and Bradstreet Number
D&B #: 074424540

3.1.10.2 Federal Tax Identification Number
FEIN #: 36-2402482

3.1.10.3 The last two (2) years and current year interim:

A. Profit and Loss Statement
B. Balance Statement

Item 6. Selected Financial Data.

The following selected consolidated financial data for each of the five years in the period ended December 31, 2016 have been derived from our consolidated financial statements. Such data should be read in conjunction with our consolidated financial statements and notes thereto in Item 8 of this annual report.

	Year Ended December 31,				
	2016	2015	2014	2013	2012
	(In millions, except per share and employee data)				
Consolidated Statement of Earnings Data:					
Commissions	$ 2,439.1	$ 2,338.7	$ 2,083.0	$ 1,553.1	$ 1,302.5
Fees	1,492.8	1,432.3	1,258.3	1,059.5	971.7
Supplemental commissions	147.0	125.5	104.0	77.3	67.9
Contingent commissions	107.2	93.7	84.7	52.1	42.9
Investment income and other	1,408.7	1,402.2	1,096.5	437.6	135.3
Total revenues	5,594.8	5,392.4	4,626.5	3,179.6	2,520.3
Total expenses	5,237.9	5,098.9	4,335.0	2,888.6	2,259.2
Earnings before income taxes	356.9	293.5	291.5	291.0	261.1
Provision (benefit) for income taxes	(88.1)	(95.6)	(36.0)	6.4	50.3
Net earnings	445.0	389.1	327.5	284.6	210.8
Net earnings attributable to noncontrolling interests	30.6	32.3	24.1	16.0	15.8
Net earnings attributable to controlling interests	$ 414.4	$ 356.8	$ 303.4	$ 268.6	$ 195.0
Per Share Data:					
Diluted net earnings per share (1)	2.32	2.06	1.97	2.06	1.59
Dividends declared per common share (2)	1.52	1.48	1.44	1.40	1.36
Share Data:					
Shares outstanding at year end	178.3	176.9	164.6	133.6	125.6
Weighted average number of common shares outstanding	177.6	172.2	152.9	128.9	121.0
Weighted average number of common and common equivalent shares outstanding	178.4	173.2	154.3	130.5	122.5
Consolidated Balance Sheet Data:					
Total assets	$ 11,489.6	$ 10,910.5	$ 10,010.0	$ 6,860.5	$ 5,352.3
Long-term debt less current portion	2,150.0	2,075.0	2,125.0	825.0	725.0
Total stockholders' equity	3,655.8	3,688.2	3,305.1	2,114.8	1,672.8
Return on beginning stockholders' equity (3)	11%	11%	14%	16%	26%
Employee Data:					
Number of employees - at year end (4)	24,790	23,857	22,375	18,055	14,924

(1) Based on the weighted average number of common and common equivalent shares outstanding during the year.
(2) Based on the total dividends declared on a share of common stock outstanding during the entire year.
(3) Represents net earnings divided by total stockholders' equity, as of the beginning of the year.
(4) Prior to September 1, 2016, most of Gallagher's India-based workforce was provided by a third-party on a cost-pass-through basis. During the third quarter of 2016, Gallagher consummated a transaction whereby it now directly employees those associates, thereby adding approximately 2,700 employees to our global workforce counts shown above. We revised the workforce number as of December 31, 2015, 2014, 2013 and 2012 to conform to the current period presentation.

Item 8. Financial Statements and Supplementary Data.

Arthur J. Gallagher & Co.

Consolidated Statement of Earnings
(In millions, except per share data)

	Year Ended December 31,		
	2016	2015	2014
Commissions	$ 2,439.1	$ 2,338.7	$ 2,083.0
Fees	1,492.8	1,432.3	1,258.3
Supplemental commissions	147.0	125.5	104.0
Contingent commissions	107.2	93.7	84.7
Investment income	53.3	54.2	41.3
Gains on books of business sales	6.6	6.7	7.3
Revenues from clean coal activities	1,350.1	1,310.8	1,029.5
Other net revenues	(1.3)	30.5	18.4
Total revenues	5,594.8	5,392.4	4,626.5
Compensation	2,538.9	2,428.9	2,167.6
Operating	797.7	840.7	743.1
Cost of revenues from clean coal activities	1,408.6	1,351.5	1,058.9
Interest	109.8	103.0	89.0
Depreciation	103.6	93.9	69.4
Amortization	247.2	240.3	189.5
Change in estimated acquisition earnout payables	32.1	40.6	17.5
Total expenses	5,237.9	5,098.9	4,335.0
Earnings before income taxes	356.9	293.5	291.5
Benefit for income taxes	(88.1)	(95.6)	(36.0)
Net earnings	445.0	389.1	327.5
Net earnings attributable to noncontrolling interests	30.6	32.3	24.1
Net earnings attributable to controlling interests	$ 414.4	$ 356.8	$ 303.4
Basic net earnings per share	$ 2.33	$ 2.07	$ 1.98
Diluted net earnings per share	2.32	2.06	1.97
Dividends declared per common share	1.52	1.48	1.44

See notes to consolidated financial statements.

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3.2 Subcontractor Information

Subcontractors are defined as a third party, not directly employed by the contractor, who shall provide services identified in this RFQ. This does not include third parties who provide support or incidental services to the contractor.

3.2.1 Does this proposal include the use of subcontractors?

Yes		No	***X***

If "Yes", vendor shall:
N/A

3.2.1.1 Identify specific subcontractors and the specific requirements of this RFQ for which each proposed subcontractor shall perform services.

We will not be utilizing any subcontractors for State of Nevada.

3.2.1.2 If any tasks are to be completed by subcontractor(s), vendors shall:

A. Describe how the work of any subcontractor(s) shall be supervised, channels of communication shall be maintained and compliance with contract terms assured; and

   We agree, but will not be utilizing any subcontractors for State of Nevada.

B. Describe your previous experience with subcontractor(s).

   We agree, but will not be utilizing any subcontractors for State of Nevada.

3.2.1.3 Provide the same information for any proposed subcontractors as requested in Section 3.1, Vendor Information.

We will not be utilizing any subcontractors for State of Nevada.

3.2.1.4 Vendor shall not allow any subcontractor to commence work until all insurance required of the subcontractor is provided to the vendor.

We agree, but will not be utilizing any subcontractors for State of Nevada.

3.2.1.5 Vendor shall notify the using agency of the intended use of any subcontractors not identified within their original proposal and provide the information originally requested in the RFQ in Section 3.2, Subcontractor Information. The vendor shall receive agency approval prior to subcontractor commencing work.

We agree, but will not be utilizing any subcontractors for State of Nevada.

3.3 Business References

Vendors shall provide a minimum of three (3) business references from similar projects performed for private and/or public sector clients within the last five (5) years.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

Vendors shall submit Attachment E, Reference Questionnaire to their business references.

We have submitted Attachment E, Reference Questionnaire to our clients to return to State of Nevada by the requested submission date within the RFP bid.

It is the vendor's responsibility to ensure that completed forms are received by the Purchasing Division on or before the deadline as specified in Section 7, RFQ Timeline for inclusion in the evaluation process. Reference Questionnaires not received, or not complete, may adversely affect the vendor's score in the evaluation process.

We have submitted Attachment E, Reference Questionnaire to our clients to return to State of Nevada by the requested submission date within the RFP bid.

The State reserves the right to contact and verify any and all references listed regarding the quality and degree of satisfaction for such performance.

We agree and encourage the State of Nevada to contact all of our references. We feel our references will speak highly of our services we have provided them in years past and present.

Vendor Staff Resumes

A resume shall be completed for each proposed key personnel responsible for performance under any contract resulting from this RFQ per Attachment F, Proposed Staff Resume.

Resumes are completed on Attachment F, Proposed Staff Resume located in the following Section – Section VIII: Attachment F – Proposed Staff Resumes.

Section VIII: Attachment F – Proposed Staff Resumes

All team members listed in our Team Organization Chart have provided their resumes on the following pages. Should State of Nevada need any further information on any one of our team members, please do not hesitate to ask your team leaders, Chris Connelly and Justin Wiley.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Chris Connelly***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Area Vice President***		
# of Years in Classification:	***11***	**# of Years with Firm:**	***11***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

Chris is a Senior Director within Gallagher's nationwide Public Sector and National Property Practices. Chris is a principal within our public sector team and manages highly complex property and casualty programs for our clients. He's been instrumental in designing innovative ideas for his clients to ensure the most effective use of available (re)insurance markets. He will lead his team in the day-to-day responsibilities in providing technical expertise, benchmarking with other public entity programs, and market relationships to ensure that the State has the best program that can be placed in the market. Chris will be available to the State with any questions or concerns the State may have.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

Chris is a principal within our public sector team and manages highly complex property and casualty programs for our clients. He's been instrumental in designing innovative ideas for his clients to ensure the most effective use of available (re)insurance markets.

Chris has in-depth experience with toll-road operations and currently places over $62,000,000 of annual property insurance premiums representing over $52 Billion of insured exposure.

He has 11 years of experience as an insurance broker including the past nine years with Gallagher. Chris has been nominated by his clients as a "Power Broker" in the Public Sector category by Risk & Insurance Magazine in 2016, 2013 and 2012.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

B.S. from University of Maryland, College Park Scholar's Program

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

- ***Licensed Florida 2-20 Property & Casualty Agent***
- ***Associate in Risk Management for Public Entities (ARM-P)***
- ***Risk Management for Public Entities (RMPE) Designation***
- ***Association in Reinsurance (ARe) Designation***
- ***CPCU Candidate (4 courses completed)***

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Justin Wiley***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Area Assistance Vice President***		
# of Years in Classification:	***12***	**# of Years with Firm:**	***5***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

The Gallagher team is led by Justin Wiley who will be the primary coordinator of all Gallagher resources to the State. Justin will have the ultimate responsibility to ensure the State receives exceptional service and expertise from the Gallagher network. He will work hand-in-hand with other team members to ensure effective execution of the entire team.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

Justin has worked in the insurance industry for 12 years including roles in production and underwriting. He has been a part of the Gallagher Public Sector team for the past four years.

Justin currently manages public entity client insurance programs including over $7 Billion of insured property and over $11 Million in annual insurance premiums.

Justin has been nominated by his clients as a "Power Broker" in the Public Sector category by Risk & Insurance Magazine in 2016.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Florida State University – Finance and Commercial Real Estate

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

- ***Licensed 2-20 Property & Casualty Agent***
- ***Licensed 1-20 Surplus Lines***
- ***Licensed 2-15 Life, Health & Variable Annuity***

- ***CPCU designation***
- ***RMPE designation***
- ***Present Member of National PRIMA***
- ***Speaker at 2015 & 2017 National PRIMA Conferences***
- ***Article Published in the February 2015 Public Risk Magazine***

REFERENCES ***A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.***

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Erica Connick***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Area Vice President***		
# of Years in Classification:	***17***	**# of Years with Firm:**	***12***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

Erica is the State's Client Executive and will lead the service team for all Gallagher resources to the State. She will lead her team in the day-to-day responsibilities in providing technical expertise, benchmarking with other public entity programs, and market relationships to ensure that the State has the best program that can be placed in the market. She will work hand-in-hand with other team members to ensure effective execution of the entire team.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

Erica brings 17 years of experience to the State and her entire career focused on managing and designing Public Entity Risk Management portfolios. She works exclusively for Gallagher's public entity clients and provides a wealth of knowledge in public sector insurance and risk management.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Bachelors of Science in Risk Management from Florida State University

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

- ***Licensed Property & Casualty Agent***
- ***Certified School Risk Manager (CSRM)***
- ***Association in Risk Management for Public Entities (ARM-P)***
- ***Risk Management for Public Entities (RMPE)***
- ***Accredited Advisor in Insurance (AAI)***

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Carmen Bishop***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Client Service Manager***		
# of Years in Classification:	***21***	**# of Years with Firm:**	***6***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

As the Service Manager, Carmen will work with Shannon in handling the servicing responsibilities of the State's account, ensuring all team members are up-to-date on all aspects of the program. She will assist in the marketing phase of the insurance renewal cycle, working closely with the State to help facilitate the gathering of exposure information, and working closely with the rest of the team in the negotiations with insurance companies.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

Carmen brings over 20 years of insurance industry experience. Her entire career has been focused on managing and designing large insurance portfolios for public entities and special district accounts.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

n/a

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

- ***Licensed Property & Casualty Agent***
- ***Accredited Adviser in Insurance (AAI)***
- ***Completed RMPE 352 Course – Risk Management for Public Entities***

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Shannon Francois***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Client Service Manager***		
# of Years in Classification:	***20+***	**# of Years with Firm:**	***1***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

As the Service Manager, Shannon will work hand-in-hand with Carmen, Chris and Erica in handling the daily servicing responsibilities of the State's account, ensuring all team members are up-to-date on all aspects of the program. She will assist in the marketing phase of the insurance renewal cycle, working closely with the State to help facilitate the gathering of exposure information, and working closely with the rest of the team in the negotiations with insurance companies.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

Shannon brings over 20 years of progressive insurance experience to the State with a deep focus on complex Risk Management accounts in all aspects of property, casualty and professional liability. She is poised to bring her large entity expertise to help design, market and service her public entity clientele.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

n/a

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

- ***Licensed Property & Casualty Agent***
- ***Certified Insurance Counselor (CIC)***

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Maura Jordan***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Client Service Manager***		
# of Years in Classification:	***7***	**# of Years with Firm:**	***3***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE
Information should include a brief summary of the proposed individual's professional experience.

Maura's role will be to assist the rest of the team in day-to-day responsibilities, including exposure data gathering and compilation, endorsement requests, proposal generation and processing certificates of insurance requests.

RELEVANT EXPERIENCE
Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

Maura has seven years of insurance industry experience and brings to the team a high-paced work ethic. She ensures her clients are provided with efficient and quality account management.

EDUCATION
Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

B.A. in Criminology from the University of Florida

CERTIFICATIONS
Information required should include: type of certification and date completed/received.

- ***Licensed Property & Casualty Agent***
- ***Certified Insurance Counselor (CIC)***

REFERENCES
A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Mark Hubbard***	**Key Personnel: (Yes/No)**	***No***
Individual's Title	***Client Service Manager***		
# of Years in Classification:	***29***	**# of Years with Firm:**	***17***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

Mark will function as the lead for accessing the wholesale global marketplace outside of North America. Throughout his 28 year career, Mark has worked in various different Property insurance areas but always specializing in the Property Catastrophe sector. Mark is a senior market contact with many insurance companies throughout UK, US, Bermuda and Europe where he enjoys strong relationships with key personnel within these organizations. Mark will be available to the team as needed.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

Mark started his insurance career back in 1986 with his involvement in the Lloyds' marketplace. Mark previously worked at both Marsh and Aon prior to joining Heath Lambert during the late 1990's. Mark has been part of the Gallagher team for the past 14 years working almost exclusively on difficult to place client accounts where large amounts of catastrophe aggregate is required from markets from outside the USA.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

- ***Bachelor of Science***

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

n/a

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Wes Robinson***	**Key Personnel: (Yes/No)**	***No***
Individual's Title	***Client Service Manager***		
# of Years in Classification:	***12+***	**# of Years with Firm:**	***12+***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

Risk Placement Services (RPS) – In the event that your core proposed Gallagher servicing team needs additional assistance in accessing domestic excess and surplus lines carriers, Wes will step in and be of assistance to the Gallagher team. In this role, he will negotiate appropriate coverage terms, pricing, and program structure while working in tandem with the Gallagher team to ensure the most competitive capacity is provided to the State.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

Wes has worked closely with the Gallagher team for 12+ years placing complex catastrophe exposed accounts ranging in size from a few hundred thousand in premium to over $15 million. He currently manages over $60 million in property premium, and is also RPS' national property resource for their brokerage network which places over $600 million in property premium.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

- ***B.B.S. in Risk Management from University of Georgia, Terry College of Business***

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

n/a

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Bart Douglas***	**Key Personnel: (Yes/No)**	***No***
Individual's Title	***Client Service Manager***		
# of Years in Classification:	***40+***	**# of Years with Firm:**	***20+***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

Bart would work hand-in-hand with the Gallagher servicing team and the State to assist in complex claims settlements during a catastrophic loss to ensure prompt, fair claim settlements. In the event of significant losses, Bart will be available to assist the State as your professional advocate, dealing directly with the claims adjusters who represent the various carriers participating on the placement.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

Bart has been involved in claims and risk management for over 40 years and primarily services public sector clients at Gallagher. He has provided advocacy for large first party and third party claims and is available to assist the School Board should an unfortunate claim arise.

Bart acts as an advocate for the client in all claims related matters and is a liaison between the carrier and any TPA to facilitate the interest of the client in specific claim issues. He provides oversight and guidance to our clients on significant individual claims. He provides claim expertise to state broad claim issues such as pro-actively effecting frequency and/or severity.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

B.S. in Social Science from Harding College, Searcy Arkansas

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

- ***Associate in Claims (AIC) Designation***
- ***Candidate for Chartered Property Casualty Underwriter Designation***

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Jim Smith***	**Key Personnel: (Yes/No)**	***No***
Individual's Title	***Client Service Manager***		
# of Years in Classification:	***30+***	**# of Years with Firm:**	***20+***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

Jim's role is to coordinate loss control activities and training as desired by the State to reduce your cost of risk. Jim has 30+ years of experience in risk control and is a frequent speaker for our clients and national safety associations on topics including public entity and higher education loss trends, workplace safety, vehicle operations loss control, effective media relations and employment practices.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

As Director of Loss Control Services, Jim is responsible for the loss control servicing for Gallagher Public Sector. Jim is the Managing Director, Gallagher Public Entity Loss Control Group for Gallagher Public Entity Niche – a national resource and advocacy service in loss control/risk management.

The American Society Safety Engineers named Jim as the "Safety Professional of the Year" in 2004 among its 35,000 members. This is one of the most prestigious awards for safety professionals. Jim was nationally elected by his professional peers to serve on the American Society of Safety Engineers Board of Directors for the past 10 years.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

- ***B.S. in Industrial Safety from University of Central Missouri***
- ***Master of Science in Industrial Safety from University of Central Missouri***

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

- ***Certified Safety Professional – Comprehensive Practice (CSP) - #9333***
- ***American Society of Safety Engineers – Safety Professional of the Year – 2004***
- ***Member of the American National Standards in Risk Management, Prevention by Design***
- ***Member, of the American National Standards in Fixed Ladders, Ramps-Stairs and Walking Surfaces***
- ***Senior Vice President, Board of Directors, American Society of Safety Engineers***
- ***Advisory Council , Embry-Riddle University – Bachelor/Master Degrees in Safety***
- ***Advisory Council , East Carolina University –Master Degree in Safety***
- ***Program Chair, Advance Safety Program. Florida Workers Compensation Education Conference***
- ***Past Expert Witness in Premise Liability and Human Factors***

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Doug Meyer***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Managing Director, Aviation Practice***		
# of Years in Classification:	***25+***	**# of Years with Firm:**	***12***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

With 25 plus years working for Arthur J. Gallagher, Doug Meyer has worked exclusively with public entity accounts. For the last 18 years, Doug has been a key part of the Gallagher Aviation Practice team located in Denver and has concentrated on public entity airport liability, aircraft operations, and collegiate aviation including non-owned liability and university and college flight training programs.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

- ***Aviation Account Executive – Gallagher -Aviation – 12 years***
- ***Aviation Senior Account Manager – Gallagher-Aviation Practice – 6 years***
- ***Account Manager, Public Entity – Arthur J. Gallagher Risk Management Services, Inc. – 7 years***
- ***Manager, Commercial Insurance Department – Nichols Fuhr & Barta – 5 years***
- ***Commercial Insurance – Chandler Insurance – 7 years***

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Graduated St. Cloud State University – BA CJS and Accounting

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

- ***Licensed Property & Casualty Agent***
- ***Associate in Risk Management (ARM)***
- ***Airports Council International***
- ***University Aviation Association***

- ***Member Aviation Insurance Association***
- ***Member of Helicopter Association International***

REFERENCES
A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Adam Cottini***	**Key Personnel: (Yes/No)**	***No***
Individual's Title	***Client Service Manager***		
# of Years in Classification:	***12***	**# of Years with Firm:**	***12***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

Adam is the Managing Director of Gallagher's Cyber Liability Practice. He is responsible for the overall direction of the Cyber Liability Practice including development of state of the art product solutions, insurance gap analysis, risk exposure analysis, risk modeling, benchmarking, and best practices implementation.

Adam has been the Managing Director of the Cyber Liability Practice since October 2014 and brokering cyber liability for more than 12 years. He has been specializing in cyber placements for higher education clients for over five (5) years.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

Adam is respected in the insurance industry as a cyber insurance industry thought leader and frequently serves as a guest speaker at industry cyber insurance and risk management focused conferences. He has recently presented at higher education cyber conferences for the Association of University Auditors Conference, the Community College Business Officers Conference, Community College Conference on Legal Issues, and OSHEAN Cyber Security Exchange Day.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

- ***B.S. in Business from Administration and Finance from State University of New York, New Paltz***

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

- ***Licensed Property & Casualty Agent***

- ***Council on Litigation Management***

REFERENCES ***A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.***

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Dorothy Gjerdrum***	**Key Personnel: (Yes/No)**	***No***
Individual's Title	***Client Service Manager***		
# of Years in Classification:	***25+***	**# of Years with Firm:**	***10+***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

As Senior Managing Director of Gallagher Public Sector, Dorothy leads 300 Gallagher insurance brokers and specialists dedicated to public sector clients across the United States, focusing on issues of risk management, exposure identification, pool operations and enterprise risk management (ERM). In addition to leading the broker group, she provides consulting and risk management services to select Gallagher public sector and higher education clients. She is available to discuss and recommend ERM and Risk Management Insurance Systems (RMIS) processes and resources to the School Board as needed.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

Dorothy has more than 25 years of experience in public sector risk management and insurance. Prior to joining Gallagher, Dorothy was risk manager of three self-insured pools for the New Mexico Association of Counties (NMAC). Dorothy was also a founding member and organizer of the New Mexico PRIMA Chapter, where she organized local and regional educational opportunities for school, city, county and state risk managers and safety personnel.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

- ***B.A. from St. Catherine University, St. Paul, MN***

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

- ***ARM designation, Associate in Risk Management (ARM) designation, Insurance Institute of America***
- ***ARM-P, Risk Management for Public Entities designation, Insurance Institute of America***

- ***CIRM, International Certificate in Risk Management, The Institute of Risk Management***
- ***2014 Recognized as one of 25 "Women to Watch" in the insurance industry by Business Insurance***
- ***2012 Recognized by Treasury & Risk as a "Top 100" Leader in Finance and Risk***
- ***2009, 2010, 2012 Public Sector Power Broker – Risk & Insurance Magazine***
- ***Speaker, author, leader on Enterprise Risk Management in the public sector***
- ***Member of the US Technical Advisory Group to ISO 31000 suite of standards and International Work Group delegate – Chair from 2008-2014***
- ***AGRiP – Association of Governmental Risk Pools***
- ***IRM – The Institute of Risk Management***
- ***ISO 31000 Standard on the Practice of Risk Management – US Technical Advisory Group***
- ***PRIMA – Public Risk Management Association***
- ***RIMS – Risk and Insurance Management Society***

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Michael Speers***	**Key Personnel: (Yes/No)**	***No***
Individual's Title	***Client Service Manager***		
# of Years in Classification:	***35+***	**# of Years with Firm:**	***1***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

FEMA Consulting Resource – Michael is President of M.C. Speer & Associates Inc., a firm that specializes in supporting organizations in preparing for and recovering from catastrophic losses. He functions as part of our Gallagher Claims Advocacy team and has been heavily involved in FEMA consulting to our clients' accounts in the recent hurricanes (Irma and Harvey).

Michael is a Certified Public Accountant and assists clients in the analysis, development and negotiation of business interruption (BI) and property insurance claims as well as FEMA Public Assistance (PA) and hazard mitigation grants. He also assists, pre-loss, in the analysis and quantification of BI risk exposures, assessment of maximum and probable loss, calculation of BI values, and eligibility and preparedness for FEMA PA grants.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

Michael has over 35 years of experience with these and other services including fidelity claims, calculation of economic damages, mediation and litigation support, financial audit, internal audit, operational audit, compliance audit, and the review and development of internal controls.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

- ***Bachelors of Science***

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

Michael is a frequent speaker on a variety of topics at industry conferences and has developed and presented educational seminars and webinars for numerous organizations. He has been frequently

published as an expert commentator by the International Risk Management Institute (IRMI.com), published in Risk Management magazine and quoted in numerous other insurance industry publications.

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

PROPOSED STAFF RESUME FOR RFP 3495

A resume must be completed for all proposed prime contractor staff and proposed subcontractor staff.

Company Name Submitting Proposal:	***Arthur J. Gallagher Risk Management Services, Inc. (Gallagher)***

Check the appropriate box if the proposed individual is prime contractor staff or subcontractor staff.			
Contractor:	***X***	**Subcontractor:**	

The following information requested pertains to the individual being proposed for this project.			
Name:	***Michael Gillon***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Area President***		
# of Years in Classification:	***15***	**# of Years with Firm:**	***15***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

Information should include a brief summary of the proposed individual's professional experience.

Michael Gillon is the Executive Leadership to the Gallagher Servicing Team. He is an experienced resource to the State and is used for his expertise in Public Entities. He will provide assistance to the team on an as needed basis.

RELEVANT EXPERIENCE

Information required should include: timeframe, company name, company location, position title held during the term of the contract/project and details of contract/project.

Michael specializes in providing services to special districts and public entities. Since 2002, Michael has worked closely with public entities and has been instrumental in designing and negotiating his clients' insurance coverages as well as assisting with contractual risk management concerns. In 2014, Michael was promoted to the Area President of our Orlando branch.

Michael currently manages public entities, special districts and higher education client insurance programs placing over $20 Billion of insured property and over $30 Million in annual insurance premiums.

EDUCATION

Information required should include: institution name, city, state, degree and/or Achievement and date completed/received.

Bachelors of Science in Finance and Insurance—University of Florida

CERTIFICATIONS

Information required should include: type of certification and date completed/received.

- ***Licensed 2-20 Property & Casualty Agent***
- ***Associate in Risk Management (ARM)***

REFERENCES

A minimum of three (3) references are required, including name, title, organization, phone number, fax number and email address.

See Team References in Section VI: Section 2.3 – Technical Minimum Qualifications which include, State of Texas, State of Louisiana, Reference State of Minnesota, State of Idaho, West Virginia Board of Risk & Insurance Management.

Section IX: Other Information Material

Loss Control Services

Continual Training & Risk Management Updates

The State will receive continual training, support and ideas from our loss control team. We continually provide clients with written publications, online seminars and direct personal support. This will also include assistance with loss control programs and strategies, educational training, seminars, research and analysis of loss trends and communication material.

Our loss control team has created several CD Self Study Training Programs for our Public Sector Clients designed to assist them in Workplace Safety Education and Training. Gallagher is currently working on developing several more self-study training programs as Public Entity clients embrace the use of these products and consider the products to be a useful tool in their risk management programs. These training modules will be provided to the State as part of our standard services.

Workplace Safety	
Accident Investigation	***Orientation***
Blood-borne Pathogen Refresher	***Lock-out / Tag-out***
Hazard Communication Refresher	***Refresher Training***
New Employee Safety	

Tailored Loss Control Services

One of the core, value-added services Gallagher provides is hands- on Loss Control Services. Our goal is to focus both our activities and those of your carriers on the areas that will make the biggest impact on the State's operations.

Gallagher's loss control team has worked with Risk Managers to support efforts in loss prevention. Provided below are a few highlights of this work to describe our team's experience in this area. Gallagher would ensure this past experience is put to work for you.

- ***With an emphasis on the higher valued and/or critical facilities, we perform on-site surveys. Our focus is on reviewing the physical protection systems to address specific concerns, as well as the procedures for inspecting, maintaining and testing your fire protection equipment.***
- ***Participation in meetings with contractors, local authorities and carrier engineering staff during renovation and new construction projects. Our focus is to provide input from a property insurance standpoint regarding the design of fire protection features proposed, while maintaining the interest of our clients' objectives and best interests.***
- ***Developed investigation tools to investigate claims events.***
- ***Conduct slip/fall liability claims using slip meter to measure the coefficient of friction on floor surfaces.***
- ***Conducted training courses on Slip/Trip/Fall Liability Prevention.***
- ***Conducted security risk assessment and site liability risk assessments.***

LOSS CONTROL SERVICES

Client Focused

- Integrated Broker Service Program
- Experienced Loss Control Consultants
- On-Site, Hospitality Assistance, Webcast and Teleconference
- Services and Programs Referenced Against Best Practices
- Work Closely with Client and Carrier to Address Concerns

Customized Solutions

- Programs Targeted to Loss Drivers and Operations
- Focus on Areas That Will Make an Impact on Losses
- Services are Directed at Lowering Cost of Risk
- Hospitality-Specific Services
- Results-Oriented, Not Inspection-Driven

Accident Analysis

- First-Aid Log
- Investigation Report
- OSHA Log
- Loss Runs
- Root Cause
- Benchmarking

Assessments

- Slip, Trip and Fall
- Sprain and Strain
- Security
- Ergonomic
- Workplace
- Machine Safeguarding
- Job Safety
- Safety Program
- Mock OSHA
- OSHA Regulatory Compliance
- Personal Protective Equipment
- Emergency Response Plan

Program Development

- Safety Rules
- Employee Safety Handbook
- Policy, Procedure, Program
- Safety Manual
- Safety Committee
- Work Method
- Early Return to Work
- OSHA Compliance

Safety Training

- 10- and 30-Hour Outreach Training
- OSHA 300 Log Recordkeeping
- Hazard Awareness
- Defensive Driving
- Ergonomics

OSHA Citation Assistance

- Consultation Service
- Participation in Settlement Meeting
- Abatement Services

Supervisory Skill Development

- Fraud Prevention
- Insurance 101
- Personal Liability Awareness
- Hazard Awareness
- Managing Safety & Culture
- Incident Investigation
- Safety Meetings & Communication
- Selling Safety to Management
- Workplace Violence
- Sexual Harassment

Property Fire Protection Engineering

- Property Loss Control Advocacy
- Evaluate Fire Protection Systems
- Provide Property Risk Reports
- Account Engineering Coordination
- Evaluate Loss Expectancies
- HPR Guidance and Assistance
- Flood Exposure Assessments

Other Services

- Onboarding with New Carrier
- Carrier Service Management
- Stewardship Report
- Recommendation Compliance
- Marketing Safety Efforts to Underwriters

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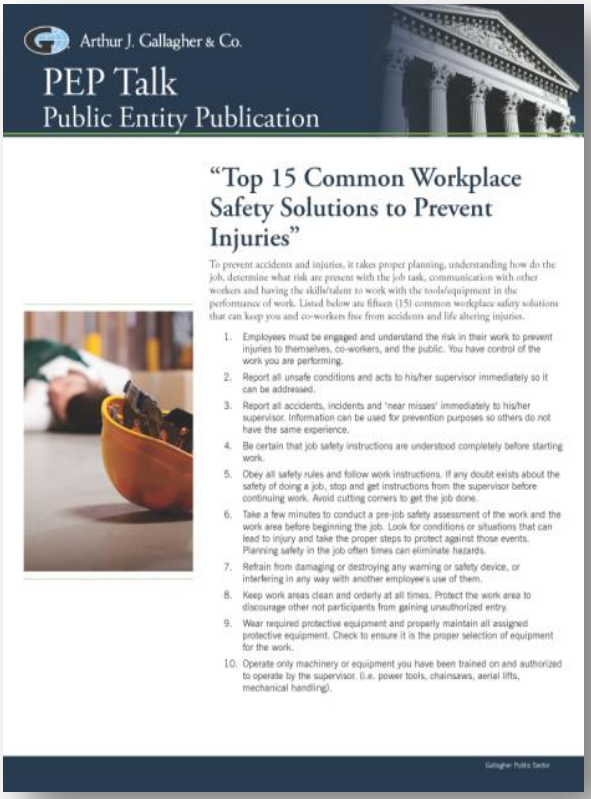
Public Sector Bulletin & Webcast Examples

Below are examples of our Public Sector Bulletins created for our public entity clients followed by a snapshot of our Webcast Flyer we provide to our clients for loss prevention webinars, if requested.



Arthur J. Gallagher & Co.

PEP Talk

Public Entity Publication

"Top 15 Common Workplace Safety Solutions to Prevent Injuries"

To prevent accidents and injuries, it takes proper planning, understanding how do the job, determine what risk are present with the job task, communication with other workers and having the skills/talent to work with the tools/equipment in the performance of work. Listed below are fifteen (15) common workplace safety solutions that can keep you and co-workers free from accidents and life altering injuries.

1. Employees must be engaged and understand the risk in their work to prevent injuries to themselves, co-workers, and the public. You have control of the work you are performing.
2. Report all unsafe conditions and acts to his/her supervisor immediately so it can be addressed.
3. Report all accidents, incidents and 'near misses' immediately to his/her supervisor. Information can be used for prevention purposes so others do not have the same experience.
4. Be certain that job safety instructions are understood completely before starting work.
5. Obey all safety rules and follow work instructions. If any doubt exists about the safety of doing a job, stop and get instructions from the supervisor before continuing work. Avoid cutting corners to get the job done.
6. Take a few minutes to conduct a pre-job safety assessment of the work and the work area before beginning the job. Look for conditions or situations that can lead to injury and take the proper steps to protect against those events. Planning safety in the job often times can eliminate hazards.
7. Refrain from damaging or destroying any warning or safety device, or interfering in any way with another employee's use of them.
8. Keep work areas clean and orderly at all times. Protect the work area to discourage other not participants from gaining unauthorized entry.
9. Wear required protective equipment and properly maintain all assigned protective equipment. Check to ensure it is the proper selection of equipment for the work.
10. Operate only machinery or equipment you have been trained on and authorized to operate by the supervisor. (i.e. power tools, chainsaws, aerial lifts, mechanical handling).

Gallagher Public Sector

11. Learn to lift and handle materials properly. Seek assistance for heavy or bulky materials.
12. Do not misuse tools or equipment by utilizing them for their intended purpose.
13. Avoid engaging in any horseplay and avoid distracting others.
14. Notify Manager of any subjects you desire for future Safety and Health Training sessions. Attend training with the purpose of learning to methods or processes.
15. Dress safely and wear appropriate footwear for the work area or job.

Arthur J. Gallagher & Co.

Jim Smith
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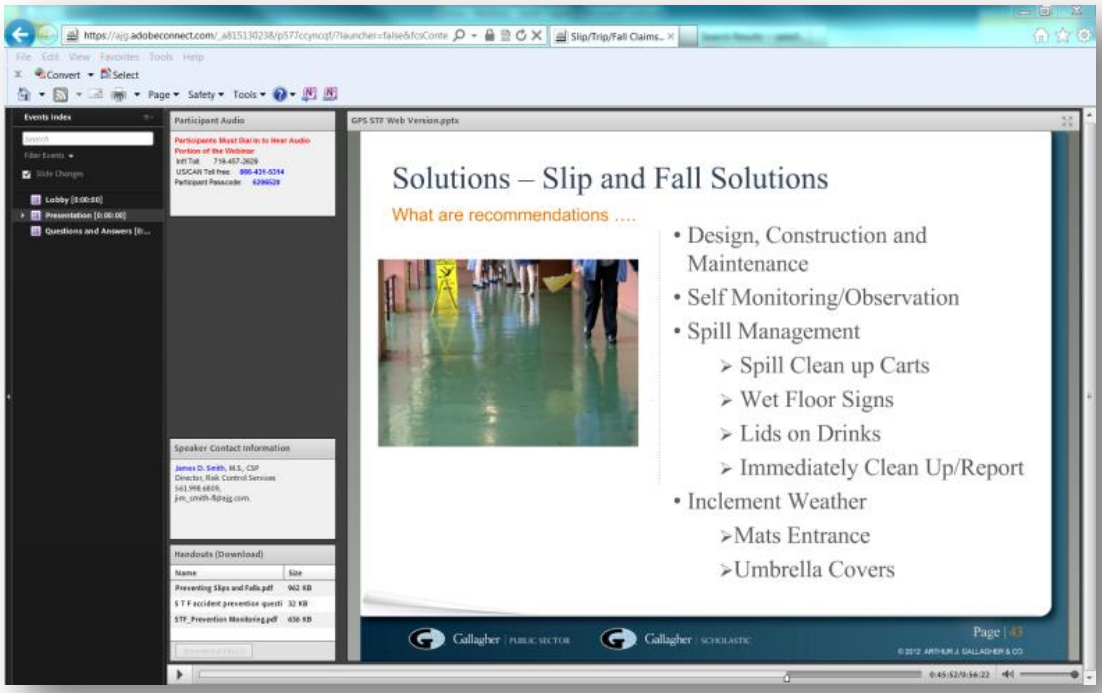
561-998-6809
Jim_Smith-FL@ajg.com
www.ajg.com



Solutions – Slip and Fall Solutions

What are recommendations ....

- Design, Construction and Maintenance
- Self Monitoring/Observation
- Spill Management
  - Spill Clean up Carts
  - Wet Floor Signs
  - Lids on Drinks
  - Immediately Clean Up/Report
- Inclement Weather
  - Mats Entrance
  - Umbrella Covers

Claims Advocacy Services

Another core, value-added service Gallagher would provide to the State is hands-on claims advocacy, which will be led by Bart Douglas. The goal of these efforts is to reduce your total cost of risk where possible, and when claims do occur, we look to expedite fair claim payments from insurance companies. Bart Douglas will be involved with the State to assess frequency and severity of claims, as well as the adequacy of claims administration from TPA. Bart will attend claim reviews, and will focus on:

1. ***Initial investigation of claim***
2. ***Reserve adequate and provide a sense of reality to the exposures***
3. ***Good communication between adjuster, nurse case manager (if applicable) and the TPA supervisor***
4. ***Settlements attempted where appropriate, rather than letting file languish with no end result in sight***
5. ***Litigation effectively managed***
6. ***If deficiencies are noted in any one area, a plan of corrective action can be discussed with Risk Management and then implemented with the TPA, if the State desires.***

Claims Management Services

Gallagher maintains a staff of highly experienced claims experts. We adhere to a strategy that no one individual can be an expert in all lines of the dynamic claims arena. Therefore, we provide a team of experts that have significant claim expertise in Catastrophe Property Damage, Workers' Compensation, Equipment Breakdown, Business Interruption, Medical Management, Litigation Management, Cumulative Trauma Specialization (CTS), General Liability, Automobile Liability and Automobile Property Damage. These advocates will interface with our brokerage staff to ensure expeditious handling of the State's claims.

Loss Recovery, Negotiation & Dispute Resolution

Gallagher will coordinate with Risk Management, its adjusters, and insurers to facilitate a prompt response following a loss. At this stage, we will work with your team to engage the pre-loss plan. These services include, but are not in any way limited to:

1. ***Coordinating general adjuster – agreement with all insurers on coordinating adjuster. Identify not only primary general adjuster, but support team available for major CAT losses***
2. ***Participate in claims review meetings***
3. ***Dedicated claims examiners – ultimately, a claim examiner from each insurer will work with the general adjuster on claims resolution. Our approach is to identify and build relationships with these insurance company representatives prior to a loss.***
4. ***Identify & potentially contract with forensic accountants, disaster recovery/mitigation contractors – discuss the client's procurement requirements relating to these contracts.***
5. ***Provide training to various departments and individuals on the claims management plan***

A successful claim negotiation is a consensus-building process, which begins at the date of loss. When properly carried out, the process is a combination of decision-making, communication and, most importantly, negotiation. A well-prepared claim presents the State's case strongly, and establishes your perspective at the outset. Realistic goals, the application of past lessons learned, and the commitment to act constructively in controlling the process are the keys to effective claims management.

CLAIM ADVOCACY SERVICES

Claim Need Analysis
- Interview client
- Determine goals and exposures
- Outline carrier requirements
- Develop service plan and timeline
- Ensure accountability

Special Handling Instructions
- Client needs analysis
- Negotiation with carrier regarding claim handling instructions
- Implement instructions
- Ensure compliance

Claim Reviews
- Coverage advocacy
- Reserve adequacy/reduction
- Aggressive plan of action
- Thorough investigations
- Medical management
- Litigation management
- Fraud awareness and defense
- Identify systemic problems
- Push for resolution and closure
- Subrogation

Coverage Advocacy
- Coverage intervention
- Coverage resolution

TPA RFP/RFQ
- Client needs analysis
- TPA alternatives
- Develop RFP and disseminate
- Analysis of responses
- Interview candidates and visit (tour facilities)
- Prepare comparative matrix
- Assist client in decision

CAT Management
- Vendor resources/immediate responders
- Off-site coordination of team
  - Client
  - Adjuster
  - Consultant
  - Forensic accountant
  - Construction manager
  - Others as necessary
- Facilitating advance payments
- Proactive claim management
- Assist with documentation

Attorney/Vendor Selection
- Determine list of potential candidates
- Interview candidates
- Request/review CV
- Obtain carrier approval
- Review selection of attorney
- Implement to ensure satisfaction

Healthcare Provider Selection
- Review medical providers
- Tour client facility/plant
- Discuss RTW requirements
- Implement needed changes
- Evaluate NCM
- Job descriptions to doctor
- Video workstation requirements and provide to doctor

Complex Claim Consulting
- Analysis and strategy development
- Troubleshooting/intervention
- Damage control
- Cost control
- Timely and appropriate vendor list
- Negotiation/resolution strategy
- Mediation and pretrial preparation and participation
- Subrogation

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Pre-Loss Support

Effective pre-loss strategies are a core of Gallagher's claims management services. Gallagher's team would look to integrate our claims response services with the existing disaster response plans and other claims or risk management plans already in place. The Gallagher team would identify and analyze potential areas to refine current practices, and their inter-relation with your insurers, other local public entities and FEMA Stafford Act requirements. Some areas of concentration include:

- ***Potential for pre-loss recovery/mitigation contractors for the State. We've been successful in obtaining carrier credits for "demand surge" when effective recovery contracts are in place.***
- ***Identify potential systems and tools to assist members and/or the State with claim documentation and FEMA Project Worksheet requirements.***
- ***Discuss potential involvement of FEMA Public Assistance contractor as part of catastrophic disaster recovery efforts.***

Filing a Claim

When filing a claim on any of our clients' insurance policies the procedures are quite easy and always centered on the clients' convenience and satisfaction. We will provide the State with all the necessary claims contact information for each respective carrier that partakes in the State's program. The State can then file the claim directly to the carrier per the information provided by Gallagher. However, even though we provide this contact information to you, the State always has the option, and is asked, to notify Gallagher of any claim that arises as we can help/assist the State in filing the claim to the proper insurance carrier and advise on the nature and potential effect of each claim.

Gallagher's uniform client service standards and procedures ensure that all the State's insurance and risk management service requirements will be identified and professionally satisfied. Gallagher begins with in-depth discussions necessary to fully understand the State's needs and requires annual reviews to make sure we identify and respond to the inevitable need for change. We will review a broad range of specific brokerage, risk control, claims, and other risk management services as described in this proposal to make sure all needed services are available and provided to the State if desired.

The Customer always defines quality. We are able to conduct annual in-depth quality reviews with you to determine how well we are meeting or exceeding your expectations in the following areas:

- ***Responsiveness***
- ***Products and services***
- ***Communication***
- ***Administrative practices***
- ***Skills and attitude of our people***
- ***Value***
- ***Understanding your needs***

List of Top Officers of Gallagher

BOARD OF DIRECTORS

J. PATRICK GALLAGHER, JR.
Chairman of the Board,
President and Chief Executive Officer

SHERRY S. BARRAT [2,3]
Former Vice Chairman
Northern Trust Corporation

WILLIAM L. BAX [1]
Former Managing Partner of
PricewaterhouseCoopers' Chicago office

D. JOHN COLDMAN [2]
Former Chairman of The Benfield Group

FRANK E. ENGLISH, JR. [1]
Former Managing Director and Vice Chairman of
Investment Banking, Morgan Stanley & Co.

ELBERT O. HAND [2,3]
Former Chairman of the Board and Chief Executive Officer
Hartmarx Corporation

DAVID S. JOHNSON [2,3]
President and Chief Executive Officer of the Americas,
Barry Callebaut AG

KAY W. MCCURDY [2,3]
Of Counsel, Locke Lord LLP

RALPH J. NICOLETTI [1]
Executive Vice President and Chief Financial Officer,
Newell Brands, Inc.

NORMAN L. ROSENTHAL, PH.D. [1]
President, Norman L. Rosenthal & Associates, Inc.

[1] Member of the Audit Committee
[2] Member of the Compensation Committee
[3] Member of the Nominating/Governance Committee

EXECUTIVE MANAGEMENT COMMITTEE

WALTER D. BAY
General Counsel and Secretary

JOEL D. CAVANESS
Corporate VP and President – U.S. Wholesale Brokerage

JAMES W. DURKIN, JR.
Corporate VP and Chairman – Employee Benefit Consulting
and Brokerage

THOMAS J. GALLAGHER
Corporate VP and CEO – Global Property/Casualty Brokerage

JAMES S. GAULT
Corporate VP and Chairman – Global Property/Casualty Brokerage

DOUGLAS K. HOWELL
Chief Financial Officer

SCOTT R. HUDSON
Corporate VP and CEO – Risk Management

SUSAN E. PIETRUCHA
Chief Human Resources Officer

WILLIAM F. ZIEBELL
Corporate VP and CEO – Employee Benefit Consulting
and Brokerage

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Arthur J. Gallagher & Co. has been recognized as one of the World's Most
Ethical Companies® in 2012, 2013, 2014, 2015, 2016 and 2017.