Property and Casualty Brokers
RFQ: 3495
Part IA: Technical Statement of Qualifications
Section I: Title Page

Opening Date: October 25, 2017
@ 2:00 PM

SUBMITTED TO:

Gail Burchett
State of Nevada, Purchasing Division
515 E Musser Street, Suite 300
Carson City, NV 89701

SUBMITTED BY:

Moreton & Company
101 South 200 East, Suite 300
Salt Lake City, UT 84111

MORETON
& COMPANY

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Section III: Vendor Information Sheet for RFQ 3495

V1	Company Name	Fred A. Moreton & Company, DBA Moreton & Company

V2	Street Address	101 S 200 E Ste. 300

V3	City, State, ZIP	Salt Lake City, UT 84111

V4	Telephone Number		
	Area Code: 801	Number: 531-1234	Extension: N/A

V5	Facsimile Number		
	Area Code: 801	Number: 531-6117	Extension: N/A

V6	Toll Free Number		
	Area Code: 800	Number: 594-8949	Extension: N/A

V7	***Contact Person for Questions/Contract Negotiations, including address if different than above***
	Name: Jonathan Stutz
	Title: Vice President
	Address: 101 S 200 E Ste. 300, Salt Lake City, UT 84111
	Email Address: jstutz@moreton.com

V8	Telephone Number for Contact Person		
	Area Code: 801	Number: 715-7114	Extension: N/A

V9	Facsimile Number for Contact Person		
	Area Code: 801	Number: 531-6117	Extension: N/A

V10	***Name of Individual Authorized to Bind the Organization***	
	Name: Jonathan Stutz	Title: Vice President

V11	Signature ***(Individual shall be legally authorized to bind the vendor per NRS 333.337)***	
	Signature:	Date:10/20/17

Section IV: State Documents

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

1. 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.

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

RFQ 3495
Attachment D Insurar

ALL ELSE REMAINS THE SAME FOR RFQ 3495.

Vendor shall sign and return this amendment with proposal submitted.

NAME OF VENDOR	Fred A. Moreton & Company, DBA Moreton & Company		
AUTHORIZED SIGNATURE			
TITLE	Vice President	**DATE**	10/20/2017

RFQ 3495 Amendment 01

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

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
Justification for Confidential Status			

Part III – Confidential Financial Information			
YES	X	NO	
Justification for Confidential Status			
Privately owned proprietary information			

Fred A. Moreton & Company dba Moreton & Company
Company Name

Signature

Jonathan Stutz
Print Name

10/20/2017
Date

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.

Fred A. Moreton & Company dba Moreton & Company

Vendor Company Name

Vendor Signature

Jonathan Stutz

Print Name

10/20/2017

Date

Barbara D. Richardson, Commissioner of Insurance

Non-Resident Producer Firm

Casualty, Health, Life, Property, Surety

FRED A MORETON & CO
PO BOX 58139
SALT LAKE CITY, UT 84158-0139

is authorized to transact business as described above

License No: 9800 Issue Date: 10-01-2001 Expiration Date: 11-01-2019

Generated by Sircon 137944180

Nevada Division of Insurance
THIS IS TO CERTIFY THAT

FRED A MORETON & CO
PO BOX 58139, SALT LAKE CITY, UT 84158-0139

LICENSE NUMBER: 9800

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

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

Issue Date: 10-01-2001 Expiration Date: 11-01-2019

Generated by Sircon 137944180

Barbara D. Richardson, Commissioner of Insurance

Non-Resident Producer

Casualty, Health, Life, Property, Surety

WILLIAM ROGER MORETON
PO BOX 58139
SALT LAKE CITY, UT 84158-0139

is authorized to transact business as described above

License No: 24633 Issue Date: 10-01-2001 Expiration Date: 11-01-2019

Generated by Sircon 137234560

Nevada Division of Insurance
THIS IS TO CERTIFY THAT

WILLIAM ROGER MORETON
PO BOX 58139, SALT LAKE CITY, UT 84158-0139

LICENSE NUMBER: 24633

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

Non-Resident Producer
Casualty, Health, Life, Property, Surety

Issue Date: 10-01-2001 Expiration Date: 11-01-2019

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Page 1 of 1

State of Utah
GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

Insurance Department

Licensees must submit address changes to the Utah Insurance Department within 30 day of the change. All such changes should be submitted online at www.sircon.com/utah or www.nipr.com.

Individual producers cannot solicit, sell or negotiate insurance until appointed by an insurer or designated to act by an insurance agency.

Insurance Agencies cannot solicit, sell or negotiate insurance until contracted and appointed by an insurer.

Resident Producer Individual

Accident & Health, Casualty, Life, Property

JONATHAN SCOTT STUTZ
MORETON & CO
PO BOX 58139
SALT LAKE CITY, UT 84158-0139

is authorized to transact business as described above

License No: 126485 Issue Date: 10-20-2009 Expiration Date: 10-31-2017

Generated by Sircon 119031507

State of Utah
Insurance Department
THIS IS TO CERTIFY THAT

JONATHAN SCOTT STUTZ
MORETON & CO, PO BOX 58139, SALT LAKE CITY, UT 84158-0139

LICENSE NUMBER: 126485

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

Resident Producer Individual
Accident & Health, Casualty, Life, Property

Issue Date: 10-20-2009 Expiration Date: 10-31-2017

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SECRETARY OF STATE

STATE OF NEVADA

NEVADA STATE BUSINESS LICENSE

FRED A MORETON & COMPANY
Nevada Business Identification # NV19691002266

Expiration Date: August 31, 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 October 10, 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.

Section V: 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.

Moreton & Company has large public entity experience in structuring and obtaining property and liability insurance programs as follows:

- ***The State of Utah (126,000 employees, $34B property values): Client for the past 25 years; manuscript form and quota share/layered program on Property (inclusive of fine arts); boiler and machinery coverage; crime (employee dishonesty) coverage including full limits for faithful performance; cyber liability coverage; auto liability; travel accident programs; special events coverage***

- ***The University of Utah (20,919 employees, $10B property values): Client for the past 20 years; international liability coverage; auto liability coverage; cyber liability coverage;***

- ***Utah Risk Management Mutual Association (public entity pool consisting of 17 Utah cities,6,294 employees,$1.1B property values): Client for the past 30 years; manuscript property form; excess liability coverage; cyber liability coverage; auto liability coverage, governmental crime***

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.

Moreton & Company arranges large deductible and/or alternative risk programs for some of the largest employers/property owners in the Intermountain West. Some of these examples include:

- ***Casualty lines***
  - ***State-Qualified self-insured WC programs in multiple states, retentions of up to $500,000***
  - ***Paid loss retrospectively-rated WC plans for a multi-state employer, subject loss at $250,000***
  - ***Combined lines (WC, CGL, Auto) large deductible plans at $250,000 with clash coverage and annual aggregate retention stops***

- ***Creating captive insurers for large deductible reimbursement programs where commercial carriers provide risk transfer over a $1M each and every retention.***
- ***Multiple entries into Group Captive plans for smaller clients – both homogeneous and heterogeneous.***

- ***Property Lines***
  - ***Several clients with over $5B in property values assuming large Physical Damage and Time Element deductibles***
  - ***One of our team created one of the few Integrated Risk programs in the late-1990s for Property and Casualty lines in a primary $75M layer with both clash and basket aggregates, excess of $3M per occurrence SIRs.***

- ***Other***
  - ***We regularly assist clients coming out of Guaranteed Cost programs with little to no deductibles into larger retentions, discussing the pros and cons of unbundling claims services to directly-contracted Third Party Claims Adjusters.***
  - ***Moreton & Company works directly with contracted actuaries determining appropriate funding levels for self-assumed risks. We, under the various ultimate loss methods, help our clients select which range to choose from and explain these methods to our clients in an easily-understood manner.***

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.
Moreton & Company agrees to the above.

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.
Moreton & Company has no such orders against us.

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.
Moreton & Company is licensed with the Insurance Division license number 9800 and the Secretary of State license number NV19691002266.

2.2.6 Broker/firms must agree to all conditions outlined in Section 1, Overview and Scope of Project.
Moreton & Company agrees to all outlined conditions 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.
Moreton & Company has strong professional relationships with many carriers that will benefit the State, and has elite-level agency status with many Property and Casualty carriers. The following demonstrates Moreton & Company's favorable standing with insurance markets that write insurance for large insureds and public entities:

- ***Zurich Insurance Company – Broker Advisory Board***
- ***CNA Insurance Company – Elite Agent / Top 20 in premium volume***
- ***Travelers Insurance Company – Elite Agency***
- ***Cincinnati Insurance Company – Elite Agency***
- ***Unigard Insurance Company – Elite Agency***
- ***The Hartford – Agents Advisory Council***
- ***Chubb (fka ACE) insurance companies – Agents Advisory Council***
- ***Beazley Insurance Company – Top ten brokerage for Cyber Liability***

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.
Moreton & Company agrees.

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

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.
Moreton & Company agrees.

Section VI: 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.

Fred A. Moreton & Company DBA Moreton & Company is an Assurex Global equity member and partner office. Founded in 1954, Assurex Global is an exclusive Partnership of the most prominent independent agents and brokers in the world. With $30 billion in annual premium volume and more than 600 Partner offices, representing almost 20,000 employees with 12,242 specializing in property and casualty insurance. Assurex Global is the world's largest privately held commercial insurance, risk management, and employee benefits brokerage group. When measured against national and global brokerage firms, Assurex Global would be a top 5 brokerage group by any metric.

Similar to our large national and global broker peers, Assurex Global consolidates its partner resources and leverage to bring best-in-class solutions to our clients. We differ from our large brokerage peers in that Assurex is not a parent company, but rather a consortium of vetted insurance brokerage firms that band together to develop solutions and negotiate on behalf of our insureds. You may learn more about the Assurex Global partnership and resources at www.assurexglobal.com/about/why-assurex-global/. We hope that the State of Nevada will recognize, that while our model is different from the national and global brokers, we bring to our clients market leverage, innovative products, and localized service.

Below are the top 5 Assurex Global property and casualty carriers and their total premium volume across all lines from 2015 and 2016.

	2015	2016
Travelers	$912,216,456	$1,143,355,427
Chubb	$423,842,924	$583,853,141
Liberty Mutual	$336,339,262	$466,506,764
Zurich	$419,000,938	$447,219,207
AIG	$432,687,737	$418,893,808

Moreton & Company is the premier public entity partner office of Assurex Global in the western United States. Moreton & Company would be the servicing brokerage office of Assurex Global, and as such, the responses contained in this RFQ will address Moreton & Company personnel and experience.

Founded by J.B. Moreton in 1910, Moreton & Company started with two employees and focused on the surety needs of the rapidly growing Salt Lake Valley. 107 years and four generations later, Moreton & Company has grown to become the area's largest, most diversified independent insurance broker and risk advisory firm servicing public, private, and non-profit companies in various industries across the United States and abroad. Current industry rankings have Moreton & Company as America's 72nd largest broker in the United States (*Business Insurance Magazine, "Top 100 Largest Brokers of U.S. Business," July 2017 Rank #72).

Moreton & Company currently employs 210 employees, 72 of those focused on property and casualty in our Salt Lake, Boise, and Denver offices. We do not currently have any locations in Nevada, and have one full-time employee working in Las Vegas.

Moreton & Company focuses on providing clients with local support at the lowest cost. We have a long track record of beating our competition in delivering the best prices and products to our customers. Specific examples are presented throughout this RFQ.

Our licenses are included in Section IV. State Documents. Upon award from the state of Nevada our employees will obtain their Nevada non-resident licenses.

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.

For the past 30 years, Moreton & Company has maintained itself as the dominant public entity insurance broker for the Intermountain West. With a separate department dedicated to serving the public sector, Moreton & Company is able to provide risk management services and insurance protection to a wide range of public entity clients. Based in Salt Lake City with branch offices in Boise, Idaho and Denver, Colorado, no other intermountain broker maintains the local staff of brokers, claims adjusters, technical specialists, loss management specialists, and risk analysts to satisfy the risk management requirements of the public sector.

The staff of Moreton & Company keeps current on the issues concerning municipalities as evident in our membership in the following associations and other organizations:

- ***Public Risk and Insurance Management Association (PRIMA)***
- ***State Risk and Insurance Management Association (STRIMA)***
- ***Risk and Insurance Management Society (RIMS)***
- ***Chartered Property & Casualty Underwriters (CPCU)***

We have top-level and advisory board relationships with many of the insurers that write insurance business for public entities. In addition, we have developed specialized proprietary insurance capacity with Great American that writes harder-to-place public entity property and casualty business.

Our loss management staff maintains affiliations with:

- ***American Society of Safety Engineers (ASSE)***
- ***National Fire Protection Association (NFPA)***
- ***American Petroleum Institute (API)***
- ***Utah Safety Council, National Safety Council***
- ***American Society of Safety Engineers***
- ***American Industrial Hygiene Association***

Our Safety staff is certified to teach OSHA HAZWOPER and have been certified as OSHA Competent Person Instructors. The Moreton & Company staff has held seminars on defensive driving, boiler safety and inspection, employee theft prevention, confined space, GASB compliance, underground storage tank requirements, crime/fidelity, cyber risks, sexual harassment training for employees & management, recruitment & hiring practices compliance, Fair Labor Standards Act, overtime "white collar" exemption rules, COBRA compliance, HIPAA privacy compliance, FMLA, and the Healthcare Reform Act. Many are called upon to teach classes, present seminars, provide expert technical assistance and train the trainers. Having this level of loss management experience helps our brokers better position our insureds in the insurance marketplace.

We consider marketing a continuous process that is fed throughout the year with new ideas and new information, culminating each year with the purchase and implementation of your insurance placement.

Moreton in conjunction with our clients, selects markets based on:

- ***Experience in underwriting similar programs***
- ***Creativity in program design***
- ***Claims paying rating/ability***
- ***Approved Moreton carriers with appropriate financial ratings***
- ***Quality of service – underwriting, claims, and loss control***

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.

Moreton & Company's most recent alternative risk program was creating a wholly-owned ("pure") captive insurer for a large General Contractor client that negotiates $750,000 CGL and $2.0M Subcontractor Default Insurance retentions. This was a country-wide RFP for captive management services that we won for a captive to be formed in Utah, the 2nd-largest captive domicile in the US (4th largest worldwide). The captive is used to fund the deductible retentions.

We are currently working on a healthcare client running many clinics in the mountain west that desires to leave the commercial market for their medical malpractice insurance and place limits of $1M-$5M in a to-be-created captive insurer. We've secured TPA quotes, created loss stratifications over 10 years, worked with actuaries to determine expected ultimate developed loss picks are within expected parameters, and plan to have a new captive insurer formed to underwrite this business by 1-1-2018.

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.

Below are the names and roles of each person who will be assigned to the State's account. Please refer to section VIII for the full resumes and experience of each team member.

Jonathan Stutz ***Vice President*** ***Salt Lake City***	***Jon Stutz will have overall responsibility for the State's account. Jon has deep experience with risk managed accounts. Previously worked for Aon in Denver and Chicago.***
Bill Moreton ***President and Owner*** ***Salt Lake City***	***Bill has high level relationship management responsibility for the State of Nevada and engages in any difficult carrier relationship issues.***

Diana Banks ***Sr. Account Executive*** ***Salt Lake / Denver***	***Diana will coordinate market relationships for the State. Diana previously worked for Wells Fargo, Willis and Aon.***
Jane Wilson ***Sr. Account Manager*** ***Salt Lake City***	***Jane will be the administrative contact for the state. Jane previously worked for Frank B. Hall and in Risk Management for a Fortune 500 company.***
Jon Soules ***Property Broker*** ***Salt Lake City***	***Jon will be a specialist broker resource for large property and alternative risk programs. Jon previously worked for Marsh.***
Ken Canada ***Claim Consultant*** ***Salt Lake City***	***Ken will provide claim advocacy and contract review services for the State. Ken previously worked for Marsh.***
Russ Norman ***Risk Control*** ***Salt Lake City***	***Russ leads our Risk Control Department and provides assistance with safety programs, including advice on how to reduce losses and the cost of risk.***

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.

State of Utah ***Client for 25 years*** ***Coverage:*** • ***Quota share/layered program on Property (inclusive of fine arts)*** • ***Boiler and machinery coverage*** • ***Crime (employee dishonesty) coverage, including full limits for faithful performance*** • ***Cyber liability coverage*** • ***Auto liability*** • ***Travel accident programs*** • ***Special events coverage***	***Brian Nelson*** ***801-538-9576*** ***benelson@utah.gov***

University of Utah ***Client for the past 20 years*** ***Coverage:*** • ***General liability (specific exposures)*** • ***International liability coverage*** • ***Auto liability coverage; auto physical damage coverage*** • ***Cyber liability coverage*** • ***Trip travel*** • ***Professional liability*** • ***Workers outside State of Utah*** • ***Various project specific package policies not picked up by the State of Utah*** • ***Student accident*** • ***Bonding***	***Jerry Allred*** ***801-581-5590*** ***Jerry.allred@admin.utah.edu***
Intermountain Healthcare ***Client for over 30 years*** ***Coverage:*** • ***Layered property program*** • ***Boiler and machinery*** • ***Pollution*** • ***Auto*** • ***Aviation*** • ***D&O*** • ***Excess D&O*** • ***EPL*** • ***K&R*** • ***Fiduciary*** • ***Excess fiduciary*** • ***Crime; excess crime*** • ***Bond program*** • ***Special events coverage***	***Harlan Hammond*** ***801-442-3414*** ***harlan.hammond@Imail.org***

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

We strongly feel that clients benefit from active relationship with their carriers. We place considerable value on the stability and continuity of a long term client/insurer relationship. To this end we arrange introduction meetings and other face-to-face conversations with underwriters at different times during the policy term to foster relationship building and build trust between all parties. We will also introduce you to carriers not on your current program to allow you to develop additional relationships should a future need arise.

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.

Moreton & Company	***2015***	***2016***
AIG	***$7,974,415***	***$7,677,588***
Affiliated FM	***$4,568,329***	***$5,705,451***
Zurich	***$1,737,149***	***$1,833,777***
Starr Companies	***$1,711,250***	***$1,952,847***
Travelers	***$892,000***	***$1,055,169***

No premium placed in Nevada.

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.

Moreton & Company	***2015***	***2016***
Travelers	***$3,088,984***	***$2,769,518***
The Hartford	***$2,219,135***	***$1,823,779***
Great American	***$1,324,688***	***$1,200,120***
Liberty Mutual	***$1,072,230***	***$1,238,188***
The Hanover	***$934,071***	***$1,002,588***

No premium placed in Nevada.

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.

Moreton & Company	***2015***	***2016***
Allianz	***$257,482***	***$244,343***
Starr	***$142,741***	***$143,292***
North American Elite	***$85,790***	***$81,383***
Endurance	***$88,138***	***$85,971***
Commerce & Industry	***$15,916***	***$16,956***

No premium placed in Nevada.

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.

Moreton & Company	***2015***	***2016***
Lloyds of London (Beazley Syndicate)	***$10,152,073***	***$11,876,777***
Beazley Specialty Lines	***$2,639,278***	***$2,648,557***
Travelers	***$275,498***	***$235,802***
Axis	***$105,088***	***$203,059***
Hiscox	***$87,981***	***$165,000***

No premium placed in Nevada.

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.
We do not have any standalone Terrorism placements currently, but have provided options through Ironshore and Lloyds of London in the past.

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.
As part of our ongoing service dialogue with clients, we frequently discuss market developments, underwriting trends, the litigation environment and other matters impacting the availability and cost of insurance coverage. Throughout the course of the year, we update our recommendations and provide additional observations based on current developments in the insurance market and the changing needs of our clients. We forward industry commentary and articles of interest to our clients as appropriate. Just recently, we introduced a new insurance solution to the State

of Utah which provides a rapid disbursement of funds to assist with the extra expenses that public entities incur immediately after a catastrophic loss such as an earthquake, which compliments traditional quake insurance.

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.

The State of Nevada would be a premier account for Moreton & Company. Competing brokers may point to large numbers of State accounts handled. Moreton & Company handles one currently – the State of Utah – and it is our brokerage firm's most important customer. When there are issues to be resolved or even simple questions to be answered, we always make the State of Utah our top priority. We would look forward to having the same relationship with the State of Nevada.

The property insurance market is in a point of transition due to the recent spate of hurricanes, earthquakes, and wildfires. When compared with other states that are more susceptible to coastal wind or large, destructive earthquakes, the property risk exposures for the State of Nevada would make it a preferred risk to any property insurer. During periods when there are relatively few catastrophic property events, being a part of a pooled property program can be preferred and yield competitive premium rates. During periods when others in the pooled property program are experiencing some catastrophic losses, we think the State of Nevada should look very carefully at the benefits of a dedicated property program. We think that Moreton & Company is well positioned to evaluate these options due to our experience in Utah, Idaho, and Colorado with large property schedules.

There are certain insurance companies that will not work with national or global brokerage firms. Among these are Cincinnati Insurance Company, Hanover Insurance Company, and certain programs within Great American Insurance Company. We have placed some public entity business with all three of these insurers. The State of Nevada should make sure at least one broker on the panel has access to these insurers and programs so as to make sure all insurance programs are as competitive as they can possibly be.

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?

No Cease and Desist order has been issues to our firm or any of our brokers in the

past two years from the State of Nevada.

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.

Similar to the comment made about the property insurance market in 2.3.13, Moreton & Company keeps close tabs on market conditions and changes and advises our insureds accordingly. We have enjoyed a long period of "soft market" conditions across most lines of coverage. While we wish the current market could continue in perpetuity, the reality is that markets operate in cycles, and we are due for at least some firming of insurance markets. With different market cycles there are strategies that can be employed to achieve the best results for our insureds. For example, in a soft market cycle, our focus is not only on achieving the best premium rates available, but also pushing our markets to include broad coverage concessions that they otherwise would not provide. For this reason, Moreton has negotiated manuscript policy terms and conditions for our large insureds that are much broader than standard market coverage. In a hardening market, the focus shifts to maintaining coverage and creating viable capacity by positioning our insureds as best-in-class through underwriting relationships and highlighting best practices and controls. Overall, our goal is to design risk management and insurance programs that benefit the client short-term and long-term, so there is less of an influence on market cycles.

2.4 Optional Services

2.4.1 Market Condition Analysis

Moreton & Company subscribes to Advisen that provides us with trends in the insurance marketplace, by line. In addition, we have access to cat modeling, benchmarking, and various 3rd party industry reports that we regularly share with our clients. We have provided market condition analysis to the State of Utah.

2.4.7 Loss Prevention Services including on site property surveys, cyber liability assessments, training courses (in-person and online) and safety services.

Moreton & Company and our insurers provide loss prevention services to our insureds including site property surveys, cyber liability assessments (through proprietary tools), training courses (in person and online) and safety services. Descriptions of the many of the services we offer are included below. The University of Utah uses our loss prevention services.

EMPLOYEE

- ***Personnel placement & control***
- ***Employee selection & placement***
- ***Effective communication skills***
- ***Record keeping requirements***
- ***Accident investigation***
- ***Employee training***
- ***Supervisor training and involvement***

FLEET OPERATION

- ***Selection & training***
- ***Equipment maintenance***
- ***Operations & equipment use***
- ***File documentation***
- ***Accident investigation***
- ***Management involvement***
- ***Federal and state requirements***

PREMISES SAFETY

- ***Visitor control***
- ***On premises evaluation***
- ***Off premises evaluation***
- ***Accident investigation***
- ***General liability assessment***
- ***Loss history evaluation***

HAZARD CONTROL

- ***Warning devices***
- ***Maintenance of equipment***
- ***Housekeeping***
- ***Site inspection***
- ***Personal protective equipment***
- ***Material handling***
- ***Accident investigation***
- ***Assessment training***

PRODUCTS/COMP. OPERATIONS

- ***Quality control***
- ***Labeling instructions***
- ***Advertising***
- ***Handling complaints***
- ***Claims control***
- ***Loss assessment***
- ***Engineering controls***

PROPERTY

- ***Fire prevention***
- ***Security systems***
- ***Emergency procedures***
- ***Accident investigation***
- ***Probable maximum loss***
- ***Sprinkler assessment***
- ***Site assessment***

OCCUPATIONAL HEALTH

- ***Hazardous materials***
- ***Gas / vapor / fumes / dust***
- ***Chemical injuries***
- ***HAZ / COM requirements***
- ***Loss potential***
- ***Standard compliance***
- ***Site assessment***
- ***Noise***

ORGANIZATION & SCOPE

- ***Safety involvement***
- ***Management support***
- ***Loss history documentation***
- ***Environmental controls***
- ***Measurable action plan***
- ***Policy & Procedure***
- ***OSHA standards & compliance***
- ***Management by objective***

TRAINING PROGRAMS

- ***On-site training for:***
  - ***Management***
  - ***Supervisors***
  - ***Employees***
  - ***Fleet Drivers***
- ***Loss analysis***
- ***Presentations***
- ***Custom programs***
- ***Job/task analysis***

ADDITIONAL SPECIALTIES

- ***Insurance strategies***
- ***Workers' Compensation politic***
- ***Industrial health facilities***
- ***Construction site audits***
- ***Year-end reporting***
- ***Pre-bid evaluations***
- ***Substance abuse programs***
- ***Americans with Disabilities Act***
- ***Cyber Liability Assessment***

2.4.9 Document issuance and Verification.

Moreton & Company is adept at assisting our clients with evaluation service agreements and subcontractor agreements in light of limitations of liability, indemnification provisions, and insurance requirements. We have three full-time attorneys on staff that assists clients in evaluating these exposures. Note that we provide this service in the context of risk management and not in providing legal advice. We have assisted Intermountain Health Care with their insurance requirements for subcontractors/vendors.

2.4.12 Training programs for State representatives on various insurance programs, products and options.

Moreton & Company regularly conducts our own trainings and webinars, which our clients are invited to participate in. In addition, we help to support any needed training specific to our individual clients. For example, this past year Moreton has conducted Fraud and Cyber Liability training for the State of Utah.

Section VII: Company Background and References

3.1 Vendor Information

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

Question	Response
Company name:	***Moreton & Company***
Ownership (sole proprietor, partnership, etc.):	***S Corporation***
State of incorporation:	***Utah***
Date of incorporation:	***December 16, 1952***
# of years in business:	***107***
List of top officers:	***Bill Moreton, President*** ***Jim Jones, COO*** ***Bill Tingey, CFO/Treasurer*** ***Susan Stoddard, Secretary***
Location of company headquarters, to include City and State:	***Salt Lake City, UT***
Location(s) of the office that shall provide the services described in this RFP:	***Salt Lake City, UT and Denver, CO***
Number of employees locally with the expertise to support the requirements identified in this RFP:	***No employees in Nevada***
Number of employees nationally with the expertise to support the requirements in this RFP:	***15 employees***
Location(s) from which employees shall be assigned for this project:	***Salt Lake City, UT and Denver, CO***

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.

Agreed

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:	***NV19691002266***
Legal Entity Name:	***Fred A. Moreton & Company***

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

Yes		No	***X***

If "No", provide explanation.
We are DBA Moreton & Company.

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

Yes		No	***X***

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***

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***

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.

Agreed

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.
Agreed

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.
Moreton & Company has been providing insurance and risk management services for 107 years and has had a Public Entity Practice for 30 years.

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

3.1.10.1 Dun and Bradstreet Number
3.1.10.2 Federal Tax Identification Number
3.1.10.3 The last two (2) years and current year interim:
A. Profit and Loss Statement
B. Balance Statement

Fred A. Moreton & Company is not filed for a Dun and Bradstreet number. Our federal tax ID is 87-0218394. For financial information, please see the document titled "Part III – Confidential Financial Information."

Section VIII: Attachment F – Proposed Staff Resumes

Company Name Submitting Proposal:		***Moreton & Company***	
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:	***Jonathan Stutz***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Vice President, Property & Casualty***		
# of Years in Classification:	***16***	**# of Years with Firm:**	***11***

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

Jon has 16 years of experience in the risk management and insurance brokerage industry and has worked with public entities for the last eight years. Jon previously managed Moreton & Company's executive risk practice, and prior to joining Moreton & Company he worked for Aon Corporation.

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.

Aon 2001 – 2004. Jon has experience in the management of large, risk managed insurance placements; complex placements; alternative risk transfer.

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

Brigham Young University, Bachelors of Science, April 2001

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

Charter Property Casualty Underwriter (June 15, 2014)

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

See response 2.3.5

Company Name Submitting Proposal:		***Moreton & Company***	
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:	***Bill Moreton***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***President***		
# of Years in Classification:	***35***	**# of Years with Firm:**	***35***

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

After graduating with an undergraduate degree in economics from the University of Utah, Bill completed an Internship with Lloyd's of London. In 2000 Bill became the 4th generation of family to lead Fred. A. Moreton & Co.

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.

Bill is the Chairman of Town & Country Life Insurance Company and president of Hampton Soules Insurance Company. He served as the director of risk management for the 2002 Olympic Winter Games and served in the leadership role for insurance placement during the games.

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

University of Utah, Bachelors of Science, 1982

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

Charter Property Casualty Underwriter, Associate in Risk Management, Accredited Advisor in Insurance, Licensed in Property, Casualty, and Life & Health, Securities Licenses series 6, 63, 26

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

See response 2.3.5

Company Name Submitting Proposal:		***Moreton & Company***	
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:	***Diana Banks***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Senior Account Executive***		
# of Years in Classification:	***27***	**# of Years with Firm:**	***1***

BRIEF SUMMARY OF PROFESSIONAL EXPERIENCE

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

Diana has 27 years of experience, and she joined Moreton & Company after working for Wells Fargo Insurance as an Account Executive. She has also worked for Willis, generating new business and providing technical client services focusing on a wide array of accounts across several industries. Diana was a member of the National Healthcare Practice for Hilb Rogal and Hobbs (acquired by Willis in 2008) and has experience working with hospitals, social services, medical device companies, and various related 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.

Aon 1991-2002 Consultant, HRH 2002-2008 Vice President, Willis 2008-2012 Vice President, Wells Fargo, 2013-2017Senior Account Executive Provided coverage review, preparing specifications, market negotiations, education of clients on coverage/insurance, placement and service of large middle market accounts in the public and private sectors.

EDUCATION

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

San Jacinto College, Texas, AA Mathematics 1982
Attended University of Southern California 1989, as well as Denver University, Colorado.

CERTIFICATIONS

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

Certified Insurance Counselor (1999), Certified Risk Manager (2006)

REFERENCES

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

See response 2.3.5

Company Name Submitting Proposal:		***Moreton & Company***	
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:	***Jane Wilson***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Account Manager***		
# of Years in Classification:	***27***	**# of Years with Firm:**	***10***

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

Jane has worked in the insurance industry since 1983. She spent her first five years working in the corporate risk management department of a Fortune 500 company, working directly with the Risk Manager. Jane relocated to the Boston area in 1988 where she started with Frank B. Hall and subsequently worked for several insurance agencies as an account manager. She also was the insurance coordinator for her husband's commercial sign business for over 13 years. In the summer of 2007, Jane and her family relocated to Utah and she has worked with many clients since joining Moreton & Company in the fall of 2007.

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.

Worked with the Corporate Risk Manager of a Fortune 500 Company for 5 years in the mid 80's (The Stanley Works); worked with all corporate divisions in both the US and Internationally, handling day to day insurance and bond needs for the Corporation; worked in the Risk Management department of a large Insurance Broker in Boston for over 2 years in the late 80's (Frank B. Hall); worked with large commercial insureds in the east coast handling all aspects of day to day insurance matters for clients; worked with small and large commercial insureds in the Boston area; currently works with small and large commercial insureds

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

Central Connecticut State University, Bachelor of Science

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

Certified Insurance Counselor (2010), Associate in Risk Management (1986), Chartered Property Casualty Underwriter (2013)

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

See response 2.3.5

Company Name Submitting Proposal:		***Moreton & Company***	
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:	***Jon Soules***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Account Manager***		
# of Years in Classification:	***38***	**# of Years with Firm:**	***9***

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

Jon has been an insurance and risk management professional for 38 years. He started his career as a large account international casualty underwriter with American International Underwriters in Dallas, TX. Jon spent the next nine years at ENSERCH Corporation, a diversified international energy, drilling contractor, construction, and engineering firm with $5 billion in revenue. He also served as Marsh's Salt Lake City Office's Property Practice Leader for 14 years, was an outsourced risk management resource for the Huntsman Chemical group, and was the Risk Management department Technical Manager during a significant part of that time.

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.

Marsh USA/Johnson & Higgins, Salt Lake City, UT, 1994-2008, outsourced risk management for office's largest client, property practice leader, captive insurance consultant, risk management department manager; ENSERCH Corp., Dallas, TX, 1985-1994, manager of risk management; American International Underwriters, Dallas, TX, 1982-1985, international casualty underwriter; Aetna Casualty & Surety Company, San Francisco, CA, 1979-1981, clerical department manager

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

University of Texas at Arlington, Arlington, TX, Bachelor of Arts, 1978

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

Associate in Risk Management (1994)

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

See response 2.3.5

Company Name Submitting Proposal:		***Moreton & Company***	
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:	***Ken Canada***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Claim Consultant and Compliance Officer***		
# of Years in Classification:	***29***	**# of Years with Firm:**	***11***

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

Ken has 29 years of experience in insurance brokerage and claims management. He started his career as a claims trainee with The St. Paul Companies and rose to a Regional Claims Manager before opening his own insurance agency. Ken joined Moreton & Company in September of 2006. Prior to that, he managed a large book of financial and professional business for a major brokerage.

Ken has extensive experience helping organizations manage the nuances of their claims. He also has the relationships and experience critical in assisting our clients when carriers have a hard time focusing on coverage in the complex world of insurance.

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.

Marsh USA, Salt Lake City Utah 1997-2006
Ken has extensive experience advocating for states, universities and municipalities to obtain coverage when it was in doubt. Extensive experience negotiating contract language related to insurance in an effort to minimize risk for the state.

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

University of Denver college of Law. Juris Doctorate, 1996
New Mexico State University, Bachelor of Accountancy and Minor in Pre Law, 1992

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

Senior Claims Law Associate (SCLA)

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

See response 2.3.5

Company Name Submitting Proposal:		***Moreton & Company***	
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:	***Russ Norman***	**Key Personnel: (Yes/No)**	***Yes***
Individual's Title	***Safety & Loss Control Specialist/Industrial Hygienist***		
# of Years in Classification:	***20***	**# of Years with Firm:**	***12***

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

Russ has been part of the Moreton & Company team for 12 years. He has worked with diverse organizations including construction, agriculture, manufacturing, retail operations, transportation, public entities, and many others. Russ has been an integral part of controlling loss and finding solutions specific to each client.

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.

Prior to joining Moreton & Company, Russ was the Risk Manager for Utah Transit Authority. As such, he brings many years of experience in the disciplines of risk management, industrial safety, industrial hygiene, loss control, environmental protection, and security.
Russ works with diverse organizations including construction, agriculture, manufacturing, retail operations, transportation and public entities. Prior to Moreton, Risk Manager for Utah Transit Authority and brings many years of experience in the disciplines of risk management, industrial safety, industrial hygiene, loss control environmental protection and security.

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

Bachelors of Science, Environmental and Occupational Health and Safety, Brigham Young University

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

Certified Safety Professional, Associate Safety Professional, Associate in Risk Management

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

See response 2.3.5