

FY25-100

Arthur J. Gallagher Risk Management Services, Inc.

Supplier Response

Event Information

Number: FY25-100

Title: RFQ - Consulting Services - Risk Managment - City of Laredo, Texas

Type: Request For Qualifications

Issue Date: 9/30/2025

Deadline: 10/20/2025 05:00 PM (CT)

Notes: Bidders are strongly encouraged to submit their statement of

qualifications electronically through use of Cit-E-Bid or in person - hand delivery. Mailed Bids (i.e. USPS, FedEx, UPS), telegraphic,

emails or facsimile bids will not be considered.

While electronic submission is preferred, hand-delivered bids will also be accepted. If submitting in person, statement of qualifications will

also be received at City Hall. Hand-delivered statement of

qualifications will be accepted until **5:00 p.m. on October 20, 2025**. All statement of qualifications received, whether electronically or in person, will be opened and publicly acknowledged on **October 21**,

2025, at 10:00 a.m.

Note Vendors/contractors submitting hand-delivered bids to the City Secretary's Office on the due date must allow sufficient time for check-in at the City Hall reception desk. The City is not responsible for any delays caused by the check-in process. Bids will not be accepted after the specified deadline, regardless of circumstances. Please plan accordingly to ensure timely submission.

The City of Laredo reserves the right to reject any and all bids and to waive any minor irregularities.

Contact Information

Contact: Margarita Bosquez Address: Purchasing Division

> 5512 Thomas Ave Laredo, TX 78043

Phone: (956) 794-1735

Email: mbosquez@ci.laredo.tx.us

Arthur J. Gallagher Risk Management Services, Inc. Information

Contact: Mike Kessler

Address: 12750 Merit Drive, Suite 1000

Dallas, TX 75251

Phone: (972) 663-6113

Email: mike_kessler@ajg.com

Web Address: ajg.com

By submitting your response, you certify that you are authorized to represent and bind your company.

Mike Kessler mike_kessler@ajg.com

Signature Email

Submitted at 10/20/2025 04:20:11 PM (CT)

Supplier Note

We greatly appreciate this opportunity with the City of Laredo. You may reach me at any time at 972-658-2710 or mike_kessler@ajg.com. Thank you. Mike.

Response Attachments

City of Laredo - Risk Management Consulting.pdf

We greatly appreciate this opportunity to work with the City of Laredo. You may reach me at any time at 972-658-2710 or mike_kessler@ajg.com. Thank you, Mike.

Bid Attributes

1 Award by Best Value

Proposal will be awarded based on evaluated criteria and to the bidder who provides the best value to the City of Laredo and who's proposed price and other factors have been considered in accordance to the provisions of Chapters 252 and 271 of the State of Texas – Local Government Code.

✓ I agree

2 Terms and Conditions for Request for Qualifications

- GENERAL TERMS AND CONDITIONS FOR STATEMENT OF QUALIFICATIONS
 - 1. GENERAL CONDITIONS Interested firms (Respondents) are required to submit statements upon the following expressed conditions: A. Respondents shall thoroughly examine the specifications, schedule instructions and other contract documents. Once the award has been made, failure to read all specifications, instructions, and the contract documents, of the City shall not be cause to alter the original contract or for a Respondent to request additional compensation. B. Respondents shall make all investigations necessary to thoroughly inform themselves regarding the services being requested. No pleas of ignorance by the Respondent of conditions that exist or that may hereafter exist as a result of failure or omission on the part of the Respondent to make the necessary examinations and investigations, or failure to fulfill in every detail the requirements of the contract documents, will be accepted as a basis for varying the requirements of the City or the compensation to the Respondent. C. Respondents are advised that City contracts are subject to all legal requirements provided for in the City Charter and/or applicable City Ordinances, State and Federal Statutes.
 - **2. PREPARATION OF SUBMITTALS** Submittals shall be prepared in accordance with the following: A. For hand delivered submittals only, all information required by the RFQ form shall be furnished. The Respondent shall print or type the business name and manually sign the schedule. For Electronic submittals, this information shall be submitted electronically on Cit-E-Bid system. If vendor submits both manual and

electronic bids, the electronic bid will replaced the manual bid and shall be considered the only valid bid. B. Alternate Proposals will not be considered unless authorized by the invitation for proposals or any applicable addendum.

- 3. DESCRIPTION OF SUPPLIES Not applicable for this request.
- 4. SUBMISSION OF HAND DELIVERED STATEMENTS A. Statement of qualifications and changes thereto shall be enclosed in sealed envelopes, properly addressed and to include the date and hour of the opening. B. Unless otherwise noted on the Notice to Respondents cover sheet, all hand delivered statements of qualifications must be submitted to the Office of the City Secretary, City Hall, 1110 Houston Street, Laredo, Texas 78040. C. SOQ forms can be downloaded and printed through Cit-E-Bid. Mailed Bids (i.e. USPS, FedEx, UPS), telegraphic, emails or facsimile bids will not be considered. D. The City shall pay no costs or other amounts incurred by any entity in responding to this RFQ, or as a result of issuance of this RFQ.
- 5. REJECTION OF STATEMENT OF QUALIFICATIONS. The City may reject an SOQ if: A. Respondent misstates or conceals any material fact in the SOQ. B. SOQ does not strictly conform to the law or the requirements of the SOQ. C. Respondent is in arrears on existing contracts or taxes with the City of Laredo. D. In the event that a Respondent is delinquent in the payment of City of Laredo taxes on the day the SOQ is opened, including state and local taxes, such fact may constitute grounds for rejection of the SOQ or cancellation of the contract. A Respondent is considered delinquent, regardless of any contract or agreed judgments to pay such delinquent taxes E. No SOQ submitted herein shall be considered unless the Respondent warrants that, upon execution of a contract with the City of Laredo, Respondent will not engage in employment practices such as discriminating against employees because of race, color, sex, creed, or national origin. Respondent will submit such reports as the City may therefore require assuring compliance with said practices. F. The City may reject all SOQs or any part of an SOQ whenever it is deemed necessary. 6. WITHDRAWAL OF STAMENT OF QUALIFICATIONS SOQs may not be withdrawn after they have been publicly opened, unless approved by the City Council.
- LATE PROPOSALS OR MODIFICATIONS SOQs and modifications received after the time set for the proposal receiving deadline will not be considered. Late proposals will be returned to the Respondent unopened.
- 8. CLARIFICATIONS OR OBJECTION TO STATEMENT OF QUALIFICATIONS If any person contemplating submitting an SOQ for this contract is in doubt as to the true meaning of the specifications, or other SOQ documents or any part thereof, they may submit to the City Purchasing Agent. All requests for information shall be made in writing through email or Question & Response section on Cit-E-Bid system no later than seven (7) days prior to the scheduled date for opening to : CITY OF LAREDO PURCHASING AGENT Jaime Zapata 5512 Thomas Avenue Laredo, TX 78041; email: jezapata@ci.laredo.tx.us Any vendor submitting questions shall make reference to a specific RFQ number, section, page and item of this solicitation. Questions untimely submitted may not elicit a response. It is the bidder's responsibility to follow up and make certain that the request was received. In case there are changes, additions, and/or edits to the original scope, an addendum will be issued by the Purchasing Agent to all vendors through Cit-E-Bid system under Questions and Responses section to clarify any inquiries. The City will not be responsible for any other interpretations of the SOQ during the RFQ process, bidder, or any persons acting on their behalf, shall not contact any City official or employee staff except those specifically designated in this or another subsequent solicitation document. The following sequence of activities must take place in filing a protest: To be performed by protesting Respondent: Within ten (10) calendar days prior to the time that the City Council considers the recommendation of the City's Purchasing Officer, the protesting Respondent must provide written protest to the City Purchasing Officer. Such protest must include specific reasons for the protest. To be performed by City's Purchasing Officer: Shall review the records of procurement and determine legitimacy and procedural correctness. With five (5) working days, the City Purchasing Officer shall provide written response to the protesting Respondent of the decision. If the protesting Respondent is not satisfied with the decision of the City Purchasing Officer, such protesting Respondent may appeal to the City Manager of the City of Laredo. If the protesting Respondent cannot resolve the issue with the City Manager, he shall be entitled to address his concerns when the City Council of the City of Laredo considers the awarding of the contract. Such appeal may be made only after exhausting all administrative procedures through the City Manager. All protests must be duly submitted via Certified Mail to: City of Laredo - Purchasing Agent 5512 Thomas Ave. Laredo, Texas 78041.
- **9. RESPONDENT DISCOUNTS** Not applicable for this contract.
- 10. AWARD OF CONTRACT The selection and award shall be based on the basis of demonstrated competence and qualifications to perform the services; and for a fair and reasonable price. The firm selected will be the firm which, in the opinion of the City, is the best qualified. The professional fees under the contract may not exceed any maximum established by law. The Respondent shall bear the burden of proof of compliance with the City of Laredo specifications. A duly authorize purchase order number shall reference

item/services description, item number, quantity and price. Invoices shall reference the assign purchase order number to avoid any duplication (2 CFR 200.318 (d)). Contract terms are the responsibility of the awarded vendor(s) and the respective City user department(s).

• 11. ENTIRE AGREEMENT

- (a)All covenants, conditions and agreement contained in the solicitation, are hereby made part of the Agreement to the same extent and with the force as is fully set forth herein. If and to the extent of this Agreement and the terms of this solicitation and supplier response conflict Terms & Conditions of this solicitation shall control.
- 12.. PAYMENTS & INVOICING All invoices to the City of Laredo have a 30-day term from receipt of completion of services. All invoices must show the purchase order number and invoices shall be legible. Invoices shall be mailed to the Accounts Payable Office, City Hall, P.O. Box 210, Laredo, Texas 78042. Electronic Funds Transfer (EFT) payments are also available; if electronic payments are preferred, an Electronic Funds Transfer (EFT) Authorization form needs to be completed and returned via e-mail to: jjolly@ci.laredo.tx.us. For more information, please contact Mr. Jorge Jolly, Accounts Payable Manager at (956) 791-7328.
- 13. PROHIBITED CONTACTS DURING CONTRACT SOLICITATION PERIOD A person or entity who seeks or applies for a city contract or any other person acting on behalf of such person entity is prohibited from contacting city officials and employees regarding such a contract after a Request for Proposal (RFP), Request for Qualification (RFQ) or other solicitation has been released. This no-contact provision shall conclude when the contract is awarded. If contact is required, such contact will be done in accordance with procedures incorporated into the solicitation document. Violation of this provision by respondents or their agents may lead to disqualification of their offer from consideration.
- **14. TITLE VI ASSURANCE** The City of Laredo along with the Texas Department of Transportation, in accordance with the provisions of Title VI of the Civil Rights Act of 1964 (78 Stat. 252, 42 U.S. C. ss 2000d to 2000d-4) and the Regulations, hereby notifies all providers that it will affirmatively ensure that any contract entered into pursuant to this advertisement, disadvantaged business enterprises will be afforded full and fair opportunity to submit Statements of Qualifications in response to this invitation and will not be discriminated against on the grounds of race, color, or national origin in consideration for an award.
- 15. In accordance to State of Texas, the City of Laredo follows State practices when awarding any and all competitive solicitations:

TEXAS ENGINEERING AND LAND SURVEYING PRACTICE ACTS AND RULES CONCERNING PRACTICE AND LICENSURE

OCCUPATIONS CODE TITLE 6. REGULATION OF ENGINEERING, ARCHITECTURE, LAND SURVEYING, AND RELATED PRACTICES SUBTITLE A. REGULATION OF ENGINEERING AND RELATED PRACTICES CHAPTER 1001. TEXAS BOARD OF PROFESSIONAL ENGINEERS AND LAND SURVEYORS CHAPTER 137: COMPLIANCE AND PROFESSIONALISM

SUBCHAPTER C: PROFESSIONAL CONDUCT AND ETHICS

- §137.53 ENGINEER STANDARDS OF COMPLIANCE WITH PROFESSIONAL SERVICES PROCUREMENT ACT
- (a) A licensed engineer shall not submit or request, orally or in writing, a competitive bid to perform professional engineering services for a governmental entity unless specifically authorized by state law and shall report to the board any requests from governmental entities and/or their representatives that request a bid or cost and/or pricing information or any other information from which pricing or cost can be derived prior to selection based on demonstrated competence and qualifications to perform the services. (b) For the purposes of this section, competitive bidding to perform engineering services includes, but is not limited to, the submission of any monetary cost information in the initial step of selecting qualified engineers. Cost information or other information from which cost can be derived must not be submitted until the second step of negotiating a contract at a fair and reasonable cost. (c) This section does not prohibit competitive bidding in the private sector. Source Note: The provisions of this §137.53 adopted to be effective May 20, 2004, 29 TexReg 4878; amended to be effective June 4, 2007, 32 TexReg 2996.
- ☑ I Agree to the Terms and Conditions

3 Insurance Terms and Conditions

INSURANCE REQUIREMENTS

If and when applicable or required by the contract, the successful bidder(s) shall furnish the City with original copies of valid insurance policies herein required upon execution of the contract and shall maintain said policies in full force and effect at all times throughout the term of this contract.

- (a) Commercial General Liability insurance at minimum combined single limits of \$1,000,000 per-occurrence and \$2,000,000 general aggregate for bodily injury and property damage, which coverage shall include products/completed operations (\$1,000,000 products/completed operations aggregate) and XCU (Explosion, Collapse, Underground) hazards. Coverage must be written on an occurrence form. Contractual Liability must be maintained covering the Contractors obligations contained in the contract. The general aggregate limit must be at least two (2) times the each occurrence limit.
- (b) Workers Compensation insurance at statutory limits, including Employers Liability coverage a minimum limits of \$1,000,000 each-occurrence each accident/\$1,000,000 by disease each-occurrence/\$1,000,000 by disease aggregate.
- (c) Commercial Automobile Liability insurance at minimum combined single limits of \$1,000,000 per-occurrence for bodily injury and property damage, including owned, non-owned, and hired car coverage.
- (d) Professional Liability, Errors & Omissions coverage, with minimum limits of \$1,000,000 per claim/ \$2,000,000 annual aggregate. This coverage must be maintained for at least two years after the project is completed. If coverage is written on a claims-made basis, a policy retroactive date equivalent to the inception date of the contract (or earlier) must be maintained during the full term of the contract.
- (e) Any Subcontractor(s) hired by the Contractor shall maintain insurance coverage equal to that required of the Contractor. It is the responsibility of the Contractor to assure compliance with this provision. The City of Laredo accepts no responsibility arising from the conduct, or lack of conduct, of the Subcontractor.
- (f) A Comprehensive General Liability insurance form may be used in lieu of a Commercial General Liability insurance form. In this event, coverage must be written on an occurrence basis, at limits of \$1,000,000 each-occurrence, combined single limit, and coverage must include a broad form Comprehensive General Liability Endorsement, products/completed operations, XCU hazards, and contractual liability.
- (g) With reference to the foregoing insurance requirement, Contractor shall specifically endorse applicable insurance policies as follows:
 - 1. The City of Laredo shall be named as an additional insured with respect to General Liability and Automobile Liability.
 - 2. All liability policies shall contain no cross-liability exclusions or insured versus insured restrictions.
 - 3. A waiver of subrogation in favor of the City of Laredo shall be contained in the Workers compensation, and all liability policies.
 - 4. All insurance policies shall be endorsed to require the insurer to immediately notify The City of Laredo of any material change in the insurance coverage.
 - 5. All insurance policies shall be endorsed to the effect that The City of Laredo will receive at least sixty- (60) days' notice prior to cancellation or non-renewal of the insurance.
 - 6. All insurance policies, which name The City of Laredo as an additional insured, must be endorsed to read as primary coverage regardless of the application of other insurance.
 - 7. Required limits may be satisfied by any combination of primary and umbrella liability insurances.
 - 8. Contractor may maintain reasonable and customary deductibles, subject to approval by The City of Laredo.
 - 9. Insurance must be purchased from insurers that are financially acceptable to the City of Laredo. Insurer must be rated A- or greater by AM Best Rating with an admitted carrier licensed by the Texas Department of Insurance.
- (h) All insurance must be written on forms filed with and approved by the Texas Department of Insurance. Certificates of Insurance shall be prepared and executed by the insurance company or its authorized agent and shall contain provisions representing and warranting the following:
 - 1. Sets forth all endorsements and insurance coverage's according to requirements and instructions contained herein.
 - 2. Shall specifically set forth the notice-of-cancellation or termination provisions to The City of Laredo.
- (i) Upon request, Contractor shall furnish The City of Laredo with certified copies of all insurance policies.
- (j) Certificates of insurance are always subject to review and approval from the City of Laredo Risk Management.
- (k) Specialty certificates and licenses must be inspected and verified for accuracy and validity before award of contract.

(I) Awarded vendor is required to maintain current and active all: certifications, licenses, permits and/or insurance coverages, required to perform work, throughout the duration of this project/contract.

NON-CONSTRUCTION BIDS:

Insurance Requirements

The successful bidder(s) shall furnish the City with a Certificate of Insurance herein required upon execution of the contract and shall maintain said policies in full force and effect at all times during the term of this contract.

- (a) Commercial General Liability insurance at minimum combined single limits of \$1,000,000 per-occurrence and \$2,000,000 general aggregate for bodily injury and property damage, Coverage must be amended to provide for an each-project aggregate limit of insurance. An alternative would be to have separate limits for all lines of General Liability coverage for each project.
- (b) Workers Compensation insurance at statutory limits, including Employers Liability coverage a minimum limit of \$1,000,000 each-occurrence each accident/\$1,000,000 by disease each-occurrence/\$1,000,000 by disease aggregate.
- (c) Commercial Automobile Liability insurance at minimum combined single limits of \$1,000,000 per-occurrence for bodily injury and property damage, including owned, non- owned, and hired car coverage.
- (d) Any Subcontractor(s) hired by the Contractor shall maintain insurance coverage equal to that required of the Contractor. It is the responsibility of the Contractor to assure compliance with this provision. The City of Laredo accepts no responsibility arising from the conduct, or lack of conduct, of the Subcontractor. The independent subcontractor performing onsite labor will extend completed operations to additional insured parties.
- (e) A Comprehensive General Liability insurance form may be used in lieu of a Commercial General Liability insurance form. In this event, coverage must be written on an occurrence basis, at limits of \$1,000,000 each-occurrence, combined single limit, and coverage must include a broad form Comprehensive General Liability Endorsement.
- (f) With reference to the foregoing insurance requirement, Contractor shall specifically endorse applicable insurance policies as follows:
 - 1. The City of Laredo shall be named as a primary and non-contributory additional insured with respect to General Liability and Automobile Liability. The additional insured for General Liability shall include operations and completed operations. Completed operation are to be kept in force for a period of 10 years.
 - 2. All liability policies shall contain no cross-liability exclusions or insured versus insured restrictions.
 - 3. A waiver of subrogation in favor of the City of Laredo shall be contained in the Workers compensation, and all liability policies.
 - 4. All insurance policies shall be endorsed to require the insurer to immediately notify The City of Laredo of any material change in the insurance coverage.
 - 5. All insurance policies shall be endorsed to the effect that The City of Laredo will receive at least sixty- (60) days' notice prior to cancellation or non-renewal of the insurance.
 - 6. All insurance policies, which name The City of Laredo as an additional insured, must be endorsed to read as primary coverage regardless of the application of other insurance.
 - 7. Required limits may be satisfied by any combination of primary and umbrella liability insurances.
 - 8. Contractor may maintain reasonable and customary deductibles, subject to approval by The City of Laredo.
 - 9. Insurance must be purchased from insurers that are financially acceptable to the City of Laredo. Insurer must be rated A- or greater by AM Best Rating with an admitted carrier licensed by the Texas Department of Insurance.
- (g) All insurance must be written on forms filed with and approved by the Texas Department of Insurance. Certificates of Insurance shall be prepared and executed by the insurance company or its authorized agent and shall contain provisions representing and warranting the following:
 - 1. Sets forth all endorsements and insurance coverages according to requirements and instructions contained herein.
 - 2. Certificates of insurance shall be accompanied by a copy of each required endorsement including the notice of cancellation or termination provisions to the City of Laredo for each required type of insurance.
- (h) Upon receipt of a verified claim and at the request of the City of Laredo, Contractor shall furnish The City of

Laredo with certified copies of all required insurance policies.

CONSTRUCTION BIDS:

INSURANCE REQUIREMENTS

When required and specified in the City of Laredo bid specifications, the successful bidder(s) shall furnish the City with Certificate of Insurance herein required upon execution of the contract and shall maintain said policies in full force and effect at all times during the term of this contract.

- (i) Commercial General Liability insurance at minimum combined single limits of \$1,000,000 per-occurrence and \$2,000,000 general aggregate for bodily injury and property damage, which coverage shall include products/completed operations (\$1,000,000 products/ completed operations aggregate), and XCU (Explosion, Collapse, Underground) hazards. Coverage for products/completed operations must be maintained for at least two (2) years after the construction work has been completed. Coverage must be amended to provide for an each-project aggregate limit of insurance. An alternative would be to have separate limits for all lines of General Liability coverage for each project.
- (j) Workers Compensation insurance at statutory limits, including Employers Liability coverage a minimum limit of \$1,000,000 each-occurrence each accident/\$1,000,000 by disease each-occurrence/\$1,000,000 by disease aggregate.
- (k) Commercial Automobile Liability insurance at minimum combined single limits of \$1,000,000 per-occurrence for bodily injury and property damage, including owned, non- owned, and hired car coverage.
- (I) Any Subcontractor(s) hired by the Contractor shall maintain insurance coverage equal to that required of the Contractor. It is the responsibility of the Contractor to assure compliance with this provision. The City of Laredo accepts no responsibility arising from the conduct, or lack of conduct, of the Subcontractor. The independent subcontractor performing onsite labor will extend completed operations to additional insured parties.
- (m) A Comprehensive General Liability insurance form may be used in lieu of a Commercial General Liability insurance form. In this event, coverage must be written on an occurrence basis, at limits of \$1,000,000 each-occurrence, combined single limit, and coverage must include a broad form Comprehensive General Liability Endorsement, products/completed operations, XCU hazards, and contractual liability.
- (n) With reference to the foregoing insurance requirement, Contractor shall specifically endorse applicable insurance policies as follows:
 - 1. The City of Laredo shall be named as a primary and non-contributory additional insured with respect to General Liability and Automobile Liability. The additional insured for General Liability shall include operations and completed operations. Completed operation are to be kept in force for a period of 10 years.
 - 2. All liability policies shall contain no cross-liability exclusions or insured versus insured restrictions.
 - 3. A waiver of subrogation in favor of the City of Laredo shall be contained in the Workers compensation, Builders Risk, and all liability policies. 13. All insurance policies shall be endorsed to require the insurer to immediately notify The City of Laredo of any material change in the insurance coverage.
 - 4. All insurance policies shall be endorsed to the effect that The City of Laredo will receive at least sixty- (60) days' notice prior to cancellation or non-renewal of the insurance.
 - 5. All insurance policies, which name The City of Laredo as an additional insured, must be endorsed to read as primary coverage regardless of the application of other insurance.
 - 6. Required limits may be satisfied by any combination of primary and umbrella liability insurances.
 - 7. Contractor may maintain reasonable and customary deductibles, subject to approval by The City of Laredo.
 - 8. Insurance must be purchased from insurers that are financially acceptable to the City of Laredo. Insurer must be rated A- or greater by AM Best Rating with an admitted carrier licensed by the Texas Department of Insurance.
- (o) All insurance must be written on forms filed with and approved by the Texas Department of Insurance. Certificates of Insurance shall be prepared and executed by the insurance company or its authorized agent and shall contain provisions representing and warranting the following:
 - 1. Sets forth all endorsements and insurance coverages according to requirements and instructions contained herein.
 - 2. Certificates of insurance shall be accompanied by a copy of each required endorsement including the notice of cancellation or termination provisions to the City of Laredo for each required type of insurance.

- (p) Upon receipt of a verified claim and at the request of the City of Laredo, Contractor shall furnish The City of Laredo with certified copies of all required insurance policies.
- ☑ I agree my insurance meets minumum requirements

4 Disqualification & Debarment Certification

DISQUALIFICATION & DEBARMENT CERTIFICATION By submitting this request for bids, proposal or statement of qualifications, the firm certifies that it is not currently debarred or eligible for debarment from the City of Laredo pursuant to **Ordinance No. 2017-O-098**, and that it is not an agent of a person or entity that is currently debarred from receiving contracts from any political subdivision or agency of the State of Texas. The City will further verify debarment status through use of the federal website SAM.gov. The contract parties are further prohibited from making any award at any tier to any party that is debarred or suspended or otherwise excluded from or ineligible for participation in Federal Assistance Programs under Executive Order 12549, "Debarment and Suspension."

By executing this agreement, the Engineer certifies that it is not currently debarred, suspended, or otherwise excluded from or ineligible for participation in Federal Assistance Programs under Executive Order 12549. The parties to this contract shall require any party to a subcontract or purchase order awarded under this contract to certify it eligibility to receive Federal funds and, when requested by the City, to furnish a copy of the certification. Additionally, in accordance with Chapter 2270, Texas Government Code, a governmental entity may not enter into a contract with a company for goods or services unless the contract contains a written verification from the company that it: (1) does not boycott Israel; and (2) will not boycott Israel during the term of the contract.

The signatory executing this contract on behalf of company verifies that the company does not boycott Israel and will not boycott Israel during the term of this contract. S.B. 252 (V. Taylor/S. Davis) is a bill relating to government contracts with terrorists. The bill provides that: (1) a governmental entity, including a city, may not enter into a governmental contract with a company that is identified on a list prepared and maintained by the comptroller and that does business with Iran, Sudan, or a foreign terrorist organization; and (2) a company that the United States government affirmatively declares to be excluded from its federal sanctions regime relating to Sudan, its federal sanctions regime relating to Iran, or any federal sanctions regime relating to a foreign terrorist organization is not subject to the contract prohibition under the bill.

✓ I certify to the terms and conditions

5 Contract Requirements

- **1.CODE OF ETHICS ORDINANCE** Vendors doing business with the City of Laredo shall comply with all provisions of the City of Laredo's Code of Ethics (Ordinance, as amended). Vendors may be required to participate in Code of Ethics trainings.
- 1.2 PROHIBITED CONTACTS DURING CONTRACT SOLICITATION PERIOD A person or entity who seeks or applies for a city contract or any other person acting on behalf of such person or entity, is prohibited from contacting city officials and employees regarding such a contract after a Formal Bid, Request for Proposal (RFP), Request for Qualification (RFQ) or other solicitation has been released. This no-contact provision shall conclude when the contract is awarded. The City of Laredo reserves the right to contact respondents and may require such contact as part of the evaluation process (for presentation, clarification) of bids and/or negotiation of RFP submittal(s) prior to the award of contract. If contact is required, such contact will be done in accordance with provisions of Chapter 252 and 271 of the Texas Local Government Code and procedures incorporated into the solicitation document. Violation of this provision by respondents or their agents may lead to disqualification of their offer from consideration.
- 1.3 NON-COLLUSIVE AFFIDAVIT (Form can be downloaded and submitted through Cit-E-Bid system) The City may require that vendors submit a Non-Collusive Affidavit. The vendor will be required to state that the party submitting a proposal or bid, that such proposal or bid is genuine and not collusive or sham; that said Bidder has not colluded, conspired, connived or agreed, directly or indirectly, with any Bidder or Person, to put in a sham bid or to refrain from bidding, and has not in any manner, directly or indirectly, sought by agreement or collusion, or communication or conference, with any person, to fix the bid price or affiant or of any other Bidder, or to fix any overhead, profit or cost element of said bid price, or of that of any other Bidder, or to secure any advantage against the City of Laredo or any person interested in the proposed contract; and that all statements in said proposal or bid are true.
- 1.4 CONTRACT DISCLOSURE FORMS (This is submitted through Cit-E-Bid system) The City of Laredo requires the following forms to be completed as a part of this bid for consideration; 1. Company Information Questionnaire, 2. Signed Price Schedule, 3. Conflict of Interest Questionnaire, 4. Non-Collusive Affidavit 5. Discretionary Contracts Disclosure 6. Certificate of Interested Parties (Form 1295) **Upon Award of RFP Only** 1.5 CONFLICT OF INTEREST FORMS (This is submitted through Cit-E-Bid system) Conflict of Interest Disclosure: A form disclosing potential conflicts of interest involving counties, cities, and other local government entities may be required to be filed after January 1, 2006, by vendors or potential vendors to local government entities. The new requirements are set forth in Chapter 176 of the Texas Local Government Code added by H.B. No. 914 of the last Texas Legislature.
- 1.6 TEXAS ETHICS COMMISSION (Form 1295, Form can be downloaded and submitted through Cit-E-Bid system) Certificate of Interested Parties (Form 1295) Implementation of House Bill 1295: In an effort to comply with state law the certificate of interested parties must be filled out once a vendor has been granted a contract. All of this information can be found on the state of Texas website, please use this link provided, https://www.ethics.state.tx.us/tec/1295-Info.htm In 2015, the Texas Legislature adopted House Bill 1295, which added section 2252.908 of the Government Code. The law states that a governmental entity or state agency may not enter into certain contracts with a business entity unless the business entity submits a disclosure of interested parties to the governmental entity or state agency at the time the business entity submits the signed contract to the governmental entity or state agency. The law applies only to a contract of a governmental entity or state agency that either (1) requires an action or vote by the governing body of the entity or agency before the contract may be signed or (2) has a value of at least \$1 million. The disclosure requirement applies to a contract entered into on or after January 1, 2016. In order to comply with state law the Certificate of Interested Parties (Form 1295) must be submitted to the Texas Ethics Commission within 10 days upon receiving notice of award of contract. This form must be submitted within the allotted time otherwise this may result in the cancellation of the contract.

Changes to Form 1295:

Changes to the law requiring certain businesses to file a Form 1295 are in effect for contracts entered into or amended on or after January 1, 2018. The changes exempt businesses from filing a Form 1295 for certain types of contracts and replace the need for a completed Form 1295 to be notarized. Instead, the person filing a 1295 needs to complete an "unsworn declaration."

✓ I have read and understand this section.

6 Byrd Anti-Lobbying Amendment (31 U.S.C. 1352)

Byrd Anti-Lobbying Amendment (31 U.S.C. 1352)

Contractors that apply or bid for an award exceeding \$100,000 must file the required certification. Each tier certifies to the tier above that it will not and has not used Federal appropriated funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any Federal contract, grant or any other award covered by 31 U.S.C. 1352. Each tier must also disclose any lobbying with non-Federal funds that takes place in connection with obtaining any Federal award. Such disclosures are forwarded from tier to tier up to the non-Federal award.

✓ I have read and understand this section

7 Addendum

The City of Laredo reserves the right to issue addenda to solicitations as necessary. Addenda are used to clarify, revise, or otherwise modify solicitation documents. All submitting parties are responsible for acknowledging receipt of each addendum issued. Failure to acknowledge any issued addendum will result in the submission being returned and considered incomplete.

Important Notice:

- Addendum notifications will be sent to the email address associated with each submission.
- It is the submitting party's responsibility to monitor the provided email address and ensure that all addenda are received and acknowledged.
- Failure to acknowledge any issued addendum will result in the submission being returned and considered incomplete.

✓ Acknowledge

8 Questionnaire Description

"The undersigned affirms that they are duly authorized to execute this contract, that this company, corporation, firm, partnership or individual has not prepared this bid in collusion with any other bidder, and that the contents of this bid as to prices, terms or conditions of said bid have not been communicated by the undersigned nor by any employee or agent to any other person engaged in this type of business prior to the official opening of this request. By submitting this bid the vendor agrees to the City of Laredo specifications and all terms and conditions stipulated in the proposed document. That I, individually and on behalf of the business named in this Business Questionnaire, do by my signature below, certify that the information provided in the questionnaire is true and correct ".

Name of Offeror (Business) and Name & Phone Number of Authorized Person to sign bid

Arthur J. Gallagher Risk Management Services, LLC, Mike Kessler ARM, AIC, 972-658-2710.

State how long under has the business been in its present business name

98 years.

If applicable, list all other names under which the Business identified above operated in the last five years

None.

State if the Company is a certified minority business enterprise

The below information is requested for statistical and tracking purposes only and will not influence the amount of expenditure the City will make with any given company.

1 Questions Part 1

1) Is any litigation pending against the Business? 2) Has the Business ever been declared "not responsive" for the purpose of any governmental agency contract award? 3) Has the Business been debarred, suspended, proposed for debarment, suspended, proposed for debarment, declared ineligible, voluntarily excluded, or other wise disqualified from bidding, proposing or contracting? 4) Are there any proceedings, pending relating to the Business responsibility, debarment, suspension, voluntary exclusion, or qualification to receive a public contract? 5) Has the government or other public entity requested or required enforcement of any of its rights under a surety agreement on the basis of default or in lieu of declaring the Business at default?

No.

1 Questions Part 2

1) Is the Business in arrears in any contract or debt? 2) Has the Business been a defaulter, as a principal, surety, or otherwise? 3) Have liquidated damages or penalty provisions been assessed against the Business for failure to complete work on time or any other reason?

no.

State if the Company is a certified minority business enterprise

This company is not a certified minority business

Conflict of Interest Disclosure

A form disclosing potential conflicts of interest involving counties, cities, and other local government entities may be required to be filed after January 1, 2006, by vendors or potential vendors to local government entities. The new requirements are set forth in Chapter 176 of the Texas Local Government Code added by H.B. No. 914 of the last Texas Legislature. Companies and individuals who contract, or seek to contract, with the City of Laredo and its agents may be required to file with the City Secretary's Office, 1110 Houston Street, Laredo, Texas 78040, a Conflict of Interest Questionnaire that describes affiliations or business relationships with the City of Laredo officers, or certain family members or business relationships of the City of Laredo officer, with which such persons do business, or any gifts in an amount of \$250.00 or more to the listed City of Laredo officer (s) or certain family members. The new requirements are in addition to any other disclosures required by law. The dates for filing disclosure statements begin on January 1, 2006. A violation of the filing requirements is a Class C misdemeanor. The Conflict of Interest Questionnaire (Form CIQ) may be downloaded from http://www.ethics.state.tx.us/whatsnew/conflict forms.htm. The City of Laredo officials who come within Chapter 176 of the Local Government Code relating to filing of Conflicts of Interest Questionnaire (Form CIQ) include: 1. Mayor 2. Council Members 3. City Manager 4. Members of the Fire Fighters and Police Officers Civil Service Commission. 5. Members of the Planning and Zoning Commission. 6. Members of the Board of Adjustments 7. Members of the Building Standards Board 8. Parks & Leisure Advisory Committee Member, 9. Historic District Land Board Member, 10. Ethics Commission Board Member, 11. The Board of Commissioners of the Laredo Housing Authority 12. The Executive Director of the Laredo Housing Authority 13. Any other City of Laredo decision making board member If additional information is needed please contact Enrique Aldape III, Interim Purchasing Agent at 956-794-1733.

Conflict of Interest Questionnaire Form CIQ

For vendor or other person doing business with local governmental entity. This questionnaire reflects changes made to the law by H.B. 1491, 80th Leg., Regular Session. This questionnaire is being filed in accordance with Chapter 176, Local Government Code by a person who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the person meets requirements under Section 176.006(a). By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the person becomes aware of facts that require the statement to be filed. See Section 176.006, Local Government Code. A person commits an offense if the person knowingly violates Section 176.006, Local Government Code. An offense under this section is a Class C misdemeanor.

Conflict of Interest Questionnaire

Vendor is required to submit Conflict of Interest Form for bid to be considered complete. Have you submitted your completed Conflict of Interest Form with your response?

Yes

1 Disclosure Form

For details on use of this form, see Section 4.01 of the City's Ethics Code.

2 This is a

New Submission

2 Question 1. Name of person submitting this disclosure form

Please include First Name, Middle Initial, Last Name and Suffix (if applicable)

Mike Kessler (Michael G. Kessler)

2 Question 2. Contract Information

Please include the following: a)Contract or Project Name b)Originating Department

FY25-100 (RFQ - Consulting Services - Risk Managment - City of Laredo, Texas)

Question 3. Name of individual(s) or entity(ies) seeking a contract with the city (i.e. parties to the contract)

Mike Kessler, Arthur J. Gallagher Risk Management Services, Inc.

Question 4. List any business entity(ies) that is a partner, parent, subsidiary business entity(ies) of the individual or entity listed in Question 3.

Not Applicable

Question 4. List any business entity(ies) that is a partner, parent, subsidiary business entity(ies) of the individual or entity listed in Question 3

If you selected Not Applicable on Question 4, skip this section. If it applies to you, please list the name of partner, parent, or subsidiary business entity(ies) in this section.

Not applicable.

Question 5. List any individuals or entities that will be subcontractors on this contract

Not Applicable

Question 5. List any individuals or entities that will be subcontractors on this contract

If you selected Not Applicable on Question 5, please skip this section. If it applies to you, please list subcontractors in this section.

None.

Question 6. List any attorneys, lobbyists, or consultants that have been retained to assist in seeking this contract

Not Applicable

Question 6. List any attorneys, lobbyists, or consultants that have been retained to assist in seeking this contract

If selected Not Applicable on question 6, please skip this section. If it applies to you, please list attorneys, lobbyists, or consultants that have been retained to assist in seeking this contract.

None.

Question 7. Disclosure of political contributions

List any campaign or officeholder contributions made by the following individuals in the past 24 months totaling more than \$100 to any current member of City Council, former member of City Council, any candidate for City Council, or to any political action committee that contributes to City Council elections. a) Any individual seeking contract with the city (Question 3) b) Any owner of officer of entity seeking contract with the city (Question 3) c) Any individual or owner or officer of any entity listed above as partner, parent, or subsidiary business (Question 4) d) Any subcontractor or owner/office of subcontracting entity for the contract (Question 5) e) The spouse of any individual listed in response to (a) through (d) above f) Any attorney, lobbyist, or consultant retained to assist in seeking contract (Question 6)

Not Applicable

Question 7. Disclosure of political contributions

If you selected Not Applicable on question 7, please skip this section. If it applies to you, please list all contributors in this section.

-

Updates on contributions required

Information regarding contributions must be updated by submission of a revised form from the date of the submission of this form, up through the time City Council takes action on the contracts identified in response to Question 2 and continuing for 30 calendar days after the contract has been awarded.

Question 8. Disclosure of Conflict of Interest

Are you aware of any fact(s) with regard to this contract that would raise a "conflict of interest" issue under Section 2.01 of the Ethics Code for any City Council member or board/commission member that has not or will not be raised by these city officials?

I am not aware of any conflict of interest

3 8. Disclosure of Conflict of Interest

If you selected I am aware of conflict of interest is question 8, please list them in this section.

Not Applicable.

3 Question 9. Updates Required

I understand that this form must be updated by submission of a revised form if there is any change in the information before the discretionary contract is the subject of action by the City Council, and no later than five (5) business days after any changes has occurred, whichever comes first. This include information about political contributions made after the initial submission and up until thirty (30) calendar days after the contract has been awarded.

☑ I have read and understand this section.

Question 10. No Contact with City Officials or Staff during Contract Evaluation

I understand that a person or entity who seeks or applies for city contract or any other person acting on behalf of that person or entity is prohibited from contacting city officials and employees regarding the contract after a Request for Proposal (RFP), Request for Qualifications (RFQ), or other solicitation has been released. This nocontact provision shall conclude when the contract is posted as a City of Laredo Council agenda item. If contact is required with city officials or employees, the contact shall take place in accordance with procedures incorporated into the solicitation documents. Violation of this prohibited contacts provision set out in Section 2.09 of the Ethics Code by respondents or their agents may lead to disqualification of their offer from consideration.

✓ I have read and understand this section.

Question 11. Conflict of Interest Questionnaire (CIQ)

Chapter 176 of the Local Government Code requires contractor and vendors to submit a Conflict of Interest Form (CIQ) to the Office the of City Secretary.

☑ I have acknowledge that I have been advised

3 Question 11. Oath

Please complete in this section the required information for your company: 1) Name 2) Title 3) Company or DBA 4) Date

Mike Kessler, Area Vice President, Arthur J. Gallagher Risk Management Services, LLC

Question 12. Oath

I swear or affirm that the statements contained in this Discretionary Contracts Disclosure Form, including any attachments, to the best of my knowledge and belief are true, correct, and complete.

✓ I swear or affirm information is correct

Bid Lines

1 General Information:

The City of Laredo is seeking qualified insurance consulting firms to provide expert guidance and support in evaluating and managing the City's insurance and risk management programs. As a municipal government, the City is responsible for protecting its assets, employees, and the public by maintaining comprehensive and cost-effective insurance coverage. To ensure fiscal responsibility and effective risk transfer strategies, the City periodically reviews its insurance portfolio, including general liability, property, workers' compensation, and other specialized coverages, as well as internal risk management practices.

Project Background & Purpose of the RFQ

The purpose of this Request for Qualifications (RFQ) is to engage a professional insurance consulting firm with extensive experience in public sector risk management. The selected consultant will assist the City of Laredo in assessing current insurance policies, analyzing coverage adequacy, identifying cost-saving opportunities, advising on risk control and claims management strategies, and providing recommendations for program improvements. The City seeks a partner who can deliver independent, objective analysis and practical solutions that enhance risk mitigation efforts, ensure compliance with applicable laws and regulations, and support the City's long-term financial stability.

Scope of Services

The selected insurance consulting firm shall provide independent, professional support to the City of Laredo in strengthening its overall risk management and insurance programs. Services may include, but not limited to:

- Risk Assessment & Exposure Analysis: Evaluate potential liabilities and vulnerabilities across all City departments (e.g., public works, police, fire, parks and recreation) to identify risks that could lead to financial or operational loss.
- **Policy Review:** Examine existing insurance policies, including general liability, property, automobile, excess aviation liability, workers' compensation, law enforcement, public officials, and cybersecurity liability, to identify coverage gaps, duplications, and opportunities for cost savings.
- **Insurance Procurement Support:** Assist in preparing and managing the solicitation of competitive quotes or proposals from insurance carriers and brokers, ensuring optimal coverage and pricing.
- Assistance with New Insurance Coverages: Advise and assist in obtaining new insurance coverages
 required for new City projects or initiatives, ensuring risks associated with emerging operations are
 adequately addressed.
- Solicitation & Negotiation Assistance: Support in creating and/or reviewing solicitations, submissions, and negotiations related to insurance procurements to secure favorable terms and comprehensive coverage. Always following City of Laredo procurement policies and procedures.
- Loss Control & Safety Programs: Review the City's safety programs and provide recommendations or training to reduce claim frequency and severity, with emphasis on employee and public safety.
- Claims Management Assistance: Act as an advocate and liaison between the City and its insurers to expedite resolution of claims and ensure fair outcomes.
- **Contract Analysis:** Review vendor, contractor, and interlocal agreements to confirm adequate insurance provisions and minimize risk transfer back to the City.

- Cybersecurity Liability Review: Assess the City's exposure to cyber threats, recommend mitigation strategies, and advise on appropriate coverage options.
- **Specialized Liability Consultation:** Provide guidance on law enforcement and public officials' exposures and coverage to ensure adequate protection for police operations and elected officials.
- Workers' Compensation Oversight: Advise on claims handling and support the development or enhancement of "return-to-work" programs.
- The consultant will be expected to provide these services on an as-needed basis ensuring targeted, costefficient expertise aligned with the City's risk management priorities.

Evaluation Criteria

- Statements of Qualifications will be evaluated on the following weighted criteria to determine the consultant best qualified to provide insurance and risk management advisory services to the City:
- Experience in public sector (30 points) · Staff Qualifications (20 points)
- Approach & Understanding of Scope (30 points)
- Licenses & Certifications (10 points)
- References (10 points)
- Total: 100 points

In accordance with Ordinance No. 2018-O-175, bonus points will be awarded to qualifying local businesses in addition to the existing evaluation criteria:

- A respondent that is a local business headquartered within the incorporated limits of the City will receive ten (10) bonus points.
- A respondent that is a local business not headquartered within the incorporated limits of the City will receive five (5) bonus points.

These bonus points will be applied after the evaluation of all standard criteria and may enhance a respondent's overall score. The determination of a respondent's eligibility for Local Vendor Preference shall be made in accordance with the definitions and requirements set forth in Ordinance No. 2018-O-175.

Term of Contract:

The initial term of the contract resulting from this Request for Qualifications shall be for a period of two (2) years, commencing on the date of execution by both parties. At the City's sole discretion and subject to satisfactory performance, the agreement may be renewed for up to three (3) additional one (1) year periods.

Award of Contract:

The contract will be awarded based on (best value criteria) as follow and in accordance with the provisions of Chapter 252 and 271 of the Texas Local Government Code. Definition of best value criteria as per The Institute for Public Procurement is: "Best Value: 1. A procurement method that emphasizes value over price. 2. An assessment of the return that can be achieved over the useful life of the item, e.g., the best combination of quality, service, time, price.

"The responding firm should provide the following information to demonstrate their qualifications:

• A. Cover Letter

- Expression of interest
- Brief summary of the firm's understanding of the project
- Contact person

• B. Firm Profile

- Company background
- Years in business
- Office locations

Areas of expertise

• C. Relevant Experience

- Description of similar projects completed
- References or client testimonials
- Project outcomes

• D. Team Qualifications

- Key personnel who would work on the project
- Resumes or bios
- Roles and responsibilities

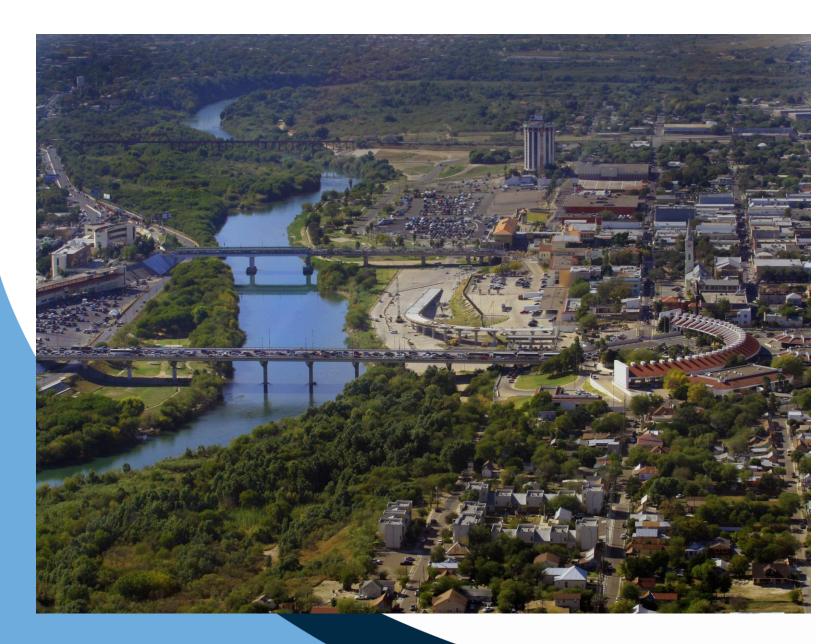
• E. Approach or Methodology

- How the firm would approach the scope of services
- Tools, methods, or innovations used

• F. Legal/Administrative Info

- Business licenses or certifications
- Insurance documentation

Response Total: 0



OCTOBER 20, 2025

City of Laredo

RESPONSE TO REQUEST FOR CONSULTING SERVICES
- RISK MANAGEMENT - CITY OF LAREDO TEXAS



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Executive Summary- Cover Letter

Gallagher has over 65,000 employees and is the third largest Broker worldwide. We are a Fortune 500 Company and traded on the New York Stock Exchange as 'AJG'. https://investor.aig.com/home/default.aspx

- I am a Texas Licensed General Agent. License number 844755
- Texas Licensed Surplus Line Agent. License number 306397
- Texas Licensed Risk Manager. License number 306396 https://txapps.texas.gov/NASApp/tdi/TdiARManager
- I have an Associate in Risk Management (ARM)

and an Associate in Claims (AIC)

In addition to our references, Clients include:

Montgomery Co.	Consulting	Visit Dallas	Agent	North East ISD	Consulting
San Antonio ISD	Consulting	Visit San Antonio	Agent	Schertz Cibolo ISD	Agent
Harris County	Agent	Greenville Power	Agent	Houston First	Agent/Consulting
Montgomery County	Agent	RAICES	Agent	Trinity Metro	Agent

Points of Interest

- Gallagher is proposing a fee of approximately \$60,000 annually.
- 2. We have a Gallagher Office in Laredo at 7811 Mcpherson Road, Laredo Texas 78045. The Laredo Office will assist us with the servicing of this Consulting operation.
- 3. I have created video podcasts, 7 minutes, to discuss topics of Texas Risk Management education. https://www.ajg.com/the-public-sector-market-minute-video-series/

Topics include:

- What is Lloyd's of London
- Admitted vs. Non-Admitted Policies
- Flood, Flood, Flood
- When to renew your policies Dates Matter

Insurance Renewals: Dates Matter



Insurance Renewals: Dates Matter

- 4. Gallagher will visit all City of Laredo locations, over time.
- 5. FEMA Service Center has released new updated Flood Maps for County. We will use your property Statement of Value to **research each location for flood**. Flood policies through the National Flood Insurance Program are currently not available to purchase, but we anticipate the Congress will again fund this valuable property program in a few weeks. All locations to be researched. It appears that Laredo does have exposure to Flood.



6. We would highly recommend that you review your Cyber limits for the City. The Risk Manager for Laredo will own the Cyber Breach for the first 24 hours. Do you know if your building doors are on servers? Have you already created a Mayor Public Release Statement for the citizens from the Mayor? Will your HVAC run with no Server assistance? All of these have been problems for other Public Entities who had Cyber Breaches. Your IT Executive might indicate that your losses from a larger Cyber Breach would easily top \$15 Million in losses.

7. We will attend all Worker's Compensation (WC) claim reviews with your Third-Party Administrator (TPA). We regularly point out items that will reduce your losses. We will also judge the efficiency of your TPA by looking at losses as they age. Is your TPA over reserving, under-reserving? This is a School System's losses increasing, or decreasing, by month. A mix of green and red is best.

Loss	Claim	After 1	After 2	After 3	After 4	After 5	After 6	After 7
Month/Year	Count	Month						
April 2024	127	\$146,256.85	\$109,876.06	\$114,670.37	\$107,310.29	\$95,677.97	\$95,204.31	\$95,535.50
May 2024	141	\$138,511.38	\$130,298.47	\$129,883.87	\$135,321.92	\$139,122.19	\$139,831.01	\$137,163.60
June 2024	30	\$22,402.16	\$15,663.67	\$16,045.72	\$16,045.72	\$16,045.72	\$16,045.72	\$20,047.12
July 2024	22	\$12,038.97	\$5,651.12	\$5,651.12	\$5,651.12	\$5,651.12	\$5,651.12	\$5,651.12
August 2024	157	\$119,876.37	\$123,592.55	\$145,998.61	\$154,928.35	\$158,351.28	\$158,351.28	
September 2024	182	\$99,417.86	\$95,143.76	\$125,859.01	\$123,628.80	\$123,628.80		
October 2024	151	\$163,070.09	\$154,724.73	\$152,594.95	\$152,594.95			
November 2024	117	\$102,191.19	\$100,913.41	\$100,913.41				

- 8. Gallagher will also request quarterly claim meeting, either by Teams or in -person, to review and discuss any claim trends concerning auto physical damage, auto liability, general liability, and all other claims reported to your TPA.
- 9. We have years of experience with Texas Pools. These may include Texas Municipal League, Texas Political Subdivisions, Property Casualty Association of Texas, etc. Pools can provide the City of Laredo with very cost-effective coverage and services. We have the experience to work these opportunities.

Gallagher has over 700 people that only work with Public Entities. We have over 12,000 Public Entity Clients. All forms of additional Gallagher executives may be called upon to assist Laredo. We recently assisted another large Texas City with determining how much coverage to require for Airport Gate Licenses. Our Gallagher Managing Director of Aerospace assisted with the calls with outside Aviation Attorneys for the City.

Firm Profile

We at Arthur J. Gallagher Risk Management Services, Inc. ("Gallagher") are pleased to present the following response to this RFP. We are confident that our response will highlight how Gallagher has the most qualified team to become your risk management partner, and we are willing and able to provide the following proposed services in a timely manner.

OUR PROMISE TO YOU.

We understand the project's scope of services, goals, and needs. Throughout our response, we explore, explain, and elaborate upon our plan to meet your program expectations. We propose a service partnership that would continue to build on our knowledge of the City, similar Public Entity clients, and access to all insurance markets available.

With our team structure, you will enjoy the benefits of resources and services from the national leader in the Public Sector combined with local support that can provide a timely and effective impact in satisfying your day-to-day needs. We can provide the broadest options available in terms of program design, loss control, claims advocacy, data driven analytics and benchmarking, training resources, and Enterprise Risk Management solutions.

Our response to this RFP builds on our strong foundation in the Public and Education Sectors, but more importantly focuses on the future. We demonstrate why Gallagher is best suited to be your risk management partner and place your program. In addition to our risk management services, Gallagher has provided similar entities with supplemental insurance coverage and creative risk transfer insurance policies to fill gaps in emerging exposures.

HIGHLIGHTED BELOW IS OUR VALUE PROPOSITION

- 1. Minimize Total Cost of Risk (TCOR) through our **CORE360* approach and provide professional, consistent delivery of brokerage, risk management and administrative services, combined with our creative risk financing solutions that help save you money.
- 2. Risk profile improvement is Gallagher's specific focus on driving financial results to your program through a structured approach to managing risk. Through our step-by-step approach, we leverage partner and proprietary analytical tools to analyze you historical data and develop a strategic roadmap to improve your position in the marketplace. Year over year, we strive to make you a better risk to receive better results from the insurance marketplace. Our step-by-step process is designed specifically to improve your specific risk profile.
 - Historical Analysis Identify the factors that have the greatest impact on your risk profile
 - 2. Discovery Conduct discovery meetings with senior management and identify areas of greatest need
 - 3. **Assessment & Prioritization** Internal strategy sessions with Gallagher Risk & Claims Consultants and practice group leadership | Identify analytical tools to improve risk profile
 - 4. **Develop an Action Plan** Action plan Active Claims Analytics and Claims Advocacy
 - 5. **Develop a Winning Market Submission** Provide a narrative and submission that will be a top priority for underwriters by minimizing their risk through an improved profile for .

MARKET SUBMISSION

3.	Proactive risk management consulting ensures a strategic approach to supporting your organization. Moving beyond the placement of insurance alone, Gallagher focuses on intentional efforts to improve the risk profile of your organization. From improving property exposures to enhancing existing safety procedures, we work with you to elevate risk management within your organization.	
5 0	© 2025 Arthur J. Gallagher & Co.	lo

CONFLICT OF INTEREST QUESTIONNAIRE For vendor doing business with local governmental entity	FORM CIQ
This questionnaire reflects changes made to the law by H.B. 23, 84th Leg., Regular Session.	OFFICEUSEONLY
This questionnaire is being fied in accordance with Chapter 176, Local Government Code, by a vendor who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the vendor meets requirements under Section 176.006(a).	Late Mederae
By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the vendor becomes aware of facts that require the statement to be filed. See Section 176.006(a-1), Local Government Code.	
A vendor commits an offense if the vendor knowingly violates Section 176.006, Local Government Code. An offense under this section is a misdemeanor.	
1 Name of vendor who has a business relationship with local governmental entity.	
Arthur J. Gallagher Risk Management Services, LLC	
Check this box if you are filing an update to a previously filed questionnaire. (The laws completed questionnaire with the appropriate filing authority not later than the 7th busine you became aware that the originally filed questionnaire was incomplete or inaccurate	ess day after the date on which
Name of local government officer about whom the information is being disclosed.	
Not Applicable. No conflict exists. City of Laredo.	
Name of Officer	
A. Is the local government officer or a family member of the officer receiving or other than investment income, from the vendor? Yes No	likely to receive taxable income,
B. Is the vendor receiving or likely to receive taxable income, other than investment of the local government officer or a family member of the officer AND the taxable local governmental entity? Yes No	
Describe each employment or business relationship that the vendor named in Section 1 other business entity with respect to which the local government officer serves as an ownership interest of one percent or more.	
Check this box if the vendor has given the local government officer or a family member as described in Section 176.003(a)(2)(B), excluding gifts described in Section 176.	
Miles Zeaslen Miles Kessler 10/20/2	2025 Date
Form provided by Texas Ethics Commission www.ethics.state.tx.us	Revised 1/1/2021

Reference No. 1:

Firm/Company Name RAICES				
Contact Name: Anna Flores	Title	Chief Fir	nancial Officer	
Address: 1305 North Flores Street				
City: San Antonio	State:	Texas	_Zip Code:	78212
Email: anna.flores@raicestexas.org				
Telephone No. (210) 226-7722 X253	Fax No:			
Date and Type of Service(s) Provided:				
All Property and Casualty insurance placements, P&C or	onsulting, e	tc.		
Reference No. 2:				
Firm/Company Name North East ISD				
Contact Name: Jason	Title	e: Director	of Risk Manageme	ent
Address: 8961 Tesoro Drive				
City: San Antonio	_State:	Texas	_Zip Code:	78217
Email: _jsaul@neisd.net.				
Telephone No. 210-207-3922	Fax No:			
Date and Type of Service(s) Provided:				
All property and casualty insurance consulting to include	property a	nd casualty	insurance renewa	als,

Workers' Compensation claim reviews, TPA WC analysis, flood reviews, property analysis, etc.

Reference No. 3:

Firm/Company Name Montgomery County Texas	
Contact Name: Michael Howard	Title: Director of Risk Management
Address: 501 North Thompson, Suite 202	
0.1	7. 0. 1
City: Conroe	State: Texas Zip Code:
Faraille and a second	
Email: michael.howard@mctx.org	
Tolophono No. 026 760 6025	Fay No:
Telephone No. 936-760-6935	Fax No:
Date and Type of Service(s) Provided:	
All Property and Casualty insurance placements, P&C c	onsulting, etc.

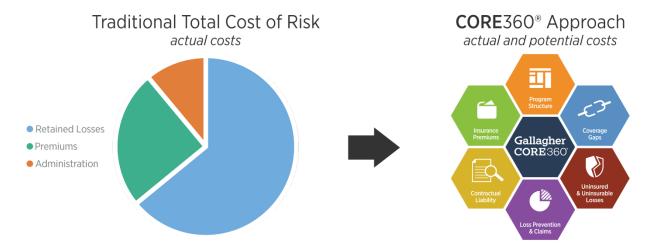
Experience, Background & Qualifications

EXPERIENCE, BACKGROUND AND QUALIFICATIONS

SCOPE OF SERVICE

CORE360[®] is our comprehensive approach to evaluating our client's risk management program. It leverages our analytical tools and diverse resources for customized, maximum impact on six cost drivers of their total risk.

As illustrated below, we're on a journey to change the way organizations like the City view the purchasing and administration of their insurance and risk management programs. Unlike the traditional total cost of risk conversations, we consult with you to understand your actual and potential costs and the strategic options to reallocate these costs with intelligent, actionable insights. This will empower you to know, control, and minimize your total cost of risk and improve your profitability. Many insurance providers talk about an organization's total cost of risk. Still, very few put it into a perspective that is geared towards ease of understanding and use for the client.



You deserve a partner that will continually deliver a consistent approach that effectively manages and addresses the six cost drivers of your risk management program to drive down your total cost of risk. Deploying our comprehensive **CORE**360 approach to your organization, Gallagher will help you understand all risks and associated costs that your organization currently faces, provide actionable advice, and deliver world-class service and support to help develop a program that minimizes your total cost of risk.

Delivering Comprehensive Solutions

Using **CORE**360, Gallagher can understand all actual and potential costs, provide actionable advice, and deliver world-class service. Our goal is to accurately forecast the City's Total Cost of Risk in ways other brokers simply cannot do.

INSURANCE PREMIUMS

Gallagher works to minimize your premium costs in three important ways: (1) using our in-depth knowledge of the City, we can match you with the best carrier from our global network of insurance carriers; (2) leveraging our strong market relationships; and (3) we highlight your unique areas of importance to make your organization more attractive to insurance carriers.

PROGRAM STRUCTURE

Gallagher can design your unique insurance program from the ground up using a mix of traditional and non-traditional products (including insurance, self-insurance, captives, and pools) that balances the level of risk allows and reward across the risk continuum and ensures that all the pieces fit together in a way that minimizes your Total Cost of Risk.

COVERAGE GAPS

Gallagher has a three-step approach to closing gaps in your coverage. With this multi-step approach, Gallagher partners with you to place complete coverage, minimizing your Total Cost of Risk.

- 1. We conduct a thorough analysis of your current policies to identify any potential areas of opportunity;
- 2. We work with trusted carrier partners to develop customized solutions with best-in-class terms and conditions at competitive prices;
- 3. Our team has deep industry and coverage expertise, which provides a deeper understanding of your business, helping identify and manage any potential coverage gaps.

CONTRACTUAL LIABILITY

Every organization enters contracts, and sometimes these contracts can unnecessarily leave you exposed to risk. Gallagher works closely with its clients in reviewing and assisting in the negotiation of contracts. We leverage our in-house attorneys and industry specialists to comment on insurance related provisions in client agreements, confirm compliance with insurance program limits, and request as necessary changes to policies impacted by contractual obligations. Gallagher also utilizes benchmarking data to ensure that insurance requests that clients receive from their customers and other third parties are reasonable and standard in the market.

LOSS PREVENTION & CLAIMS

At Gallagher, our data driven approach allows us to implement programs for you that will increase safety, minimize losses and mitigate claims, resulting in a lower Total Cost of Risk.

UNINSURED & UNINSURABLE LOSSES

Uninsurable risks can be because of lack of marketplace or loss experience. Underinsured exposures can be because of a lack of awareness of risk or a desire not to purchase coverage for the exposure. At Gallagher, we help you understand all your potential risks, both known and unknown. With our vast network of coverage area experts, we provide your organization with actionable advice to help you make informed decisions, develop creative solutions, and manage your non-traditional risk.

Expanding Total Cost of Risk for a More Comprehensive Model

The term Total Cost of Risk (TCOR) is not new and is widely used throughout the insurance industry. Many brokers frame their strategies around TCOR, however many fail to quantify the risks and even more fail to help clients minimize those costs. We consult with you to understand all of your actual and potential costs, and the strategic options to reallocate these costs with smart, actionable insights. This will empower you to know, to control and to minimize your TCOR and improve your profitability.

Gallagher's broad team and various areas of expertise are designed to help our clients quantify and minimize their TCOR through a process Gallagher calls **CORE**360. **Why is the Gallagher approach different?** Rather than focus solely on costs and premium, Gallagher's approach takes into account six total drivers in order to get a complete picture of risk and the costs to your organization. In the complex world of the City, it's not enough to simply identify loss trends, and offer varying renewal solutions. Given the size, scope, and complexity of your organization, it is also not acceptable to merely use a basic "understanding of" to place policies. Gallagher offers more.

We have developed a number of transition plans to manage the process when a new client is added. When selected as the City's broker Gallagher is prepared to transition brokerage services quickly and efficiently. Transitioning an account is a multifaceted process that involves marketing, file transfer, service plan development, and first year service plan.

After the initial transition period, we plan to spend the next 60 days understanding the City's personnel, culture, operations, communication expectations, internal risk management practices, and goals and objectives, so that Gallagher and the City can better define our short- and long-term goals.

During this period we will:

- Complete a thorough coverage review
- Arrange meetings with key underwriters
- Benchmark coverage, limits, and premiums against peer organizations

Undertake a focused marketing effort for the DATE renewal that explores opportunities to strengthen the City's
risk financing portfolio by enhancing existing coverage, maximizing carrier services, consolidating miscellaneous
policies, and evaluating options to reduce premiums

The following is a proposed timeline of the transition to Gallagher. Once appointed as your broker, we will work together to finalize a schedule that best meets your needs.

FIRST 30-DAY TRANSITION PLAN

Gallagher understands that a collaborative transition plan is imperative. We have taken the time to thoroughly examine the fundamental action steps to assure an effective and efficient transition. The fundamental components of our recommended transition plan include the following:

- The core risk management group, comprised of key the City and Gallagher team leaders, will meet for a one-day transition meeting to discuss key operational functions and communications.
- The core group will plan calendar year activities beginning on the date we are selected as your broker, to become our working draft timeline to achieve best-in-class risk management team functionality and to identify and nurture zero preventable harm goals and objectives.

Our agenda will focus on, but will not be limited to, the following:

- Identify any specific the City concerns and items requiring immediate action.
- Begin developing an awareness and understanding of the City's risk management and insurance operations and what is required for Gallagher resources and capabilities to align and support.

Our draft transition plan has a 90-day timeframe:

Proposed Date	Action Item	Responsibility
	Verbal notification by the City to hire Gallagher.	the City
	Request meeting with the City to discuss processing of Broker of Record (BOR) letters, obtaining copies of insurance policies and loss runs, introduce the City contacts and service team members, and review proposed service agreement.	Gallagher
	Schedule Pre-Renewal Meeting to develop marketing strategy for September 1st renewal; conduct risk assessment.	Gallagher/the City
	Review loss runs and open claims that may require advocacy.	Gallagher/the City
	Meeting with insurance company underwriters.	Gallagher/the City

DAYS 1-30:

- Core Group meeting held transition meeting and planning
- Agent of Record letters executed
- Immediate service activities prioritized
- Gallagher begins collecting the City data and information
- Collective review of current risk financing structure and identification of goals and objectives requiring potential structural changes/utilization of captive
- Identify important 12-month calendar dates
- Gallagher begins review of all the City risk transfer product lines scope of coverage and terms and conditions
- Initial discussion of all product line renewal strategies
- Discuss service mandates and communication protocols
- Identify certificates of insurance coordination and issuance
- Identify where project management assistance is required
- Understand the City's strategic growth plan and implement Gallagher merger and acquisition support, if needed
- Develop open items listing and establish frequency of reviews

DAYS 31-60:

Meet to discuss and strategize potential risk financing innovations.

- Discuss the collection of data/information assembling excess liability submission
- Discuss marketing strategy and timing of marketing plan
- Check in with the City risk management leaders to be sure work plans are progressing or in revisions are needed
- Begin discussion on Enterprise Risk Management (ERM)
- Review open items listing

DAYS 61-90:

- Decide the direction of ERM initiative and plan accordingly
- Review open items listing
- Review calendar and evaluate any new dates/events to be included
- Prepare for captive board of directors meeting
- Coordinate captive working group to discuss and prepare agenda

This draft transition plan will be reviewed and discussed with your risk management and insurance operations team.

Sample Transition and Service Plan - Year One

Month #	1	2	3	4	5	6	7	8	9	10	11	12
RISK IDENTIFICATION												
Gallagher Appointed as Broker												
Carrier Contact Regarding Broker Change												
Coverage Review												
Contract Effective												
Loss Summary/Loss Trends/ Claims Analysis												
Program Structure Analysis and Benchmarking												
Discuss Emerging Risk												
INSURANCE MARKETING/PLACE	MENT											
Pre-renewal Meeting												
Discuss and Develop Marketing Plan												
Update Underwriting Data/Apps												
Meeting with Key Markets												
Submission to Markets												
Negotiate and Discuss with Markets												
Proposal to Insured												
Bind Coverage												
POLICY ADMINISTRATION												
Issue Binders/Certificates/Auto ID Cards												
Issue Invoices												
Issue Policies within 60 Days												
Coverage Questions												
RISK MANAGEMENT SERVICES												

Month #	1	2	3	4	5	6	7	8	9	10	11	12
Coordinate Claims Advocacy												
Coordinate Risk Management Services												
Market Analysis and Forecast												

The review and delivery of recommended insurance coverages and insurance markets is a year long effort and is completed on all active and suggested insurance exposures. Our physical inspection of every City of Laredo location may provide additional suggested coverages in addition to those already purchased by the City. This is most critical in the areas of Property, Auto and Cyber exposures.

This information will be provided to the City, as requested. An insurance company marketing sheet will be created for the City for each line of coverage.

Our experience with other Cities is that we conduct a policy review after the renewal dates of the policies, and then continue to review each policy separately as claim arise and coverage is confirmed. This again becomes an event that occurs regularly during the policy year.

CORE360 Renewal Timeline

Your Gallagher team is dedicated to providing the most favorable results for our clients. We recognize that requires a swift and consistent workflow. To optimize our service and timeframes, we have developed a standardized timeline that each of our service teams follow.

150 DAYS

Your Gallagher renewal begins no less than 150 days out from your program's expiration date. During this time, Mike Kessler will meet with you to discuss the information on your existing risk management program. We can discuss any service expectations or needs that you may have and collaborate on growth strategies. We will agree on a scope of work, including all risk management activities.

Once we have a general outline of your program, we will request any updates based on your current exposures. Typically, this will include a Statement of Values, auto schedules, drivers' schedules, equipment schedules, updated budget and sales requests, and more. All this information is needed in order to obtain updated accurate quotes from the carrier(s) we will be marketing to. We utilize Gallagher Submit, a digital platform system that houses all your renewal documents in one place, to keep track of all the moving parts. We want to be sure nothing is overlooked or forgotten. This process will usually bring us right up the 90-day mark. This is when renewal and new business applications will be completed to send in for submission as well.

60 DAYS

Around the 60-day mark, your Gallagher team will populate a market submission based on all the documentation and agreed upon goals, which will then be submitted to each of the carriers previously discussed. Once submitted, Gallagher will take the lead to make sure the selected carriers remain on track in producing your quote in a timely fashion. Quote negotiations and coverage questions will all be handled by your Gallagher team. Once the initial quotes are produced, they are thoroughly reviewed for accuracy and alignment.

30 DAYS

One month out from your renewal, the City will be presented with a prepared Gallagher Proposal. The document will contain all your team information, contact information, and program specifics, including limits and deductibles, forms, and pricing. Mike will meet with you for a deep dive into the proposal, going over differences from the previous years, additional coverages being presented, coverage comparisons, and any questions you may have. Once you feel comfortable with the information, your Gallagher team will ask you to complete an authorization to bind form. This form requires you to select specific coverage per line based on the presented options. Any additional documents from Gallagher or the carrier(s) will also be signed at this

time. Once coverage is bound, you will be issued your new up-to-date binders, certificates of insurance, auto ID cards, and invoices.

When your policies arrive at Gallagher, they go through a rigorous policy check process. This is done by cross-referencing information proposed and what was produced on the policy. Any discrepancies will be amended through an endorsement request. Once the policy is fully reviewed and checks out, it will be sent out to you electronically with any policy endorsements that may have accumulated in the time being.

POST-RENEWAL

After your renewal date, your Gallagher team will continuously work on your behalf. the City will have the option to have ongoing claim reviews, contract reviews, certificate of insurance requests, and recommendations throughout the year, until the renewal process begins again. We will be at your side to answer questions along the way.

						ET	Uninsured					
Days	RENEWAL	CORE360°	STEWARDSHIP Details our work in the past year to reduce the client's total cost of risk	Premiums Rate changes	Limit and deductible changes made	Coverage improvements	Additional lines considered/ purchased	Results achieved with pre- and post-loss activities	Quantify certificates issued/ tracked and contracts reviewed			
150-90	PREP	STRATEGIC REVIEW	STRATEGY Identify opportunities to improve results, and provide strategic options	Consider loss history, market conditions, program structure, coverage and developments	Identify and explore limit and deductible options	Explore coverage enhancements	Identify risks to transfer or consider alternate financing	Develop strategy to minimize and resolve claims	Identify goals and opportunities for reduction in contractual liability			
90-45 Days	GO TO MARKET		DRE360 MISSION REPORT	Diff	ferentiated, comprehen: agreed-upon goa	sive submission to repre sls, set for each cost driv			ally			
45-0 Days	PROPOSE AND BIND		DRE360 VE SUMMARY		Details results of strategy and accompanying results by cost driver and delivered in summarized scorecard, along with more detailed format that notes options and considerations for binding.							
0-60 Days	POLICY CHECK AND DELIVERY		NG SUPPORT SERVICE	, ,	Examples of ongoing service include contract reviews, claims advocacy and additional analytics such as reserve studies or updates to property schedules. We also promptly address new developments such as M&A activity or changes in regulations or markets.							

9. Assume oversight responsibilities for any insurance policies the City has in place at the beginning of the awarded contract.

This will be an excellent opportunity to educate ourselves on the coverage of the City. This, in addition to the physical inspection of all properties, will allow us to become fully aware of the challenges of each location and to understand the risks associated with the City.

CONSULTANT SERVICES

The Respondent shall provide Consultant Services, including but not limited to the following:

1. Advise the City on an appropriate timeline prior to renewal of each policy to develop Market Requests and to secure any and all coverages for the City's insurable risks. The objective is to place insurance coverage for the City's insurance program in accordance with the desired terms, conditions, and limits. This service involves developing insurance specifications and marketing submissions, and preparing an evaluation of

responses. Respondent shall make available to the City all resources at its disposal to collect, organize and review all data properly;

As we had previously stated, we will begin the renewal process at 150 days before the renewal dates. This will give us adequate time to prepare the City for all policy renewals.

Act in an advisory and consulting role to the City for the duration of the Respondent's contract to ensure insurance carriers adhere to all terms and conditions negotiated by the carrier and the City;

Agreed and understood.

Assist the City in developing and evaluating proposals for programs including but not limited to workers' compensation Third Party Administration, property valuations and Owner Controlled Insurance programs as required;

Agreed and understood. We have had the opportunity to work with other Public Entities on special projects that included Housing Programs, Aviation / Drone coverage, OCIPs, CCIPs, Entertainment events over 50,000 attendees, etc.

Participate in the continuing development and enhancement of the City's overall risk management program, including recommendations on coverage changes and program adjustments as needed

Gallagher's Program Support Throughout the Year

Your Gallagher team will develop an annual service plan primarily composed of day-to-day program administration, renewal preparations, and marketing. This process will involve the creation of a calendar of events, including our quarterly performance reviews. Gallagher's high-touch approach to client service also includes regularly scheduled check-in calls to address topics of importance and open items. The timing of the check-in calls varies depending on the time of year (e.g. weekly to bi-weekly calls during renewals or monthly calls during non-renewal times). We believe holding regular check-in calls allows us to act as a valid extension of the City's risk management team. These check-in calls are critical in building our relationship and helping us communicate the City's message into the marketplace. Beyond the focus on the annual service plan and its related calendar of events, Gallagher works with the City to identify long-term goals that may extend out as far as 36 months.

The City account team works to find solutions to problems you bring its way. Your Gallagher team will handle questions and concerns that arise with great importance. The Gallagher team is readily available to assist with the vast responsibilities needed to help the City daily, which outlines the persistence and diligent team approach Gallagher holds as an organization. Gallagher's pool of talent from various practice and industry expertise backgrounds ensures we service your account with the highest level of quality. They have superior industry knowledge and years of insurance and risk management experience to address your constantly changing needs. Your Gallagher team coordinates with industry and coverage experts across Gallagher's network of global resources, as necessary, to continue to reduce the City's total cost of risk. Our Dallas office is a short drive from the City headquarters, and we understand the importance of having an account team that lives and remains close to your organization's founding location. Your account service members come from various backgrounds and are active with similar accounts. Their purposeful experience will provide relentless service to guarantee excellent service. It's important to note that we do not limit the hours our service teams can spend on your account while working with Gallagher. Our primary aim has been to provide superior customer service to the City, and we are confident our service delivery model will succeed.

Gallagher developed its team approach to serving the risk management needs of its clients, not only to ensure creative solutions and top-quality service from a variety of intelligent, engaged professionals but also to guarantee a deep pool of talent.

THE ROLE OF GALLAGHER

Our team serves as facilitators and consultants to communicate any issues or concerns you may have and enhance your relationships with carriers. We ensure carriers support your business plan, not the other way around.

We advise you on critical issues, including indemnity, rates, capacity, and backup and continuity planning, and advocate on your behalf to underwriters.

A TEAM COMMITTED TO SERVICE EXCELLENCE

While many brokers and consultants can place your insurance program, client service and expertise are where great risk management teams stand out. Because of the size and importance of the City, Gallagher employees will prioritize your requests. We will never put the City into a service request queue, limit our hours on your behalf, or resort to stock service models. As a critical client for Gallagher, you will have access to the very highest levels of our organization to seek counsel or address your concerns.

We go beyond the role of transactional brokers and consultants who merely place insurance once a year; instead, we work continuously throughout the year to keep you informed of market updates, align your insurance program to support future objectives and growth best, and constantly identify program improvements to reduce your total cost of risk. Our service model and workflows allow you to focus on running your operations without bogging you down with administrative tasks associated with insurance renewal, marketing, and claims processes across your portfolio.

You will directly communicate with the most senior professionals we've assigned to your account. We aren't interested in bait and switching from the sales process to client service. We do not use "placement hubs" for commercial insurance placements. The team you see is the team you'll work with throughout the relationship. They will listen carefully to understand your objectives and directly negotiate in the marketplace, which is extremely important to you but equally crucial to your insurers.

5. Assist in refining risk assessment and risk survey instruments utilized by the City and assist in the evaluation of data collected from risk surveys to identify and measure exposures and new coverage needs

Improve Your Risk Profile. Improve Your Results. Partner With Gallagher.



Which house will command the best pricing? Consider the home example shown above....

"You can't do ordinary stuff and expect unique results." - Mike Tomlin

The owner of the house on the left hired a broker who did nothing but stick a "For Sale" sign in the yard – no work was done by the broker and client to improve the home's condition prior to sale, believing that the house would simply sell itself.

In stark contrast, the owner of the house on the right hired a broker who executed a tangible process which included professional photos, furniture staging, and a narrative to accompany the listing on all of the aforementioned investments the homeowners put into their home. As a result, the house on the right knew they exhausted everything in their power to achieve their maximum results and were not left wondering if they received the best deal.

It may seem like a simple illustration, but the same can be said regarding the City's insurance program. By improving your risk profile, your Gallagher team will help the City become the "house on the right" within the insurance marketplace.

WHAT IS A RISK PROFILE?

Your company's risk profile can be summed up as follows:

- 1. The nature of risks facing your company, including operational, financial and strategic risk
- 2. Your historical losses

- 3. Your risk management philosophy and risk appetite
- 4. The actions you take to quantify, eliminate, transfer and mitigate risk. Risk fuels your growth, but it has to be managed we will be your partner in that important, daily effort.

WHAT ARE THE BENEFITS OF IMPROVING YOUR RISK PROFILE?

Improving your risk profile will provide the following tangible results:

- Provide optimal insurance coverages that address your current and potential risks
- Expand the pool of insurance companies willing to compete for the City's insurance program
- Generate the best renewal results by strengthening your bottom line

	US Commercial Rates - Q1 2024											
Line	Best 25 th Worst 25 th Percentile Percentile		Delta	Best 10 th Percentile	Worst 10 th Percentile	Delta						
Auto	-0.9%	20.3%	21.2%	-20.0%	42.8%	62.8%						
General Liability	0.0%	19.2%	19.2%	-18.9%	40.8%	59.7%						
Umbrella	0.0%	20.9%	20.9%	-24.2%	49.4%	73.6%						
Workers' Comp	-11.9%	13.4%	25.3%	-20.3%	49.8%	70.1%						
Cyber	-4.4%	3.7%	8.1%	-20.0%	23.2%	43.2%						
Property	0.0%	21.0%	21.0%	-19.4%	49.4%	68.8%						
D&O (Private)	-0.4%	5.5%	5.9%	-13.8%	16.7%	30.5%						
D&O (Public)	-18.7%	-3.3%	15.4%	-20.0%	0.0%	20.0%						
Crime	0.0%	1.3%	1.3%	-12.6%	10.7%	23.3%						
	Average Delta		15.4%	Averag	e Delta	50.2%						

Above is the potential financial impact of improving the City's risk profile. There are a range of outcomes in the marketplace. Having a process and analytical tools will position you to be on the winning side of the market.

This illustration reflects the savings that can be achieved by a best-in-class risk when using our process for improving your risk profile.

Our Analytical Approach

We will deliver quantitative and qualitative measurements/metrics to help the City team make informed decisions on which risks to retain and which risks to transfer. We will illustrate and demonstrate how the City can secure the most flexible and cost-effective risk financing program available in the global marketplace. Gallagher's Risk Services team has several analytic tools and processes to assist our clients in making informed decisions about their loss projections, allocating loss costs by location, risk planning and retention strategies. These include:

Actual vs. Expected Development Analysis – This is a comparison of loss activity expected during a specific period to actual development, which gives an early indication of potential adverse loss development.

Advisen Benchmarking - Limits, total cost of risk, and premium benchmarking, excess liability evaluation

Cash Flow Analysis – The payout of projected losses can be estimated by year, and the present value of the losses at various discount rates can be provided.

Cost & Premium Allocation Analysis – An entity's cost of risk is allocated to the department based upon an actuarially sound methodology that combines both an exposure-based and loss-based allocation.

Claim Connect Report – This report provides insight to loss trends and patterns based on the previous five years history. You will receive an overall summary of your unique loss experience over the last five years which will help identify elements

and conditions that are driving claim counts and loss severity. This summary will identify loss patterns and trends, providing you and Gallagher the ability to pinpoint where action needs to be taken to prevent severity and frequency of claims.

The Claims Connect Report can provide a breakdown of information on:

- Monetary value of each claim type how often is money being spent here?
- Location of claims, even across multiple states is one location in particular in need of more training?
- Breakdown of occupation are certain job roles receiving more training than others?
- Length of employment do newer hires need more substantial training? Is there a need for increasing periodic training for senior employees?

Loss Reserve Analysis –This is prepared for financial statement reporting, annual statement preparation, reserve certifications and analyses of collateral requirements.

Losses within your Retention Forecasts (Loss Picks) – This tool will assist the City in developing loss costs per location when allocating costs within the retention. It is our way of estimating ultimate incurred losses by policy year. Losses can also be forecasted for current or future policy periods using the client's historical loss and exposure data. These analyses are prepared for budgeting purposes and evaluating retentions.

Trend Analysis – We analyze your data to provide specific recommendations on your current risk management program. In analyzing your data, we present claim trends that exist within your organization's loss history.

Loss Projections/Stratifications – A loss pick is an estimation of future losses based on past losses. Our specialists review at least five years of historical data in order to predict your future losses.

Mod Analysis, Projections & Validation – It is important to understand and monitor your experience modification rating because it directly correlates how much you pay in workers' compensation. The lower your experience mod, the less you pay in assessments and surcharges.

Collateral Analysis & Required Reserve Study – A required reserve study will ensure ample funds are available through the close of your policy years. We identify the current status of the reserve fund and ultimately determine how your loss history will appear when all claims are closed.

Deductible Threshold Analysis – We examine your loss history at various incurred levels, in order to determine a comfortable deductible level for your program. In analyzing your losses, we have the ability to demonstrate how your program will look at various deductible levels.

ClaimSCORE – A data analytics program that can evaluate and predict workers' compensation claim payment and cost experience, target the true drivers that enhance the claim costs. By using this tool, we can assist in developing loss control measures and claim management programs to eliminate the total cost of claims.

Retention Analysis – Many organizations control costs while maximizing cash flow by self-insuring a portion of their insurance-related risks. However, an organization must be careful not to self-insure with a retention level so high that it might adversely impact financial performance given the potential for adverse loss experience. Additionally, prudent financial management requires that you choose a self-insurance retention level that minimizes both risk and the fixed insurance cost of risk transfer.

Gallagher can determine your maximum and most cost-effective self-insured retention, SIR. Our recommendations are based on:

- Financial ability to bear loss
- Risk-bearing philosophy
- Predictable versus catastrophic loss probabilities
- Insurance transfer costs at various retention levels
- Investment decision specifics

By using the loss distributions calculated in the variability analysis, a risk retention analysis provides expected losses and pessimistic case losses at various retention levels. The resulting risk associated with each retention can be used for comparison in the optimal retention analysis.

Other – Rate adequacy analyses, acquisition due diligence, loss projections for excess layers of insurance.

Gallagher Drive



Gallagher Drive is Gallagher's platform of data and analytics that analyzes market conditions, claims history and industry benchmarks to give clients and carriers data to optimize risk management programs. Together with **CORE**360, Gallagher Drive creates meaningful insights to help clients identify their total cost of risk.

Each of these Gallagher Drive capabilities can benefit you and can be used as part of **CORE**360 to evaluate risk management programs:



BENCHMARKING SERVICES

Our platforms allow you to compare your insurance program structure against industry peers to help you make more informed purchasing decisions around your coverages, your limits and potential exposures.



PLACEMENT ANALYTICS

Gallagher has decades of experience working with carriers complemented with unique trade data to help ensure you optimize your insurance panel along with your total cost of risk. We use these analytics to continually review markets to ensure risk is being managed with the optimal carrier.



CLAIMS ANALYTICS

Gallagher's proprietary data combined with our robust forecasting and modeling tools can help you better analyze your organization's loss history and related impact.



CONSULTING SERVICES AND SOLUTIONS

Our comprehensive suite of data visualizations and dashboards provide a visual story of the factors that comprise your specific total cost of risk. Our analytics consultants can show how they work together to deliver the performance your organization requires.

Our analytics offerings will optimize your programs through the effective use of third-party and Gallagher data. Our clients see the results because of our market relationships, trade data, and ability to provide relevant insight into their industries.

The four Gallagher Drive categories above are expanded upon in greater detail below.



BENCHMARKING SERVICES

Gallagher's comprehensive benchmarking tool provides your team with the ability to benchmark many facets of your insurance program and see how your current limits measure up against your peers with a similar risk profile.



The tool produces a report based on the user's selections that outlines the results and gives Gallagher's recommendations. We show high-level loss information of what others within your industry experienced and if their current limit is adequate. Gallagher Drive limit benchmarking is available for:

- Auto Liability
- General Liability
- Umbrella
- Cyber

- Crime
- Directors & Officers
- Workers' Compensation
- And more

We can further customize our benchmarking services to you by:

- Additional lines of coverage
- Rate benchmarking
- Retention benchmarking

 Enhanced peer group identification criteria through exposure metrics (example. payroll, area, units) and more precise exposure bands

Crime Benchmarking Dashboard

Crime coverage limits are often under-purchased – especially by companies with revenues less than \$500 million. However, using Gallagher's Crime Benchmarking Dashboard and historical loss information ensures our clients are buying proper limits.



- Compares our clients limits against their peers of the same size and industry
- Suggests a recommended commercial crime limit using a client's exposure basis
- Takes into account two key loss drivers employee dishonesty and social engineering



PLACEMENT ANALYTICS

Gallagher SmartMarket



Gallagher | SmartMarket

Drawing on Gallagher's trade data, we identify which carriers have an appetite for your risk and their average premium rate. Using this data, we optimize your insurance panel while also seeking to optimize your total cost of risk. Our data-

driven approach ensures we identify the top carriers with the best solutions for your risks.

At the core of serving our clients is understanding their unique needs and matching those requirements with the most appropriate insurance company. SmartMarket is our proprietary platform that supports this critical function. By allowing our insurance company partners direct visibility into your needs, they are able to select those businesses and risks that most directly match their available capacity. This creates a more competitive marketplace and removes much of the guesswork often found in the broking process.

SmartMarket enables us to:

- Present our clients with more competitive options
- Simplify the marketing process
- Better align our clients with the most appropriate insurance company



CLAIMS ANALYTICS

Casualty Analytics

Our casualty analytics use Gallagher's proprietary data as well as industry best practices to benchmark your program. This process allows us to identify areas of strength and opportunities for improvement. We also help benchmark your losses against our industry-leading claims database to make specific recommendations on your risk management program. In analyzing your data, we show claim trends within your loss history.

PROACTIVE UNDERSTANDING OF YOUR LOSS COSTS AND LIABILITIES

Through our data-driven approach, we implement programs that increase safety, minimize losses, and mitigate claims, reducing your total cost of risk.

Our claims analytics address core concerns:

- Client Questions: How can I gain deeper insights into my program by evaluating my losses? How are my loss prevention and claims management programs functioning? Which part of my program should I focus my risk mitigation efforts on? What will my financial liabilities look like? How can I track my total cost of risk?
- **Gallagher's Approach:** We examine your loss experience against our book of claims to understand how your program is performing against key claims cost drivers. We work with our consultants and your service partners to develop a coordinated and strategic service plan to address improvement opportunities. We then help track how these mitigation strategies are performing over time and help refine your efforts over time.
- *Impact:* Our data-driven approach allows us to implement programs for your business that will increase safety, minimize losses, and mitigate claims, resulting in a lower total cost of risk.

Property Analytics

Gallagher Forecast, Powered by Eigen



Forecast

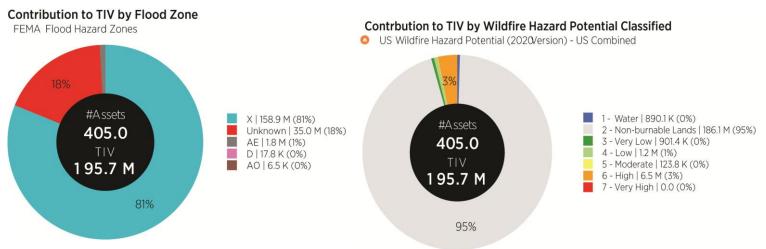
Gallagher Forecast is an online software platform for managing property risk, delivering catastrophe risk analytics and insights in real-time that help plan, monitor, and respond to catastrophic events. Ultimately, Gallagher Forecast transforms client data into actionable risk intelligence that:

- Identifies how a client's natural catastrophe exposure may impact insurance premiums and coverage
- Determines the optimal program structure to secure capacity with the most efficient premium
- Helps clients mitigate potential losses through real-time alerts, which deliver automated impact reports showing assets at risk and loss estimates, allowing for instant communication to stakeholders
- Draws from over 30,000 historical and what-if event simulations and runs them against client portfolios in minutes
- Determines technical price for program layers before we visit the underwriter

The following information outlines sample analytics that the Gallagher Forecast Eigen Profile report can deliver.

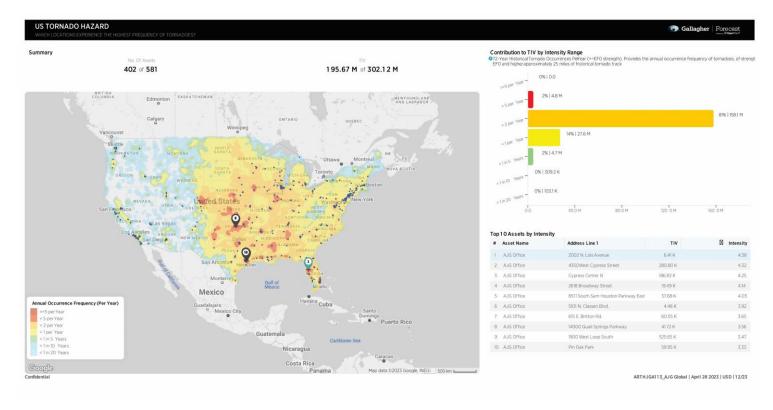
CATASTROPHE EXPOSURE PROFILE

These snapshots provide an overview of the breakdown of insured values located within each hazard zone for a given catastrophic event type. Categories include wildfire, flood, landslide, earthquake, and hailstorm.



Detailed analysis of most impactful catastrophe exposures

The image below is part of the profile report that Gallagher Forecast can create. It shows which of your locations would experience the highest frequency of tornados based on the last 65 years of tornado occurrences by the NOAA.



In addition, the Gallagher Forecast profile report contains:

- COPE drivers of value and data quality
- Other catastrophe exposure profiles
- Concentration of values and top five assets
- Top 5 assets by U.S. national seismic hazard
- Top 5 assets by tropical cyclone occurrence frequency
- Top 5 assets by hail occurrence frequency
- Top 5 assets by storm surge hazard
- Top 5 assets by wildfire hazard potential

Real-time event response through alerts

Gallagher Forecast's EigenAlert allows for real time event feeds with global coverage of major perils including — windstorm, earthquake, flood, tornado, hail, wildfire and landslide. Automated event notifications provide the estimated impact on your portfolio within minutes of an event and are fully integrated within Gallagher Forecast. This allows you to run what-if scenarios on active events and conduct post-event deep dives, including near misses. These alerts enable you to better facilitate disaster preparedness and response, business continuity, and supply chain resiliency.

Catastrophic Modeling Services

Gallagher uses the industry standard RMS CAT modeling system through our wholesale subsidiary Risk Placement Services, Inc., RMS models risk in more than 100 countries using millions of data points, enabling Gallagher to help clients understand the potential consequences of a catastrophic event through detailed comparative analyses.

RPS can also run an occurrence exceedance probability, or OEP report, also known as a probable maximum loss (PML) report.

Why modeling is important

The demand for catastrophe modeling as part of the risk management process is driven by a variety of factors: weather- or climate-related, economic, legal, and regulatory developments. Management, capital providers, rating agencies, and others have come to expect more sophistication in the risk management process including meteorological, seismological, and engineering models.

We can import the results of the RMS modeling into Gallagher Forecast to enable enhanced visualization of your organization's top property catastrophe risks and their impacts. This approach also allows us to set appropriate limits through property modeling and engage in pre-underwriting technical price analysis.

Our **CORE**360 approach combined with Gallagher Drive's claims analytics allows us to focus on loss prevention & claims to implement programs for the City that will increase safety, minimize losses, and mitigate claims, resulting in a lower TCOR.



CONSULTING SERVICES & SOLUTIONS

Organizations like the City need to be able to leverage technology in managing their program. Gallagher is able to assist by leveraging our customized dashboard solution in **Gallagher Drive Client**, which the City can access directly.

Gallagher Drive Client

For large organizations such as the City, Gallagher Drive can collaborate with clients to develop customized dashboards to help monitor and track risk management program performance. Our Gallagher Drive Client dashboards empower the user to manipulate their data for various uses. The dashboards are powered by Microsoft Azure and created using PowerBI.

Some of these dashboards include:

- Claims program benchmarking utilizing
 Gallagher's proprietary data and metrics
- Identification and tracking of key claims cost drivers, nature of injury, injury cause, body part, occupation
- Tenure analysis

- Lag time analysis
- Large loss analysis
- Yearly trends
- Loss stratification

Gallagher Drive Client enables clients to identify major cost drivers in their programs to better manage their total cost of risk, analyze and identify risks and areas of improvements, and properly forecast financials.





Gallagher Drive also offers custom consulting projects to address clients' analytical needs to help them achieve both their short- and long-term risk management goals.

RISK MANAGEMENT OPERATIONS

- Program structure and strategy
- InsureTech vendor selection

SERVICES OFFERED

- · Claims trending and scoring
- Fraud prevention

CUSTOM ANALYTICS

- Benchmarking services for your company utilizing Gallagher and third-party data sources
- Financial analysis
- Statistical modeling and forecasting
- Data compilation and cleansing
- Premium analysis
- Assist in setting up analytics programs

We will utilize our **CORE**360 cost drivers in unison with Gallagher Drive Client consulting services to minimize your insurance premiums, review and/or redesign your program structure, and focus on loss prevention & claims. This will lower the City's TCOR by implementing programs that will increase safety, minimize losses, and mitigate claims.

Participate in the development and improvement of risk control programs for all City department's programs and activities as well as in the evaluation of risk financing opportunities and alternatives which may be available to the City.

We have recently started a topic program to educate another large Texas City on the latest topics in commercial insurance. Some of these are illustrated in our Executive Summary.

Provide contract review and insurance services support and assist the City in the development of standards to be used for contract provisions and review

While we are not attorneys and, therefore, cannot offer legal advice, we have successfully negotiated numerous changes to owner contracts. We have negotiated directly with owners, owner's reps, lawyers, investors, and even sureties. We consider

our responsibilities as that of a fiduciary for our clients. As such, we review and negotiate every document requested or required by a surety.

Contractual risk transfer is the cornerstone of risk management programs in the construction industry. In today's industry, owners allow little flexibility in negotiating contract terms and conditions. Many of the documents still in use are dated and contain antiquated insurance terms and conditions. Gallagher is skilled in reviewing the unique insurance language of this market segment, as language requires special attention to tailor the insurance coverage to the work to be performed.

Gallagher will review and suggest language amendments to assist with any potential transfer of contractual risks within your program. The turnaround time for providing comments will be within 24 to 48 hours from the time the request is received. Contract reviews are considered an integral part of our risk management advice and are always included in our fees or commissions; therefore, there is no additional cost.

We regularly review the language of the required insurance and indemnity sections of bids and contract documents for our clients. We will suggest language that will assist in limiting your indemnity obligations to your negligence in the performance of the work as specified in the contract. We expect and are staffed to handle the "rush reviews" associated with many bidding situations.

Keep the City informed of relevant trends, regulatory changes, and new insurance products. Respondent shall review contractual risk transfer techniques when requested

Staying Abreast of Industry Developments and Keeping the City Ahead of the Curve

Staying informed and current with state and federal regulatory and legislative developments is one of Gallagher's professional standards. In addition, we follow breaking news and daily commentary on the changing nature of public sector risk, ratings, court decisions, and claims settlements: conscious at all times of how this information relates to our clients. We do this with help from Gallagher's legal department, industry publications, and an internal list where regulatory and legislative developments which are distributed regularly.

Gallagher lays claim to impressive market influence and thought leadership in global risk management solutions. We work to equip our clients with the same knowledge of the marketplace and industries that we get. We are not in the insurance business; we are in the business of identifying market trends and innovative solutions before they happen and preparing our clients on how to best navigate them.

Gallagher relies on thoughtful and effective communication between teams, colleagues and partners to bring the most accurate marketplace information to our clients. We have several avenues of information distribution:

- Our practice leaders attend all major industry conferences
- Our executive teams meet on a weekly basis and discusses pertinent issues within the marketplace and distribute information as necessary to their teams via emails and conference calls
- Our practices meet periodically, at least once a month, to exchange ideas, discuss trends and key topics, seek
 advice from other experts, review carrier offerings, evaluate new insurance products and problems and solutions
 we are seeing or closely involved in the industry
- Our analytics teams release white papers and blog about the most recent trends and loss events around the globe

Our team is committed to keeping our clients informed on the industry, risk and regulatory issues affecting the City. We provide regular updates to our clients through newsletters, informational meetings, and client seminars.

STATE OF THE MARKET

Staying up-to-date with the insurance market is a critical piece of our business. We have dedicated individuals with the sole responsibility of monitoring and analyzing market conditions. As one of the largest insurance brokerage firms in the world, we utilize our internal data to properly assess the state of the market and compare it to other public sources, such as Market Scout, A.M. Best, CIAB, and our Advisen Executive Partnership.

Market conditions change quickly, with some lines of business changing more rapidly than others. With a client base spread across the globe, Gallagher is at the forefront of market trends and changes, providing clients with solutions before any potential issues arise. We stay in close contact with underwriters around the world to ensure that we are aware of market

fluctuations and advise our clients accordingly. We also keep a close eye on reports provided by individual reinsurance markets, as they have the unique perspective of sitting above the standard market, seeing where the changes are currently happening and, more importantly, what trends are soon to come.

Our quarterly state of the market updates provide relevant insight into the current insurance market conditions to help strategize upcoming renewal strategies. This information allows us to evaluate potential challenges and opportunities by line of coverage, insurer, geography, and structure. Market update reports are generated by practice leaders throughout Gallagher.

Provide assistance with forecasting and budgeting for annual claims and risk management-related expenditures, including a market forecast by line of coverage and claims trending during the City's budget period

Our Analytical Approach

As part of National Risk Control (NRC), Risk Solutions & Analytics (RSA) is a centralized team developing actuarial and analytics solutions that enable our clients to make informed decisions to evaluate their insurance program structure and effectively manage their risk. RSA assists clients with risk quantification and develops analytical data-based solutions that enhance the client's decision-making process and helps lower their total cost of risk by:

- Understanding a client's unique claims and loss control environment.
- Analyzing past loss history and loss trending information.
- Delivers analytic solutions that help clients make informed decisions

Gallagher's RSA team has several analytic tools and processes to assist our clients in making informed decisions about their loss projections, allocating loss costs by location, risk planning and retention strategies. These include:

Loss Forecast Analysis – A loss forecast (loss pick) analysis shows the retained ultimate loss under a given deductible/retention threshold for the upcoming policy year. The forecast analysis utilizes accepted actuarial methods and methodology and relies on the client's own loss experience and other information.

Cash Flow Analysis – The payout of projected losses can be estimated by year, and the present value of the losses at various discount rates can be provided.

Retention Analysis – Many organizations control costs while maximizing cash flow by self-insuring a portion of their insurance-related risks. However, an organization must be careful not to self-insure with a high retention level that might adversely impact financial performance given the potential for adverse loss experience. Additionally, prudent financial management requires that you choose a self-insurance retention level that minimizes both risk and the fixed insurance cost of risk transfer.

Gallagher can determine your maximum and most cost-effective self-insured retention, SIR. Our recommendations are based on:

- Financial ability to bear loss
- Risk-bearing philosophy
- Predictable versus catastrophic loss probabilities
- Insurance transfer costs at various retention levels
- Investment decision specifics

By using the loss distributions calculated in the variability analysis, a risk retention analysis provides expected losses and pessimistic case losses at various retention levels. The resulting risk associated with each retention can be used for comparison in the optimal retention analysis.

Cost & Premium Allocation Analysis – An entity's cost of risk is allocated to the department based upon an actuarially sound methodology that combines both an exposure-based and loss-based allocation.

Claims Connect Report - This report provides insight to loss trends and patterns based on the previous five years' history. You will receive an overall summary of your unique loss experience over the last five years, which will help identify elements and conditions that are driving claim counts and loss severity. This summary will identify loss patterns and trends, providing you and Gallagher the ability to pinpoint where action needs to be taken to prevent severity and frequency of claims.

The Claims Connect Report can provide a breakdown of information on:

Monetary value of each claim type – how often is money being spent here?

- Location of claims, even across multiple states is one location in need of more training?
- Breakdown of occupation are certain job roles receiving more training than others?
- Length of employment do newer hires need more substantial training? Is there a need for increasing periodic training for senior employees?

Actual vs. Expected Development Analysis – This is a comparison of loss activity expected during a specific period to actual development, which gives an early indication of potential adverse loss development.

Loss Reserve Analysis –This is prepared for financial statement reporting, annual statement preparation, reserve certifications and analyses of collateral requirements.

Collateral Analysis & Required Reserve Study – A required reserve study will ensure ample funds are available through the close of your policy years. We identify the reserve fund's current status and determine how your loss history will appear when all claims are closed.

Mod Analysis, Projections & Validation – It is important to understand and monitor your experience modification rating because it directly correlates how much you pay in workers' compensation. The lower your experience mod, the less you pay in assessments and surcharges.

ClaimSCORE – A data analytics program can evaluate and predict workers' compensation claim payment and cost experience, target the true drivers that enhance the claim costs. Using this tool, we can help develop loss control measures and claim management programs to eliminate the total cost of claims.

Advisen Benchmarking - Limits, total cost of risk, and premium benchmarking, excess liability evaluation.

Other - Rate adequacy analyses, acquisition due diligence, loss projections for excess layers of insurance.

- 11. Provide information related to claims trends that may affect the City's claims costs and provide solutions to manage those trends.
- If you wish, we can organize quarterly claim meetings with City personnel and any affiliated TPA to review GL claims, and Auto claims, and Workers' Compensation claims.
- 12. Serve as the City's advocate in claims disputes and in obtaining loss settlements from insurance carriers
- Our employed Gallagher Claim Advocates are always available to assist the City with any large or unusual claim. These Claim Advocates usually average 15 to 25 years of Company or TPA experience.
- 13. Prepare and present a formal annual stewardship report to the City on the past year's activities and future goals.

As part of our commitment to service excellence, we will check in with the City's leadership team at the start of the relationship and during critical milestones throughout your client satisfaction. Formal check-ins on our partnership status are essential from time to time to ensure we are meeting your needs. We also provide annual stewardship report meetings where we walk through the past year's accomplishments and clients provide open feedback.

Stewardship Reports and Accountability

For professional relationships to flourish, developing a business plan with our clients and measuring our results through a stewardship report is valuable. Typically, our stewardship report and meeting are scheduled one to two months after the effective date and include items such as insurance renewal results, claims summaries, claims advocacy review, insurance program structure evaluation, a timeline of deliverables (policy, binders, invoices, certificates, questions), and risk management consulting services.

We will submit annual stewardship reports and hold stewardship meetings where you can evaluate our performance and offer feedback. Stewardship meetings are designed for one purpose – open, clear communications between the risk manager and the broker. In the case of the City, we will bring your carriers to the table as part of the stewardship process to evaluate coverage and goals. Gallagher's stewardship report uses **CORE**360 to analyze how we've managed your total cost of risk and

focus on the core areas of account management, marketing and risk control & claims support. Reports are also customized around your annual objectives and may include:

- Trend analysis
- Mod analysis, projections & validation
- Collateral analysis & required reserve study
- Targeted benchmarking
- Broker engagement & communication evaluation
- Loss projections/stratifications
- Umbrella limit analysis
- Deductible threshold analysis
- Emerging risk analysis

CORE360 **Scorecard**

As a part of our commitment to effectively and efficiently manage your risk management program, the **CORE**360 scorecard has been developed to provide our clients with a snapshot of how we've impacted the total cost of risk over time by monetizing the cost changes by the cost driver. The City Scorecard will serve as the basis for which you will evaluate the Gallagher service team. It will also serve as the standard for the Gallagher team to hold themselves. We will accomplish these key performance indicators by actionable and reportable items across the entire the City Scorecard with simple yet effective processes.

Your team will review the scorecard metrics in detail with you, encouraging open and honest discussion that builds a framework of mutual success. There should never be any surprise to the City or Gallagher when evaluating performance against the City Scorecard. It is a continuous measurement that drives an environment of accountability and success.

Procedures to Address Service Concerns

While we have built a team dedicated to servicing you and meshes effectively with the City risk management group, we understand the opportunity for service concerns exists in any relationship. In following our protocols, please bring any problems to the attention of your client executive, Mike Kessler. They will then lead an internal investigation according to Gallagher's service and HR standards and address any identified service weaknesses or personnel concerns. the City will have the chance to rate its service in an annual client survey that is part of our stewardship process.

Net Promotor Score

Net Promoter Score (NPS) is a customer loyalty metric that has been adopted by more than two-thirds of Fortune 1000 companies. An unbiased third party collects the NPS and asks a standard set of questions modeled and designed by experts to ensure the results are valid and reliable.

Gallagher has consistently scored significantly above the industry average, with 82.5 percent of respondents saying they would recommend our services to a friend or colleague or use them in the future. This is compared to the industry average of around 42 percent. Our goal is to see even stronger results in the future, and we will use the following tools and standards to support our progress.



Gallagher's National Risk Control team has more than 100 safety and risk control professionals to help the City successfully manage and improve their risk program. Our consultants have extensive industry experience with public sector clients and understand the current and emerging risks, regulations, safety and health management systems, and specific operational exposures. We can help you implement risk improvement strategies that focus on human and organizational performance, leading to improving injury reduction outcomes. We do this by first gaining a specific understanding of your business goals and objectives, and we then create a program to complement your operations.

Mike Kessler is the City's dedicated resource for anything risk control-related. He works directly with the Gallagher's servicing team and your risk management team to prevent claims. Mike's approach is to understand and analyze current claim trends and operational needs, then augment your risk prevention resources to impact your highest loss drivers.

Advantages of working with our Risk Control consultants include:

· Extensive experience in designing and delivering risk control consulting to public sectors

- Local team members with a comprehensive understanding of your specific property/casualty exposures and loss types.
- Team of consultants with varying experiences and expertise that collaborate and share risk improvement ideas and success stories to improve the content and service we provide our clients.
- We act as an extension of your risk management and safety team. In our partnership with the City, we will represent your organization and conduct on-site consultative services with department leadership.

Risk Control Service Offerings				
SITE RISK ASSESSMENT	 Site risk assessment comprises reviewing operations, identifying potential risks/hazards, and recommending corrective actions. Some services Gallagher can provide include: Help develop a gap analysis that allows your risk management department to compare existing programs to your internal standards/best practices. Provide technical support for the risk management team in areas of safety and risk concerns. 			
RISK/SAFETY EDUCATIONAL TRAINING	 Develop/conduct safety educational training for managers, supervisors, and employees. Some services Gallagher can provide include: Work with the City's risk management team to determine where specific training may be required. Help develop a safety training matrix or review the existing training matrix. Conduct risk/safety training through a virtual platform. 			
PROGRAM CONSULTATION	 Program evaluation, assessment, and recommendations for various operational risks. Some services Gallagher can provide include: Assist the City safety team in enhancing the mission and scope of activities. Review existing safety and health procedures and provide recommendations to enhance these procedures. Review the City's fleet safety program and compare the program to the best standards of practice. 			
SPECIAL PROJECTS	Client requested services for emerging risks or concerns. Examples include:			

Safety Consultation and Loss Control

Our NRC consultants are trained to focus on developing core business strategies that create the foundational elements needed to maintain sustainable performance. Safety standards are continually evolving to meet industry demand and best practices. Our national risk control team will enhance your safety program and production operations. Gallagher offers a full range of training services to ensure your staff is legally compliant and knows how to work safely and employ best practices in their daily activities.

RISK EVALUATION PROCESS







ANALYSIS

- Perform needs analysis
- Help determine staffing needs
- Develop disaster response plan

IMPLEMENTATION

- Oversight of program safety plan
- Delegate responsibilities
- Periodic onsite surveys

- Develop a crisis management plan
- Design master safety plan
- Incident rate analysis based on payroll or job hours
- Accident investigation oversight
- Toolbox training

Property Risk Engineering

Gallagher Property Risk Engineering (PRE) supports our property clients globally and within our [insert name of practice group]. Our Property Risk Engineers have specific expertise in protecting [list types of facilities or hazards that are pertinent to the particular client] and will collaborate with you and your organization, as well as the carrier engineers and your property placement team, to develop a comprehensive property risk management plan that addresses your needs. Whether your organization is already a Highly Protected Risk (HPR), or seeks to improve your current risk rating, PRE can provide guidance and support.

PROPERTY RISK ENGINEERING SERVICE CAPABILITIES:

- Review insurance carrier recommendations; develop and negotiate alternatives
- Consult on risk mitigation measures to protect against natural hazards, including earthquake, windstorm, flood, tsunami, and brushfire
- Facilitate recommendation responses from client to carriers and vendors
- Manage third-party risk engineering and appraisal efforts
 - Client owns quality risk engineering reports and data suitable for marketing efforts
 - Property values will be accepted as true and correct in the property insurance marketplace
 - Details represented in the schedule of values (SOV) are correct and complete, allowing for accurate underwriting and the most favorable property insurance rates
- Evaluate Loss Expectancies and risk exposure analyses, including catastrophe modeling
- Ensure property loss control service plans align all internal and external parties in the delivery of consistent documents and advice
- Advise on applicable regulatory issues, code compliance, and pending code changes
- Participate in due diligence for acquisitions, construction, expansion and renovation
- Assist with design specifications and plan review process for construction projects to avoid costly change orders and delays
 - Site location selection
 - Building construction materials, including roof deck and cover design criteria, Insulated Metal Panels (IMPs), exterior cladding and glazing material selection
 - Fire protection design criteria and specifications for system type, piping, pumps, and other appurtenances

- Special fire extinguishing and detection systems
- Advice related to green energy efficiency initiatives
- Coordinate loss control activities to support all stakeholders and ensure agreed services are completed in a timely manner
- Coordinate regular meetings with the client's risk management and the property loss control team regarding site visits, recommendations, resolutions, open items, and changes
- Participate in select property risk engineering surveys to ensure alignment with client priorities, operations and personnel
- Assist risk management, local management and safety committees in staff training related to property risk control
 and fire protection

FINANCIAL ANALYSIS CONSULTING

Our professionals will comprehensively review your risk management program by examining your loss history and trend factors. Examples of these services include:

- Benchmarking and trend analysis of client data
- Required reserve study
- Loss stratifications
- Deductible threshold analysis
- Loss projections

- Mod analysis, projections and validation
- Umbrella limit analysis
- Collateral analysis
- Coverage limit analysis

Workers' Compensation

Our goal is to protect your workers and the public from physical injury. Our loss control staff will consult and recommend programs to assist in the following areas:

General training – Training and communication are very important in reducing and eliminating injuries. Our risk control services can provide off-the-shelf training programs along with the capability to customize a program based on your needs.

Ergonomics evaluation – If an employee is suffering from a repetitive motion injury, an evaluation can be performed to help in the reduction or elimination of the motion that is negatively affecting the employee.

Service plan set up – Establishing a loss control service plan is imperative to ensure that each account is provided with the services it needs, not simply what the insurance carrier wants to provide. The service plan will be developed after meeting with you to determine your actual needs. Our loss control department will then work with the carriers to implement the plan of action.

Self-inspection program – Establishing a self-inspection program can locate problems before an accident occurs.

Accident investigation – The initiation of an accident investigation program is key to the elimination of reoccurring accidents in the same area or same type of event. A complete training program can be written and implemented based on the City.

Job safety analysis continually develops – This program can help reduce the frequency of injuries.

Loss analysis – The analysis of previous losses is key to the establishment of a good loss control program. A full analysis of the claims will be performed before any loss control or training program is established.

Risk Control Technology Tools

Gallagher continually develops resources for our clients to mitigate their total cost of risk (TCOR). We deliver a variety of safety and risk control training on multiple platforms, allowing maximum reach to employees. Options include using "live" webinars, electronic newsletters, and face-to-face training when possible. The training will focus on specific risk exposures to educate the City on preventing injuries or claims.

While face-to-face training is the most desirable, Gallagher's NRC team recognizes the logistical difficulty of providing such training for all employees. To address this issue, Gallagher offers a variety of virtual training courses.

GALLAGHER SAFETY TRAINING & EDUCATION PLATFORM (STEP)

Safety training programs and educational material for employees are critical for reducing losses and minimizing your total cost of risk. Gallagher STEP features online training to support your safety program, provide real-time access to your loss control plans, and keep employees updated with the latest safety standards.

The primary feature of Gallagher STEP is the safety training modules available to all employees within your organization, regardless of size or location. Managers and employees gain annual access to 10 training modules at a time of their choosing, with the opportunity to refresh the 10 modules annually. Depending on your risk management needs, courses can be opened and closed anytime. There is unlimited user access, no per-user fee, unlimited module access to allow real-time review, and additional modules from the 100-plus library, which can be added for a fee.

The currently available modules and descriptions list is over 25 pages long and can be provided upon request. Some popular modules include:

- Sexual Harassment and Discrimination
- Slip, Trip, and Fall Training
- Electrical Safety Training
- Back Safety Training
- Blood-borne Pathogens

- Safe Lifting Practices
- Defensive Driving Basics
- Fire Prevention Basics
- Personal Protective Equipment
- GHS Hazard Communication

Modules are usually 15-30 minutes long and include a quiz at the end to ensure employee engagement. The one exception is the sexual harassment training, modified per individual state requirements. Certificates of completion can be generated for proof of attendance.

If you feel your employees would benefit more from a quick refresher course, there are also a variety of safety shorts videos to choose from. Two safety shorts are the equivalent of one module, and they are quick five-minute or fewer videos with no quiz at the end, perfect for the occasional reminder.

Additionally, monthly bulletins are uploaded as an extra resource for employees and supervisors alike at no extra cost. Bulletins are centered on trending topics in the realm of human resources and workplace safety, such as health and wellness, best management practices, and more. Easily searchable based on keywords, bulletins can be found, saved, and reviewed at any time. Administrators also have the ability to e-mail bulletins directly to employees and track which employees have viewed which bulletins.

Additional features for managers include:

- Easy on-boarding of unlimited users and user assignment levels
- · Create profiles for desired employee access levels, such as administrators, managers, etc.
- Create groups based on role, department, or even physical location

KEY BENEFITS OF GALLAGHER STEP

- Onboard and train an unlimited number of users while enhancing your overall risk control program.
- Access pertinent modules, safety shorts, and articles that address topics such as tips for remote working, reoccupancy, and proper use of Personal Protective Equipment.
- State specific sexual harassment modules for employees and supervisors in both English and Spanish, to assist the City with compliance regulations.
- Track and report the participants' progress and completion on one user-friendly platform.
- Customize your platform with your company's logo, training content, and modules tailored to your business, and personalized procedures and forms.

View a full demo of Gallagher STEP here.

SITE INSPECTION/ASSESSMENTS

Gallagher's National Risk Control team proposes continuing to support on-site assessments when possible to assess exposures in workers' compensation and liability risk. During these evaluations, the NRC team member will analyze analytical data for the location, including a history of losses with the City's risk management team. This review is intended to prevent similar losses from recurring in the future and to explain to your management team how such losses impact the City's total cost of risk.

After the inspection, you will receive a report of the findings and the "risk assessment code" (RAC) ranking attached to each finding to allow easy prioritization. Our NRC team can then help the City make plans to best address each of the findings to reduce exposures and, ultimately, claims.

E. RESPONSE TIMES

Response times for routine request, such as certificates of insurance, risk reviews, etc. shall be 24 hours. Other responses shall be provided the same business day. Request for certificates deemed urgent by the City shall be handled within one hour.

To ensure consistency in client service, Gallagher's comprehensive professional standards serve as the basis for our clients' service expectations. These standards include policies and procedures related to risk analysis, marketing, policy review and delivery, policy servicing and claims advocacy, and are listed below:

Technical Service Standards	Within:
Return phone calls	Same day or within 24 hours
Issue invoices and related documents	8 work days of binding coverage or final terms are confirmed
Incorporate policy changes	Date of receipt or date coverage needed
Issue certificates	24 hours of receipt or as needed
Process endorsements	10 work days of receipt from carrier
Process agency bill audits	7 work days of receipt from carrier
Issue auto ID cards	24 hours or as needed
Check policies	Check 90 work days of effective date; deliver them within 10 work days of checking

MARKET TREND REPORTS

Quarterly Insurance Market Reports, Limits of Liability Reports, Risk Alerts, Casualty Cost of Respondent shall provide City with a copy of each of its publications and reports to keep City informed of current market trends to the extent the same publications and reports are provided to similarly situated clients, included but not limited to Risk Reports, State of the Property Marketplace.

Gallagher offers Quarterly Report for all lines of Commercial Insurance coverage. Our Gallagher Library also contains past reports for your review.

Gallagher's Public Sector and K-12 Education Practice

Public sector and K-12 education risks are complex and continually evolving. They include cyber security, employment processes, the protection and education of children, keeping workers safe, safeguarding public property, managing public expectations, and more.

With more than 42 years of experience providing brokerage and consulting services to public entities, we understand the complexity of operations and the burgeoning list of exposures. We have expertise in every line of public entity coverage and with every available market worldwide.

Our comprehensive knowledge, along with our commitment to exceed client expectations through high-quality service and support — including fee transparency — sets us apart from other brokers and agents.



Support for Our Clients

We develop resources customized to your needs. We can help the City help others and educate your leaders, too. Some examples include:

- Risk management tools for evaluating risk
- Safety newsletters, trainings, and podcasts
- Market updates specific to this sector
- Templates and policy examples for risk management processes
- Podcasts on understanding the insurance market
- RFP examples and resources
- Enterprise risk management services

Gallagher started as a single office in Chicago and has grown to a publicly traded global organization with more than \$11.3 billion in adjusted revenues, 970-plus offices globally, more than 56,000 team members with service capabilities in 130-plus countries. Our business units and subsidiaries provide the full spectrum of specifically tailored risk management products and solutions for complex operations. Gallagher became a publicly-traded company in 1984 (NYSE: AJG). Gallagher's history is a compelling story of the insurance business; to learn more visit ajg.com/us/about-us/. Our most recent financial report can be found on our website http://www.ajg.com under the "Investor Relations" tab.

FOUNDED IN

970+ **BROKERAGE & RISK MANAGEMENT** REVENUES (2024)





Global Reach **Local Presence**



Our Structure & Benefits to the City

Gallagher's flexible structure and entrepreneurial approach sets us apart from our competitors. Gallagher is built upon a client service model unencumbered by management bureaucracy. Our executive management team and leaders across our organization are brokers who remain engaged with clients and bring value to our clients' risk management programs daily. Our flexibility and personal touch with servicing and marketing allows us to focus on meeting our clients' needs, rather than corporate mandates.

As one of the world's leading insurance brokers, Gallagher plans and administers a full array of insurance, risk management, selfinsurance, claims management and employee benefits products and services through specialized companies whose operating units are illustrated below. These companies can be accessed anytime the resources are needed to serve our clients.



REINSURANCE







WHOLESALE





UNDERWRITING







Through our structure, the City benefits from a global broker with access to highly specialized resources through our sister companies, account service delivered by local expertise, and a client-focused corporate model unencumbered by management bureaucracy.

As one of the world's leading insurance brokers, Gallagher designs, negotiates and administers a full array of insurance, risk management, self-insurance, claims management and employee benefit products and services through a group of specialized companies across three categories:

RETAIL RISK MANAGEMENT BROKERAGE & CONSULTING

Retail risk management brokerage & consulting operates in 68 countries and through a network of strategic network partners in more than 150 countries

WHOLESALE INSURANCE **BROKERAGE**

This group operates in the U.S., U.K. and Bermuda and focuses on placing specialized and hard-to-place insurance

THIRD-PARTY CLAIMS ADMINISTRATION AND SERVICES

Third-party claims administration & services operates in the U.S., Canada, U.K., Australia and New Zealand

Mike Kessler, Associate in Risk Management, Associate in Claims, Licensed Commercial Lines Agent, Licensed Texas Surplus Lines Agent, and Texas Licensed Risk Manager. Hannah Thacker, Certified Safety Professional.

While your Gallagher team does not place limits on the number of hours we spend working on your account, we have done an analysis and we have determined that it takes a minimum of 120 hours a year to service the City. We believe in getting the job done by putting the City first. As a result, the percentage of time each team member devotes to your account varies depending on the day, week, time of year, etc. Providing superior customer service to the City is our primary objective.

5. Provide examples that relate to your firm's experience managing and participating in complex projects that required coordinating multiple consultants and planning processes concurrently.

Our client, Houston First, has 27 active policies that do not include layered property or flood policies. They are presently starting a \$1 Billion convention center expansion, with Gallagher as the consultant. There is daily interaction, as they also own and manage Houston's largest hotel. There are daily event reports from the George R. Brown Convention Center, Texas largest, the Wortham Theater and Jones Hall for the Performing Arts.

6. Submit staff resumes including any relevant certifications for key personnel devoted to project if awarded the contract.

Gallagher always puts the best team together for our clients. Our team, as outlined on the following pages, is focused, committed, professional, and quality driven. Mike Kessler will lead your account team. He will have ultimate responsibility for team performance and coordinate industry and coverage experts across Gallagher's network of global resources as necessary to reduce your total cost of risk. Mike will have direct day-to-day support from Lisa Dominguez, one of Gallagher's most experienced and reliable client service professionals. Lisa will assist Mike with submission creation, program structure, technical support, global network coordination, and market placement activities. It's important to note that we do not limit the hours our service teams can spend on your account while working with Gallagher. Providing superior customer service to the City is our primary objective, and we are confident our service delivery model will prove successful in this regard.

Gallagher developed its team approach to serving its clients' risk management needs not only to ensure creative solutions and top-quality service from a variety of smart, engaged professionals but also to guarantee a deep pool of talent. Your proposed team brings decades of experience in risk management, client service, and industry and coverage expertise. The proposed account team structure is outlined on the following page.

A listing of the City team with requested team member information can be found on the following pages.



Mike Kessler, AIC, ARM, CIC

Area Vice President | Public Sector & K-12 Education Practice

Dallas, TX

Joined Gallagher in 2015

Started in Insurance in 1992

Mike Kessler works directly with clients with a focus on providing proactive risk solutions and strategies for sophisticated organizations that lack the resources of true internal risk management experts. He designs creative insurance solutions and manages client relationships to ensure top-level service. Mike is responsible for the day-to-day primary oversight of the client's program, including coordination of client/carrier/broker services, claims, loss control, contractual, and coverage needs.

Mike began his career in 1992 and rejoined Gallagher in 2015. He brings extensive experience in the private and public sectors. Mike's experience includes insurance placements, loss control, enterprise risk management, insurance program development, claims administration, underwriting of market segment specific coverages, and program administration. He has worked on insurance coverage placement for public entities to include cities, counties, hospitals, transportation systems, and ISDs.

Mike received a bachelor's degree from the University of Texas at Arlington. He has earned an Associate in Claims, an Associate in Risk Management and a Certified Insurance Counselor designation. Mike has a Texas general lines, surplus lines and risk manager license.



Lisa Dominguez

Client Service Manager II | Public Sector & K-12 Education Practice

Dallas, TX
Joined Gallagher in 2018
Started in Insurance in 1998

Lisa Dominguez specializes in providing account management services. She is responsible for leather renewal process to ensure the best solutions are delivered to the client promptly. Lisa handles to clients' day-to-day needs and questions, billing issues, and certificates of insurance as requested.

Lisa began her career in 1998 at Progressive Insurance and joined Gallagher in 2018.

Lisa received a bachelor's degree from the University of Phoenix.



Wes Van Der Voort

Area President

Dallas, TX

Joined Gallagher in 2001

Started in Insurance in 1999

Wes Van Der Voort manages the Dallas office with a focus on client satisfaction ar provides high-level oversight of significant Gallagher accounts, along with overall le property and casualty operations. Wes also provides strategic guidance to ensure tl best programs and benefit from Gallagher innovations. He oversees client services, development, employee and team development, mergers and acquisitions, financia relations and helping to maintain Gallagher's distinctive culture.

Wes began his insurance career in 1999 as a member of Gallagher's Summer Inter became a full-time employee in 2001. Before taking the area president position, We production, and team leadership where he managed clients with annualized premiu \$20,000,000, led a team of six sales professionals, and specialized in healthcare cc

Wes received a bachelor's degree from Loyola University, New Orleans. He is a big Brothers Big Sisters of America.

Proposed Plan

PROPOSED PLAN

Prepare and submit the following items:

1. The City has implemented Ready to Work which is an education and job placement program. Respondents can learn more about this initiative at Ready to Work (sanantonio.gov) whose goal is to connect residents to career opportunities. Describe how Respondent can leverage this initiative in their training and hiring practices.

Gallagher will work with local SBEDA vendors to assist the City.

2. Broker of Record Services – Describe your plan to provide the brokerage services as outlined in the Scope of Services, including scheduling of events. Include the data you would require to market the City's excess and other insurance coverages; your approach to obtaining the best coverage and pricing for the City, the time of your marketing efforts, the activities you would complete in marketing the City's program; how the City should interact with your firm and/or the underwriters in this marketing process; and the marketing presentation your firm would prepare (organization and type of information contained therein).

Our marketing strategy and insurance placement process is summarized below:

Pre-renewal Meeting. The first step in marketing the City account is a pre-renewal or pre-marketing meeting held with the City 150 days to 180 days in advance of your renewal. During this meeting we discuss the current market situation and any projected rate changes from the incumbent carriers and discuss new carriers to consider. We will also analyze your claims history and review your exposures, benchmark limits, discuss the City's strategic plan, and any changes in you organization. We will survey your building(s) – inside and out—to intimately get to know your premises. We will also review prior underwriting applications and loss control reports.

Concurrent with this phase, we will review your current insurance policies and assemble updated underwriting information including building values, auto schedules, estimated payrolls, etc. We will suggest alternatives and enhancements with you, and structure an insurance program that accurately reflects your risk appetite and profile, as well as current exposures and unique program features. At this time, we will also ask you about any special relationships with defense counsel that are important to the City, and share your claims settlement and handling preferences with the carriers.

The next step in the marketing/placement process involves the creation of a thorough, high-quality submission. Our goal is to make the City stand out in the eyes of underwriters who may have 50-60 competing submissions on their desk or in their inbox. We do this by providing all relevant information to the underwriter: underwriting information, explanations of important or unusual exposures, detailed loss summary, photographs, flood maps, etc. We also outline our coverage and pricing expectations.

If desired, we can review our submissions with you in advance of going to the market.

We will meet with key underwriters and loss control representatives early to discuss your account, our coverage and pricing objectives, and the timeline for the delivery of quotes. When possible, we like to bring underwriters to meet with you and see your facilities. These meetings are important in forming a personal relationship and enhancing mutual understanding between the City and the carriers, allowing us to achieve the best possible terms and pricing.

Once quotations are received from the carriers, we review them for accuracy and negotiate with all potential insurers to determine final terms, conditions, and premiums. We will copy you on relevant correspondence so you are fully part of the process. Our goal is to deliver the renewal proposal to you 30 days in advance of the renewal date, giving you time to consider all options. Our proposals contain all quotations from the insurance companies so that you can see what the carriers offer.

Upon your instructions, we will bind coverage with the carriers on your behalf, and issue the City's binders after we've checked them for accuracy. Our goal is to bind coverage no later than three weeks before your renewal date so there is enough time to issue certificates of insurance to your vendors and others. This will also assist in obtaining your insurance

policies from the carriers promptly, so that we can meet our goal of delivering policies to you within 60 days of your renewal, after we've checked them for accuracy.

Once coverage is bound, and throughout the policy term, we will coordinate claims review sessions with insurance carriers, monitor carrier strength and service, and assist the City with any new insurance or risk management issues that arise.

Timeline & Standards

Initiative	Task	Critical Dates
Pre-renewal Meeting & Program Analysis	 Review goals and objectives with the City Review market conditions Develop marketing plan/budget Review loss experience and develop claims analysis trend Make coverage recommendations Discussions with potential markets 	150-180 days prior to renewal
Exposure and Marketing Analysis	90 days prior to renewal	
Program Marketing	 Negotiations with markets to achieve best possible terms and conditions Keep the City abreast of negotiations with carriers Discuss renewal terms with TPA firms Begin proposal assembling and process 	60 days prior to renewal
Analyze all proposals and quotes from carriers Request revisions from carriers Finalize renewal terms with TPA Finalize proposal Presentation of proposal to the City Place coverage upon the City approval Issues binders, invoices, and Auto ID cards Meeting between the City and strategic partners/ carriers		30 days prior to renewal
Ongoing Support	 Review policy from carriers for accuracy and request necessary endorsements Deliver policies to the City Issue and review certificates on an as-needed basis Schedule quarterly review meetings 	Quarterly and continuous

3. What markets do you propose to approach in the placement of the City's excess liability, excess workers' compensation, international liability, medical professional liability, aviation, and property programs?

Gallagher has access to all standard markets worldwide. We also use Texas pools, when their coverage will be of benefit to our clients. In your situation Texas Municipal League (TML) may be of benefit to the City. We placed our first policy with TML over 10 years ago to benefit a Texas Hospital District. TML has been approved by the Gallagher Financial Risk Department.

- 4. Consulting Services Describe your plan to provide consulting services as outlined in the Scope of Services. Include a description of anticipated staffing, expectation for communications with City staff, and response time for routine requests. Identify important contact and access points for interaction with City staff.
- Gallagher will attend all Workers' Compensation (WC) Claim Reviews and will analysis all WC claim trends. We are very familiar with losses from the Polcie Department, Fire Department and City Jail. After the Claim Review, our Certified Safety Professional will conduct on-site inspections to assist with claim reduction. In addition, we will review your General Liability Claim Department to discuss policies and procedures to assist with claims. We are conducting a review of the City of Dallas, Zeronda Smith Risk Manager, at the present time. This involves everything from staffing needs, to reserving practices.
- 5. Management Plan State the office location, primary work assignment and the percentage of time key personnel will devote to the project if awarded the contract. Include an Organizational Chart including service categories and specific tasks for each staff member to be assigned to the project.

Our Dallas Office will be to primary office for the City of Laredo services.

- 6. Quality Assurance Plan Describe the Respondent's proposed set of guidelines for assuring performance expectations are met for each of the following:
 - a) Trends and activities;
 - b) Confidentiality;
 - c) Program Design;
 - d) Claims reporting, handling and advocacy;
 - e) Stewardship Reports;
 - f) Compensation;
 - g) Best Practices;
 - h) Invoicing;
 - i) Service Team;
 - j) Service Coordination;
 - k) Resources;
 - I) Proactive Improvement;
 - m) Contracts and Contractual Obligations;
 - n) Policy Issuance;
 - o) Certificates of Insurance;
 - p) Service standards and requirements;
 - q) Risk Analysis;
 - r) Technology;
 - s) Timeliness and Accuracy;
 - t) Program and Services Timeline;
 - u) Customer Satisfaction.

Our Service Philosophy

Our commitment to the highest quality standards and your satisfaction is our top priority; this is fundamental in how we do business. We accept nothing less from ourselves than the delivery of exceptional value to our clients by:

- Investing in knowledge of our clients' businesses and industries
- Listening closely for our clients' expressed and unexpressed needs
- Providing a dedicated client service team
- Offering proactive ideas that advance and protect our clients' businesses
- Being flexible to respond to changes in our clients' business needs
- Communicating candidly, directly and often with our clients
- Leveraging the best tools to realize efficiency and cost savings for our clients
- Paying attention to logistics: when we deliver is as important as what we deliver
- Doing what we promise

Being accountable for our performance

We require these commitments of ourselves. You get intelligent, aggressive, cost-effective consulting when you need it, as you need it, and consistent with our client's commitment to high quality. We use in-house training, outside continuing education training, and in-house specialists to educate us and keep our consultants' knowledge "state of the art." We innovate on behalf of our clients, making our consulting services the most creative and effective as possible and finding new ways to communicate with our clients cost-effectively and timely. Early analysis and definition of the issues – with a pragmatic determination of the right strategy to meet your goals – allow us to help you avoid the greater expense, lost time, and spent resources that a less disciplined approach would incur. Our philosophy is to bring you superior consulting services at exceptional value.

Ongoing Service

Gallagher's ongoing support throughout the year will start by developing an annual service plan that will primarily consist of day-to-day program administration, renewal preparations, and marketing. The pandemic crisis presented the need to move quickly to a fully remote workforce, requiring work-at-home protocols and system capabilities that had been in place for several years before this event. The timing of the check-in calls varies depending on the time of year (e.g. weekly to bi-weekly calls during renewals or monthly calls during non-renewal times). As a true extension of the City's risk management resources, we believe the regular check-in calls are critical to our relationship building and success in communicating the City message into the marketplace.

We understand the importance of following through and delivering on our promises. From pre-renewal strategy meetings to mid-year stewardship meetings, we commit ourselves to high professional standards. Gallagher has a comprehensive Professional Standards Manual that sets out policies and procedures to facilitate client service excellence in all of our risk management consultations and to ensure high-quality service is consistently delivered time after time, as noted below. However, although we have specific standards, we realize the City may need them sooner than this and are prepared to meet rush timelines.

Service & Administration

Gallagher differentiates itself through its delivery of service, reliable response times, and agility to pivot rapidly to meet changing needs. You should expect the same commitment and dedication to exceptional service from your broker. Doing the little things right makes a big difference. For example, the intensive, detail-oriented work of policy checking, and insurance certificate issuance is one of the things Gallagher delivers as a core service mandate. Several systems guarantee that we execute daily service correctly.

To ensure consistency and stability in client service, Gallagher's comprehensive professional standards are the basis for our clients' service expectations. These standards include policies and procedures related to risk analysis, marketing, policy review and delivery, policy servicing and claims. Gallagher executes customer service with a "no-surprises" philosophy; responsiveness is the key to maintaining client confidence. We adhere to a documented, disciplined process to measure and confirm that we consistently exceed client expectations. Underwriting data is collected through a standard format to ensure consistency across all projects within your builder's risk program. We can also provide access to upload the underwriting documentation to our secure client portal, Gallagher Go, detailed further in this section. With our process, we can standardize and organize underwriting information across the City's program to ensure consistency and maintain records that reduce your administrative burden.

To ensure consistency in client service, Gallagher's comprehensive professional standards serve as the basis for our clients' service expectations. These standards include policies and procedures related to risk analysis, marketing, policy review and delivery, policy servicing and claims advocacy, and are listed below:

Service/Support Function	Response Time
Conduct annual renewal strategy meeting	90-100 business days prior to expiry
Identify key changes in competing primary policy forms and/or recommend changes to be incorporated into renewing policy form	60-90 business days prior to expiry
Bind coverage	15-30 business days prior to expiry
Review all binders and confirm accuracy	Within 2 business days post authorization to bind

Service/Support Function	Response Time
Request and get binder corrections from the carrier	Within 7-5 business days post binder
Deliver electronic copies of all binders	Within 2 business days post authorization to bind
Update and deliver electronic copies of all domestic COIs	Within 2-3 business days post binder
Deliver an electronic summary of the global insurance program renewal to include (but not limited to): carrier, coverage type, deductible, net premium paid, main program features	Within 10-15 days post binder
Verify rates and premiums, issue domestic invoices	Within 10-15 days post binder
Broker's coverage specialist to conduct detailed review checking the wording and accuracy of each policy, binder, endorsements, and other documents received from the carrier to ensure the intended coverage is provided and will get the revision of such documents as necessary. The amending endorsements will be secured from insurer.	Within 45 days of receipt of policy
Deliver in writing a listing of all deficiencies or errors to client	Within 45 days of receipt of policy
Deliver electronic copies of corrected endorsements to client	Within 60 business days from broker request
Deliver electronic copies of all reviewed primary policies and endorsements	Within 60 business days post binder
Deliver electronic copies of remaining reviewed policies	Within 120 business days post binder
Continually monitor client operations and loss exposures, and make any appropriate recommendations for coverage changes and/or addition of new coverages	Within 5 business days post identification of loss exposure or sooner if high risk
Answer client's questions or get answers from underwriters for policy coverage questions	Within 2 business days
Issue domestic COIs	Within 1 business day, or sooner, if required
Process and send to insurer requests for additions or deletions to policies	Within 5 business days of receipt
Deliver endorsements reflecting additions or deletions to policies	Within 60 business days from broker request
Deliver quarterly loss run reports of all liability policies with tendered claims	30 days prior to renewal and 6 months post renewal
File claims with appropriate carrier(s) and policies	Within 1-2 business days from client request to tender
Respond to questions regarding insurance and/or indemnity clauses within contracts	Within 1 business day or sooner if required during client's quarter end
Respond to questions regarding insurance and/or indemnity clauses in contracts	Within 1 business day from receipt of request
Stewardship/CORE360 strategic review to set goals for the upcoming year while discussing marketing trends and expectations	Once a year
Pre-renewal/renewal review meeting to discuss the exposures and strategies for renewal	180 days prior to renewal
Claims review with liability, property, and workers' compensation carriers to discuss open and recently closed claims	3-4 times a year

NUMBER OF ACCOUNTS SERVICED AND TEAM WORKLOADS

Gallagher does not limit our service teams' hours on an account. We believe in getting the job done by putting the client first. As a result, the number of accounts our teams handle can vary. Because various client needs differ by industry, complexity, and size, we do not have a set number of accounts each of our associates handles. Management regularly reviews employee workloads to ensure our teams can deliver timely, value-added customer service to our clients. The employee to account ratio within our office varies based on several considerations. These factors include — the size of the account, complexity of the account, industry focus of the individual, and service needs of each client. Providing superior customer service to our clients is our primary objective. We strive to balance our colleagues' workloads to allow them the ability to succeed in providing our

clients with exceptional service. In addition, our client service management teams regularly assess workloads to ensure our team members always have the time and capacity to serve each client with care, vigor, and a sense of urgency.

MAINTAINING SERVICE IN TIMES OF CRISIS

The Gallagher servicing team will be available to service the City daily, including weekends, if an emergency arises. Our normal office hours are Monday through Friday. All Gallagher employees have secured access to our clients' information 24/7 via mobile, tablet, laptop, and home desktop computers should our clients need emergency assistance after hours.

If our offices cannot assist because of a disaster, such as widespread power or telecom outages, the branch location will be locked down and inaccessible. We can store data in an e-vault, move it to an alternate location, and reroute phone lines within 24 hours. If we have brokerage offices near the City, we could potentially send our staff to it in case of a branch lockdown. Gallagher is a national and global company; all of our employees have access to all our offices throughout the nation and in some countries worldwide.

CORE360 drives our client experience, ensuring we continually challenge your program across all six cost drivers and bring fresh ideas to the table. Our tools, resources, and analysis flow through the lens of **CORE**360.

We engage with you throughout our relationship by being present face-to-face whenever you need us. We value the concept of sitting down and building mutual relationships and having an open dialogue of communication. While we are always available to address any issues and concerns, below are strategic meetings we schedule that we view as key to success.

Type of Meeting	Description/Purpose	Frequency	
Stewardship/CORE360® Strategic Review	 Set goals for the upcoming year Discuss marketing and expectations for the upcoming program renewal Update from the City Set renewal timeline 	Once a year	
Pre-Renewal Meeting/Call	Update on quotes receivedUpdate of the progress of proposal completion	As needed	
Renewal presentation • Insurance renewal proposal meeting		Once a year	
CORE360 Executive Summary	Summary of the achievements of goalsUpdated program chart	Once a year after renewal	
Claims review with Liability insurers or TPA	 In-person meeting to discuss open and recently closed claims Expectation of how and when particular claim will be closed 	4 times a year	
Claims review with Workers' Compensation TPA	 Discuss open and recently closed claims Expectation of how and when particular claim will be closed 	4 times a year	

Measuring Success

Gallagher's **CORE**360 experience provides multiple opportunities throughout the renewal cycle to review coverage discuss goals and engage the City in open and honest discussions on how you think your broker is doing. Below are a few examples of how Gallagher measures success.

CORE360 Scorecard

To effectively and efficiently manage our overall commitment to the City's Risk Management Program, our CORE360

scorecard, shown to the right, was developed to provide our clients with a snapshot of how we have affected the total cost of risk over time by monetizing the cost of risk changes by the cost driver. The City scorecard will serve as the basis for which the City will evaluate the Gallagher service team. We will accomplish these KPIs by actionable and reportable items across the entire the City scorecard with simple yet effective processes.

The Gallagher team will review the scorecard metrics in detail with the City with an open and honest discussion that builds a framework of mutual success. There should never be any surprise to the City or Gallagher when evaluating performance against the City scorecard. This is a continuous measurement that drives an environment of accountability and success.

- We proactively manage your renewal cycle, delivering a predictable timeline that creates time for thorough decisionmaking.
- You play a role in this, too we are asking for more information in an earlier timeframe so that you receive the best outcome every time.

Stewardship Reports and Accountability

For professional relationships to flourish, developing a business plan with our clients and measuring our results through a stewardship report is valuable. Typically, our stewardship report and meeting are scheduled one to two months after the effective date and include items such as insurance renewal results, claims summaries, claims advocacy review, insurance program structure evaluation, a timeline of deliverables (policy, binders, invoices, certificates, questions), and risk management consulting services.

We will submit annual stewardship reports and hold stewardship meetings where you can evaluate our performance and offer feedback. Stewardship meetings are designed for one purpose – open, clear communications between the risk manager and the broker. In the case of the City, we will bring your carriers to the table as part of the stewardship process to evaluate coverage and goals. Gallagher's stewardship report uses **CORE**360 to analyze how we've managed your total cost of risk and focus on the core areas of account management, marketing and risk control & claims support. Reports are also customized around your annual objectives and may include:

- Trend analysis
- Mod analysis, projections & validation
- Collateral analysis & required reserve study
- Targeted benchmarking
- Broker engagement & communication evaluation
- Loss projections/stratifications
- Umbrella limit analysis
- Deductible threshold analysis
- Emerging risk analysis

Your account team is responsible for working with you to create the written client service plan, which establishes objectives, milestones, timetables and deliverables to help everyone stay on course and meet short- and long-term goals. The written document creates a framework for the City, and to effectively measure the value Gallagher delivers as your partner.

The stewardship report, in conjunction with the strategic planning process typically results in the following:

- Aligned benefits and organizational strategies
- Clarity of goals and objectives
- Improved business performance
- Improved value for the benefit dollar
- Organized delivery of service that provides a tactical timeline for achieving both long and short-term results.

Annual internal audits and peer review

As a critical Gallagher account, the City will continue to undergo stringent internal peer review. Throughout the year, Gallagher turns a critical eye to its most significant accounts through a strategic review process. In these meetings, Gallagher gathers senior members with leading knowledge in their areas for an exhaustive discussion to analyze the level of the account's service, brainstorm coverage ideas, apply new Gallagher initiatives, and examine new products and markets. The team deploys a 10-page checklist that evaluates the total cost of risk categories, coverages, and services. Service plans are adjusted accordingly. Gallagher's integrated approach through our risk services unit merges innovative loss control programs, claims advocacy, analytics, and technology to drive down losses within your deductible.

EXECUTIVE SUMMARY & STRATEGIC REVIEW

We outline our recommendations and present side-by-side comparisons of program options such as coverages, sub-limits, exclusions or limitations, and premiums through our **CORE**360 Executive Summary and **CORE**360 Strategic Review documents to ensure the City has the best information available to aid in decision-making. The **CORE**360 Executive Summary accompanies your proposal and highlights the critical decisions needed, available options, and our recommendations.

The **CORE**360 Strategic Review is presented at our mid-year meeting and aids in strategy development for the upcoming renewal. Our detailed timeline is client-focused to ensure we're continuously evaluating your program, adjusting our strategy, and regularly communicating new developments. Our mid-year and renewal checkpoint meetings include updates on the following:

- State of the insurance market and analysis of rate trends by line of coverage
- Risk and exposure updates
- Achieved results and strategy-setting by cost driver
- Anticipated market changes and potential impact on your program

A sample strategic review can be found in the Appendix.

7. Describe how Respondent will ensure transparency of operations.

History of Integrity

Dedicated to doing what's right for our clients, colleagues, and communities. Since 1927, Gallagher has led with integrity, ethics and purpose — the building blocks of *The Gallagher Way*. Founded on the principles of transparency and accountability, we have upheld our commitment to ethical business through decades of growth, change, and expansion. For nearly a century, we've proudly built a reputation of trust and integrity with our clients and colleagues.

8. Provides samples of your standard reports including stewardship reports.

Gallagher will provide multiple reports for policies, policy review, Strategic Planning, etc.

Describe web-based services or features available including ability for City to access online reports.

We understand that lean, rapidly growing organizations need a broker who can step in and serve as a virtual risk management department, providing support in a wide range of areas beyond a standard 9-to-5 model of simply placing coverage.

There are two primary focuses of Gallagher's technological capabilities:

- 1. Providing administrative ease to our clients
- 2. Providing more robust and more cost-adequate coverage for our clients

Following is a comprehensive listing and explanation of available tools to support the City as an extension of your risk management team.

Gallagher's Proprietary Technology Tools

ERISKHUB

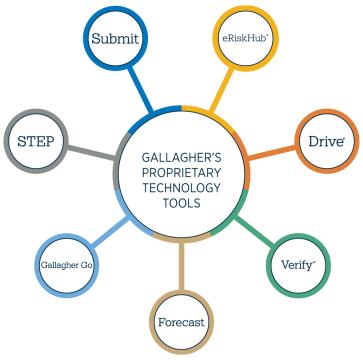
With technology constantly evolving and hackers adjusting their tactics daily, we know it can be difficult to get a strong handle on the strength of your cyber-security. That's why we offer eRiskHub.

eRiskHub is complimentary and can be immediately implemented to strengthen cyber-security. This platform is readily available and easily accessible with up-to-date content on the latest cyber-risk topics to prevent against cyberattacks and to study and simulate potential cyber-threats.

Whether it is our data breach calculator, due diligence checklists, claims examples by niche, or employer technology policies we will provide you and your IT department with information to feel confident you are taking the necessary steps to protect your assets your employers and most certainly your clients.

GALLAGHER DRIVE

Gallagher Drive is Gallagher's platform of data and analytics that analyzes market conditions, claims history and industry benchmarks to give clients and carriers data to optimize risk management programs. Together with **CORE**360, Gallagher Drive creates meaningful insights to help clients identify their total cost of risk.



GALLAGHER VERIFY

There is more to managing compliance than just collecting your third-party vendors' certificates. Gallagher Verify, located within the Gallagher Go Client Portal, ensures you are tracking all the information you need to keep your company organized, compliant and properly protected. Take advantage of our intelligent technology and experienced compliance experts to gain insight into your level of risk, giving you the freedom to focus on your day-to-day operations. Gallagher Verify incurs an additional fee.

GALLAGHER FORECAST

Gallagher Forecast is an online software platform for managing property risk, delivering catastrophe risk analytics and insights in real-time that help plan, monitor and respond to catastrophic events. Ultimately, Gallagher Forecast transforms client data into actionable risk intelligence.

GALLAGHER GO

Gallagher Go is our client portal that makes it even easier to do business with Gallagher by simplifying access to your insurance information and providing self-service tools to streamline support for the City's insurance and risk management programs - anywhere, anytime. It allows for secure, real-time collaboration between our clients and their Gallagher team.

GALLAGHER STEP (SAFETY TRAINING EDUCATION PLATFORM)

Gallagher STEP is a web-based learning management system that provides the tools needed to effectively manage and train your staff, communicate important information related to safety and health, and enhance your overall risk management program. The base system is available for no cost. Additional customization, for example, a client logo or more than 10 modules annually, will incur a fee. For more information about Gallagher STEP, please visit https://www.ajg.com/us/gallagher-step/ and for a free demonstration click here.

GALLAGHER SUBMIT

Linked through our preferred software program, EPIC, Gallagher Submit is a portal that can safely house all the documents required for an upcoming renewal in one secure location. Gallagher Submit allows you and your Gallagher team to work simultaneously during the renewal process while housing all of your renewal documents in one place.

10. Additional Information. Provide any additional plans and/or relevant information about Respondent's approach to providing the required services.

Please see our 11 page Appendix at the bottom of this RFP response.

11. Include any enhancements that Respondent has developed that would benefit the City if adopted and include price as part of Attachment B, Pricing Schedule or indicate if the service is included in Annual Service Fee.

Please see Executive Summary and Pricing section. We offer multiple unique services.

At Gallagher, we integrate all necessary services on an ongoing basis into our core service and compensation agreements. This avoids negotiation and payment by our clients of additional fees for supplemental services. Such services are not free-standing profit centers at Gallagher — they are integrated into our core brokerage and risk services offering as outlined below.

Summary of Compensation			
Core Brokerage & Risk Services	Gallagher Compensation:		
Advice, marketing, placement and servicing of all services requested in your scope of services	Included		
Day-to-Day Servicing			
Advise and support on risk issues			
Review and understand risk management strategy			
Review of uninsured risks			
Advice on business developments/changes			
Auto ID cards			
Certificates of Insurance			
 Invoicing 			
• Endorsements	Included		
Quarterly check-in calls/meetings			
Pre-Renewal Strategic Review Meeting (150 days prior to renewal)			
that includes a detailed comparison of all program options			
Negotiation, placement and renewal management			
Gallagher Submit – Our secure portal that can safely house all the			
documents required of an upcoming renewal, streamlining the			
renewal process			
 Ongoing carrier meetings with underwriters and loss control 			
Tools & Analytics			
Gallagher Go - Certificate Management & Issuance			
Gallagher STEP – Risk control training portal			
• eRiskHub			
Gallagher Go			
Subscription Center – Electronic client communications that include			
information on new products, available webinars, conferences, etc.			
 Risk Solutions & Analytics – Loss Forecast Analyses, Allocations, 			
Benchmarking and trending, Collateral reviews, Coverage limits,	Included		
Deductible thresholds, Reserve reviews, Retention analyses, Loss			
stratifications, Loss projections			
Gallagher Drive Client			
 Gallagher Forecast - (powered by Eigen) Property Risk Modeling 			
 Property Catastrophe Modeling Services 			
Benchmarking & Placement Analytics			
Gallagher RiskMap – Enterprise Risk Management Heat Mapping			
M&A Due Diligence			

Summary of Compensation			
Included			
Included			
Included – Biannual			
Included			
Local Commissions			
Included			
Included			
Wholesale Commissions Retained by Wholesaler			
Separately priced based on volume			
Separate scope of services & fee			
Separate scope of services & fee			
Separate fee			
Separate fee if applicable			
Separate lee ii applicable			
Per appraisal – separately priced			
Per appraisal – separately priced			
Per appraisal – separately priced Commission			
Per appraisal – separately priced Commission Separate Fee			

Building Envelope Consultant Services:

1. Describe the proposed/recommended inspection methodology and reasons for your recommendation.

Immediately upon notification of any covered damage to buildings or contents, Gallagher will create an inspection protocol to inspect any, and all, damaged buildings.

- 2. Operating plan Describe the proposed plan to conduct operations, including service categories, specific tasks and staff assignments.
- 3. Describe the proposed process for inspection of the affected buildings.

Any damaged identified building will be inspected. Any suspected damaged building will be inspected.

4. Additional Information. Provide any additional plans and/or relevant information about RESPONDENT's approach to providing the required services.

Any damaged identified building will be inspected. Any suspected damaged building will be inspected.

5. Provide detailed budget by task with general consultant billing rates. Detailed budget breakdown should be consistent with the total price to provide proposed services to the City that is submitted in RFP Attachment B – Pricing Schedule.

Any damaged identified building will be inspected. Any suspected damaged building will be inspected.

PROPOSED HOURLY RATE				
	YEAR 1			
Executive				
Consultant	\$ <u>400</u> hr.			
Project Manager	\$ <u>300</u> hr.			
Senior Consultant	\$250hr.			
Junior Consultant	\$ 200 hr.			
Drone Operator	\$ <u>200</u> hr.			

6. Please describe your firm's knowledge of roofing systems in detail.

With over 27 years of claim handling experience, Baggett has experience will all forms of roof damage.

Arson and Fraud Investigations Management

Litigation Management

Wide variety of Computerized on-line database searches (for all lines)

Previous Claims History investigations

Attend Arbitration / Mediations as the insurance company representative

Provide "Umpire" services in property arbitration cases

Provide "Claims Expert" services in litigation cases

Experts and Engineering Management Services

Cause and Origin Investigations Management

Insurance Policy Coverage Disputes

Gallagher commits to providing insurance as requested by the City of Laredo.

Page 1 of 2

ARTHUR J. GALLAGHER & CO. MEMORANDUM OF INSURANCE

This Memorandum of Insurance ("Memorandum") is produced as a matter of information only to authorized viewers for their internal use only and confers no rights upon any viewer of the Memorandum. This Memorandum does not amend, extend or alter the coverage described below. Copyright 2005, Arthur J. Gallagher Risk Management Services, LLC ("Gallagher"). Gallagher grants permission to you to view, copy, print and distribute the information found on the Memorandum website ("Site") provided that the above copyright notice appears on all copies, that use is internal to you or for personal noncommercial informational purposes only, and that no modification is made to any materials. Any modification, use, reproduction or distribution of this Memorandum, the Site or its contents must be first approved by Gallagher in writing. You will not suffer or permit any unauthorized use of any Gallagher trademark, service mark or logo. This Memorandum, the Site and its contents, including but not limited to text, graphics, images, software, copyrights, trademarks, service marks, logos, and brand names ("Content"), are protected under both United States and foreign laws, and Gallagher or its affiliated entities retain all right, title and interest in and to the Content, all copies thereof, and all copyrights and other proprietary rights therein. The information contained herein is as the date referred to above. Gallagher shall be under no obligation to update such information.

DATE: 9/27/2024	
INSURED: Arthur J. Gallagher & Co. and its subsidiaries 2850 West Golf Road Rolling Meadows, IL 60008	Insurance Companies
	A: ARCH INSURANCE COMPANY
	B: THE CONTINENTAL INSURANCE COMPANY
	C: XL INSURANCE AMERICA, INC
	D: FEDERAL INSURANCE COMPANY
	E: LEXINGTON INSURANCE COMPANY
	F: XL SPECIALTY INS. COMPANY
	G. UNDERWRITERS AT LLOYD'S LONDON
	H INDIAN HARROR INSURANCE COMPANY

The policies of insurance listed below have been issued to the "INSURED" named above for the policy period indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this Memorandum may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Limits shown may have been reduced by paid claims.

CO. LTR.	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE	POLICY EXPIRATION	LIMITS (In USD unless otherwise indicated)	
Α	Commercial General	41GPP4938417	10/01/24	10/01/25	General Aggregate	4,000,000
	Liability				Products - Comp/Op Agg	4,000,000
	Occurrence Per location				Personal and ADV Injury	2,000,000
	Aggregate				Each Occurrence	2,000,000
					Damage to Rented Premises (Each occurrence)	1,000,000
Α	Automobile Liability	41CAB4939017-MA	10/01/24	10/01/25	Combined Single Limit	5,000,000
	Any Auto	41CAB4938317-A/O			Bodily Injury (per person)	
					Bodily Injury (per accident)	
В	Excess/Umbrella Liability	7034611269	10/01/24	10/01/25	Each Occurrence	25,000,000
	Retention: \$10,000				Aggregate	25,000,000
Α	Workers Compensation	41WCI4938117-FL	10/01/24	10/01/25	Workers Comp Limits	Statutory
	and Employers Liability	44WCI0501917 A/O			EL Each Accident	1,000,000
					EL Disease - Each Employee	1,000,000
					EL Disease – Policy Limit	1,000,000
С	Property	US00112916PR24A	10/01/24	10/01/25	Blanket Bldg. & PP	10,000,000
D	Crime/Fidelity Bond (Employee Dishonesty)	J06039418	09/01/24	09/01/25	Single Loss Limit	15,000,000
E	Errors & Omissions (Primary Policy)	016024438	10/01/24	10/01/25	Per Claim and Aggregate	12,000,000
F	Errors & Omissions (Excess Policy)	ELU199733-24	10/01/24	10/01/25	Per Claim and Aggregate	10,000,000
G	Errors & Omissions (Excess Policy)	FI0121924	10/01/24	10/01/25	Per Claim and Aggregate	15,000,000
Н	Cyber Liability	MTP904630501	05/01/24	05/01/25	Limit of Liability	10,000,000

Description of Operations / Other Information: See ADDITIONAL INFORMATION on the following page.

This Memorandum of Insurance serves solely to list insurance policies, limits and dates of coverage. Any modifications hereto are not authorized by Gallagher or the Insurance Companies.

ARTHUR J. GALLAGHER & CO. MEMORANDUM OF INSURANCE

ADDITIONAL INFORMATION

GENERAL LIABILITY POLICY

ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES * Endorsement Form # CG 20 11 04 13 modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

- 1. Designation of Premises (Part Leased to You): ANY PREMISES OR PART THEREOF LEASED TO YOU.
- 2. Name of Person or Organization (Additional Insured): ANY AND ALL PERSONS OR ORGANIZATIONS CONTRACTUALLY REQUIRING ADDITIONAL INSURED STATUS AS THE MANAGER OR LESSOR OF PREMISES TO YOU
- 3. Additional Premium: INCLUDED

(If no entry appears above, the information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

WHO IS AN INSURED (Section II) is amended to include as an insured the person or organization shown in the Schedule but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule and subject to the following additional exclusions:

This insurance does not apply to:

- 1. Any "occurrence" which takes place after you cease to be a tenant in that premises.
- 2. Structural alterations, new construction or demolition operations performed by or on behalf of the person or organization shown in the Schedule.

WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US - WORKERS COMENPENSATION, GENERAL LIABILITY AND AUTOMOBILE LIABILITY

We waive any right of recovery we may have against the person or organization where required by written contract because of payments we make for injury or damage arising out of your ongoing operations or "your work" done under a contract with that person or organization and included in the "products-completed operations hazard". This waiver applies only where required by written contract as specified and approved per contract.

PROPERTY

This policy insures against "All Risks" of physical loss or damage, except as excluded, to covered property while on Described Premises, provided such physical loss or damage occurs during the term of this policy. Coverage is subject to policy deductibles, terms, conditions and exclusions. Loss Payable clause included for whom Insured has agreed to per written contract.



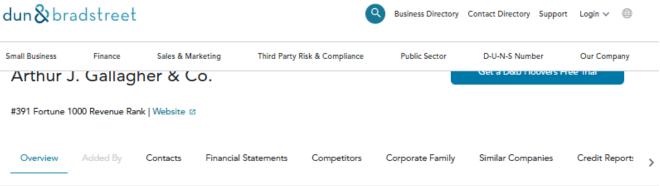
*All other Additional Insureds requests requires Legal approval and issuance of a Certificate of Insurance.

*For special requests, such as a WET SIGNATURE, please contact the appropriate team: P&C – Doreen Morris or Renata Grzeskowiak; E&O – Frederick Arkin or Mari Maceri; Cyber – Jeremy Gillespie or Tina Stankowicz

This Memorandum of Insurance serves solely to list insurance policies, limits and dates of coverage. Any modifications hereto are not authorized by Gallagher or the Insurance Companies.

Financial Information





Overview

Doing Business As: Gallagher

Company Description: Arthur J. Gallagher (Gallagher) is the world's third largest insurance broker/risk manager. The company is engaged in providing insurance brokerage, reinsurance brokerage, consulting, and third-party property/casualty claims settlement and administration services to entities and individuals in approximately 130 countries around the world through a network of subsidiaries and agencies. It places (arranges directly with underwriters) traditional and ...

Read More v

Ranking: # 391 Fortune 1000 Revenue Rank

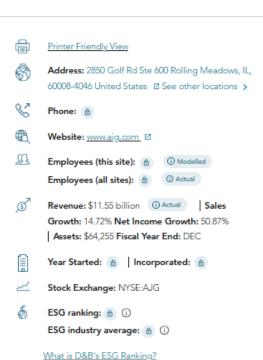
Key Principal: J Patrick Gallagher Junior See more contacts >

Industry: Agencies, Brokerages, and Other Insurance Related Activities, Other Financial Investment Activities, Insurance Carriers and Related Activities, Finance and Insurance, Insurance brokers, nec See All Industries 🗸

See other industries within the Finance and Insurance sector: Activities Related to Credit Intermediation, Depository Credit Intermediation, Insurance Carriers, Insurance and Employee Benefit Funds, Monetary Authorities-Central Bank, Nondepository Credit Intermediation, Other Financial Investment Activities, Other Investment Pools and Funds View more 🗸

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Unlock full sales materials and reports

Certificate of Interested Parties HB Form 1295

October 20, 2025

Mike Kessler Arthur J. Gallagher Risk Management Services, LLC 12750 Merit Drive, Suite 1000 Dallas, TX 75251

Form 1295 Exemption

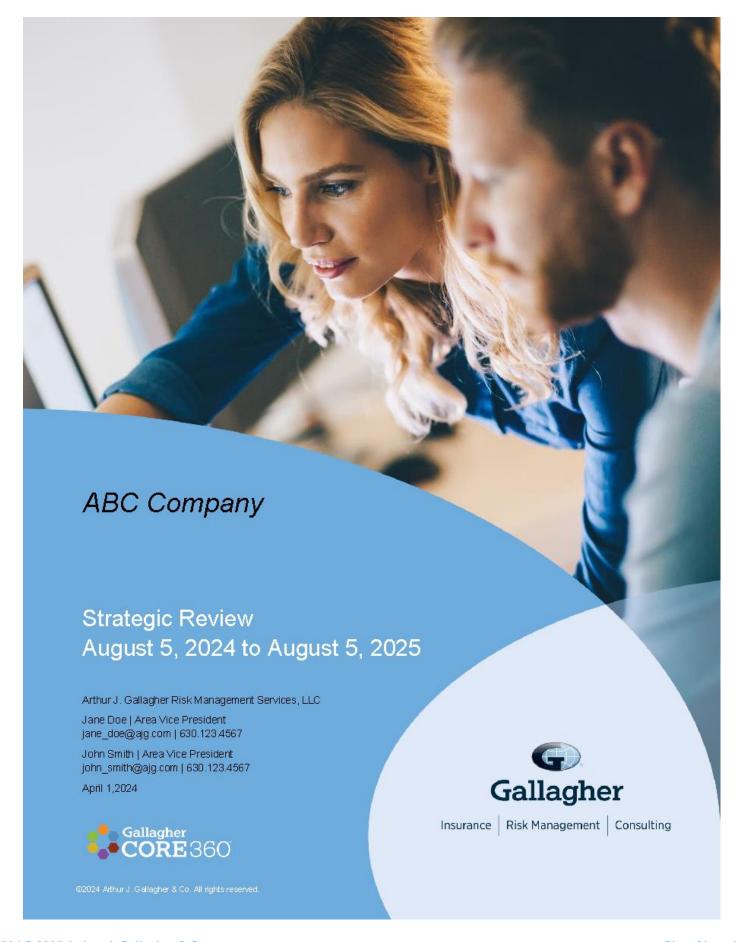
Form 1295 is not required for the following contracts if entered into or amended on or after January 1, 2018. If your business falls under one of these categories, your company is exempt from completing Form 1295.

- 1. A sponsored research contract of an institution of higher education;
- 2. An interagency contract of a state agency or an institution of higher education;
- 3. A contract related to health and human services if:
 - The value of the contract cannot be determined at the time the contract is executed;
 and
 - b. Any qualified vendor is eligible for the contract;
- A contract with a publicly traded business entity, including a wholly owned subsidiary of the business entity;
- 5. A contract with an electric utility, as that term is defined by Section 31.002, Utilities Code; or
- A contract with a gas utility, as that term is defined by Section 121.001, Utilities Code.

Please fill out the bottom portion of this letter verifying you are exempt.

Arthur J. Gallagher Risk Management Services, I	LC is exempt from completing Form 1295 with the
State of Texas due to the following:	
Publicly Traded Busienss Entity	
(Please write in one of the categories listed above)	
Mike Kessler	
Signature	Date
Mike Kessler	10/20/2025
Printed Name	

Appendix





CORE360® Stewardship Scorecard

Your **CORE**360 Stewardship Scorecard has been developed for you to get a quick snapshot of how we've impacted your total cost of risk over time, by monetizing the cost of risk changes by cost driver.



- Property rate increased 2%.
- Auto Liability rate increased 5%.
- Umbrella rate reduced 10%.
- Broker Fee flat at \$50K which represents a 5% reduction based on total premium.
- Overall composite rate/sales reduced 2%.



- Quoted optional Umbrella Limit of \$10M excess of \$10M. Did not purchase.
- Increase several property sublimits for no additional premium.
- Quoted a combined aggregate limit for D&O, EPL and Fiduciary. Kept aggregate limits separate.
- Consolidated all policies to same expiration date of February 1.



No significant coverage improvements were made last year.



- Purchased Environmental Liability new policy.
- Quoted Cyber Liability and recommended \$1M limit with \$10K deductible for \$50K premium with Beazley. New policy was not purchased.



- Added access to our e-Risk Hub Portal to help with loss control measures and cyber risk evaluation
- Completed two WC claims reviews which resulted in total reserve reductions of \$100K and 10 closed claims.



- Issued 200 certificates on your behalf.
- Reviewed 4 contracts and recommended requesting higher limits of your vendors.

Sample Company



Insurance Market Report – 1H 2024

Foreword

Gallagher premium data reflects some welcome respite for property insurance buyers during the first half of 2024. We had anticipated that the rate of hardening would start to ease, particularly after so many carriers posted robust financial results during 2023, but the speed at which pricing has moderated so far in 2024 came as somewhat of a surprise and relief after the difficulties of the prior year.

While property pricing continues to increase, the pace of hardening has eased, and clients are – in general – facing a more orderly renewal.

An interesting trend emerged from our 1H data: while property rate increases for large corporations noticeably slowed down, the middle market segment did not see as dramatic an easing of premium rates.

Within casualty classes of business, clients also face plenty of challenges. The 'new normal' of nuclear verdicts, social inflation and an aggressive plaintiffs' bar are keeping the market firm.

A question mark remains over prior-year reserve adequacy for older and more recent casualty years, particularly within auto liability where we are seeing a longer tail and increasing severity in claims. Further adverse loss development will push underwriters to push for further premium rate increases moving forward.

Bucking these trends is the continued softening of premiums within public directors and officers (D&O), workers' compensation and the cyber liability market.

We hope you will find the trends captured within the latest Gallagher US 1H Market Report useful.

At a glance

Property:

There has been some welcome relief for property buyers in the first half of 2024, with premiums increasing at lower levels and carriers offering more capacity. Clients are seeking more stability at renewal, but some constraints continue to persist for the midmarket segment.

Casualty:

Carriers continue to adjust to the "new normal" of heightened claims severity. Nuclear verdicts and larger settlements are more frequently hitting umbrella/excess layers and, as such, insurers are being more selective and deploying smaller limits. Auto liability remains extremely challenging.

Cyber:

Rates within cyber insurance are flat to down, as competitive forces exert downward pressure on pricing. This is despite some high-profile losses so far in 2024 and growing exposure to Al-related cyber attacks.

D&O:

The freefall in rates has begun to slow, but many clients continue to experience a modest reduction in price at renewal. With plentiful competition and capacity, it is difficult to see when the cycle might start to plateau ... unless incumbents are prepared to draw a line in the sand

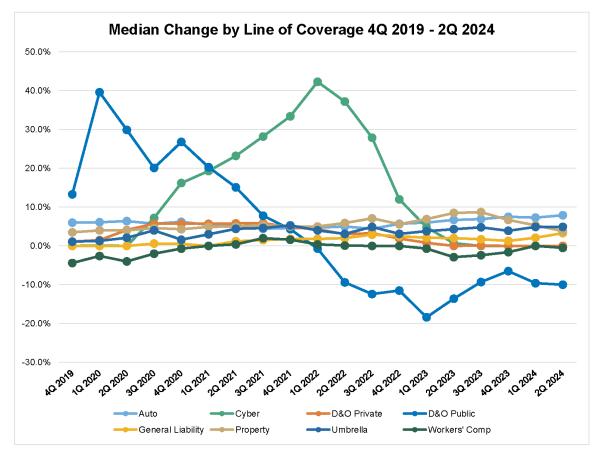


Insurance Market Report – 1H 2024

"We have known for a while that the 2015-2019 loss development years are troublesome. Carriers have been adjusting those legacy years on their books, but it also appears as though the 2020 and 2021 loss years were also under-reserved, despite the rate increases and book corrections, due to the upward trajectory of loss trends."

"Given the nature of social inflation, we are seeing an expansion of the concept of liability. Even in cases where there has been very questionable liability, we have seen examples where judge and jury feel obligated to make an injured person whole. This makes it very challenging for both clients and carriers to understand and manage their exposure and to know what risk controls they need to invest in."

Ania Caruso, Regional Senior Vice President, Casualty Southeast, Gallagher



^{*}Premium data Q4 2019 - Q2 2024 - all lines



Insurance Market Report – 1H 2024

Conclusion:

Insurance buyers should continue take a proactive stance to renewal discussions. Starting early, including up-to-date valuations, and working within the tripartite relationship to explore all the options available.

The advice, as always, is to reach out to your insurance adviser early to discuss renewal strategies. Clients with a sophisticated approach to risk management will continue to standout in the market and benefit from more choice at renewal.

Linton B. Puckett Vice President Market Relations Mark Stachura
Regional Vice President
Market Relations & Placement



Insurance Market Report - 1H 2024

About our data

Gallagher Drive® is our premier data and analytics platform that combines market condition, claims history, and industry benchmark information to give our clients and carriers the real-time data they need to optimize risk management programs. When used as part of CORE360®, our unique comprehensive approach to evaluating our clients' risk management program, Gallagher Drive creates meaningful insights to help them make more informed risk management decisions, find efficient use of capital, and identify the top markets with the best solutions for their risks.

ABC Company

^{*}Source: Gallagher US Client Data, January–June 2024. The median represents the middle value that separates the upper half from the lower half of the data sample. The seventy-fifth percentile premium is the average of the top 25% of Gallagher clients' accounts that experienced the highest premium increases. Please note that individual premiums may vary due to market variability and specific account characteristics.



Risk Update

It's important that we discuss any changes in your operations that may have a bearing on the validity and/or adequacy of your insurance. The types of changes include, but are not limited to, those listed below:

BUSINESS AND OPERATIONS RISKS

- Growth strategy and other strategic initiatives
- Changes in profile information such as address, email, revenue, etc.
- Changes in Client team or leadership
- Changes in risk appetite due to C-level or other buyer team changes
- Changes in Safety/Risk Control Manager or Human Resources representative leading safety efforts
 - Do you have safety programs in place to mitigate claims?
- Changes in any operation such as expansion to other states or new products
- Mergers and/or acquisition of new companies
- Changes in existing premises, including vacancy, whether temporary or permanent, alterations, demolition, etc.
 Also, consider any new premises purchased, constructed, or occupied

CONTRACTUAL - THIRD PARTY

- Newly assumed contractual liability, granting of indemnities, or hold harmless agreements
- Circumstances or regulations which may require increased liability insurance limits
- Immediate advice of any changes to scheduled equipment such as contractors' equipment, electronic data processing, etc.
- Any Exposure from a supplier or customer for dependent or contingent business income
- If the Insured leases workers or uses temporary staffing, can we review the contract?
- Does the insured receive certificate of insurance listing them as an additional insured but they do not have a written contract in place?

GLOBAL - OUTSIDE U.S.

Foreign exposures such as trips overseas, imports/exports, product sourcing overseas or sales or locations outside of the U.S.

- Does the insured have a physical location outside of the US? (Leased or owned?)
- Does the insured have assets outside of the US?
- Does the insured have any key suppliers or sub-manufacturing outside of the US, or rely on third party manufacturers or customers?
- Does the insured have employees (US Nationals, Third Country Nationals or Local Nationals) living or working outside of the US?
- Does the insured have US employees that travel on business outside of the US?
- Does the insured sell their product/services outside of the US? (Import from or export goods overseas)
- Does the insured conduct online transactions globally?
- Does the insured have legal entities outside the US?
- Does the insured exhibit or participate in a trade show overseas?
- Does the insured rent or own autos overseas? When renting automobiles outside of the US, the Insured should purchase minimum compulsory limits of insurance via the rental car company to be in compliance with local insurance regulations.
- Does the insured have any foreign licensing agreements?
- Does the insured have any local insurance placements that are "cash before coverage"?

ABC Company



Proposed Renewal Strategy Summary



- We are marketing all lines with our incumbent markets, except property, GL (package) and auto.
 We are expecting renewal rates flat to +5%.
- Due to a hardening property and auto market, we are going to market the package and auto
 policies to the incumbent (Travelers), Hartford, Chubb and Zurich. We are expecting renewal rates
 to be +15%.



- Based on the attached umbrella limit benchmarking and peer loss examples, we recommend getting quotes for \$10M excess of \$10M to be more in line with your peers.
- We will get quotes for higher property and auto deductibles to help offset the expected premium increases.
- Expect to be able to remove coinsurance and get blanket limits on property.



- GL request removal of liquor liability and corporal punishment exclusions.
- Broader umbrella coverage with option from Gallagher Umbrella Advantage Program.



 Cyber liability recommended and will ask Beazley to quote again with same terms: \$1M limit with \$10K deductible for \$50K premium. Attached cyber limit benchmarking, loss examples, Gallagher Drive Mobile cyber data breach info, and data breach calculator link (eRiskHub).



- Proposed addition of Loss Control Portal at no cost for 10 safety E-Learn sessions for all material handling employees.
- Planning two WC claim reviews for next policy term.



- Expect to issue about 200 certificates on your behalf for next policy term.
- Expect to review about 5 contracts on your behalf to verify insurance wording.
- Proposed incoming Certificate Tracking program (Gallagher Verify) for \$15 per cert to help improve compliance checking.



ABC Company's Renewal Strategy Summary



- We are marketing all lines with our incumbent markets, except property, GL (package) and auto.
 We are expecting renewal rates flat to +5%. We decided to also market the WC to the same carriers
- Due to a hardening property and auto market, we are going to market the package and auto
 policies to the incumbent (Travelers), Hartford, Chubb and Zurich. We are expecting renewal rates
 to be +15%



- Based on the attached umbrella limit benchmarking and peer loss examples, we recommend
 getting quotes for \$10M excess of \$10M to be more in line with your peers. Agreed to get quote.
- We will get quotes for higher property and auto deductibles to help offset the expected premium increases.
- Expect to be able to remove coinsurance and get blanket limits on property.



- GL request removal of liquor liability and corporal punishment exclusions.
- Broader umbrella coverage with option from Gallagher Umbrella Advantage Program.



Cyber liability recommended and will ask Beazley to quote again with same terms: \$1M limit with \$10K deductible for \$50K premium. Attached cyber limit benchmarking, loss examples, Gallagher Drive Mobile cyber data breach info, and data breach calculator link (eRiskHub). Agreed to get quote.



- Proposed addition of Loss Control Portal at no cost for 10 safety E-Learn sessions for all material handling employees. Would like a demo of the system.
- Planning two WC claim reviews for next policy term.



- Expect to issue about 200 certificates on your behalf for next policy term.
- Expect to review about 5 contracts on your behalf to verify insurance wording.
- Proposed incoming Certificate Tracking program (Gallagher Verify) for \$15 per cert to help improve compliance checking. Would like a demo of the system.



Renewal Timeline

Task	Date	Assigned to
Complete Renewal Strategy Worksheet	Thursday, March 7, 2024	Gallagher
CORE360® Strategic Review – Gallagher	Thursday, March 7, 2024	Gallagher
Complete Bl Calculation using Bl Calculator	Friday, April 5, 2024	Gallagher and Client
CORE360® Strategic Review – with Client	Friday, April 5, 2024	Gallagher and Client
Request Renewal Information (RES)	Friday, April 5, 2024	Gallagher
Deliver FINAL CORE360® Strategic Review to Client	Friday, April 12, 2024	Gallagher
Receive Renewal Information (RES) from Client	Friday, April 26, 2024	Client
Submission to Markets	Friday, May 10, 2024	Gallagher
Market Meetings (if needed)	Monday, June 3, 2024	Gallagher and Client
Quotations from Markets	Tuesday, June 25, 2024	Gallagher
CORE360® Executive Summary & Proposal to Client	Monday, July 15, 2024	Gallagher
Bind Policies (sign required forms)	Monday, July 22, 2024	Client
Certs/ID Cards/Binders to Client	Monday, July 29, 2024	Gallagher
Renewal Date	Monday, August 5, 2024	
Policies from Markets	Tuesday, September 3, 2024	Gallagher
Policies to Client	Tuesday, October 1, 2024	Gallagher

Thank You for Your Business

We have enjoyed our partnership and appreciate the continued time, support and confidence you have placed in us as your risk management team. This past year has been successful as evidenced by your scorecard. Your total cost of risk is being impacted favorably and our strategy for this upcoming renewal continues to focus on ways to improve this positive impact on your profitability. Thank you.

Legal Disclaimer

Gallagher provides insurance, risk management and consultation services for our clients in response to both known and unknown risk exposures. When providing analysis and recommendations regarding potential insurance coverage, potential claims and/or operational strategy in response to national emergencies (including health crises), we do so from an insurance/risk management perspective, and offer broad information about risk mitigation, loss control strategy and potential claim exposures. We have prepared this commentary and other news alerts for general informational purposes only and the material is not intended to be, nor should it be interpreted as, legal or client-specific risk management advice. General insurance descriptions contained herein do not include complete insurance policy definitions, terms and/or conditions, and should not be relied on for coverage interpretation. The information may not include current governmental or insurance developments, is provided without knowledge of the individual recipient's industry or specific business or coverage circumstances, and in no way reflects or promises to provide insurance coverage outcomes that only insurance carriers control. Gallagher publications may contain links to non-Gallagher websites that are created and controlled by other organizations. We claim no responsibility for the content of any linked website, or any link contained therein. The inclusion of any link does not imply endorsement by Gallagher, as we have no responsibility for information referenced in material owned and controlled by other parties. Gallagher strongly encourages you to review any separate terms of use and privacy policies governing use of these third party websites and resources. Insurance brokerage and related services to be provided by Arthur J. Gallagher Risk Management Services, LLC (License No. 0.099293 and 0726293).

ABC Company

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The Gallagher Way

Shared Values at Arthur J. Gallagher & Co. are the rock foundation of the Company and our Culture. What is a Shared Value? These are concepts that the vast majority of the movers and shakers in the Company passionately adhere to. What are some of Arthur J. Gallagher's & Co.'s Shared Values?

- WE ARE A SALES AND MARKETING COMPANY DEDICATED TO PROVIDING EXCELLENCE IN RISK MANAGEMENT SERVICES TO OUR CLIENTS.
- WE SUPPORT ONE ANOTHER. WE BELIEVE IN ONE ANOTHER. WE ACKNOWLEDGE AND RESPECT THE ABILITY OF ONE ANOTHER.
- 03 WE PUSH FOR PROFESSIONAL EXCELLENCE.
- **04** WE CAN ALL IMPROVE AND LEARN FROM ONE ANOTHER.
- **05** THERE ARE NO SECOND-CLASS CITIZENS EVERYONE IS IMPORTANT AND EVERYONE'S JOB IS IMPORTANT.
- **06** WE'RE AN OPEN SOCIETY.
- 07 EMPATHY FOR THE OTHER PERSON IS NOT A WEAKNESS.
- 08 SUSPICION BREEDS MORE SUSPICION. TO TRUST AND BE TRUSTED IS VITAL.
- **09** LEADERS NEED FOLLOWERS. HOW LEADERS TREAT FOLLOWERS HAS A DIRECT IMPACT ON THE EFFECTIVENESS OF THE LEADER.
- 10 INTERPERSONAL BUSINESS RELATIONSHIPS SHOULD BE BUILT.
- 11 WE ALL NEED ONE ANOTHER. WE ARE ALL COGS IN A WHEEL.
- 12 NO DEPARTMENT OR PERSON IS AN ISLAND.
- 13 PROFESSIONAL COURTESY IS EXPECTED.
- 14 NEVER ASK SOMEONE TO DO SOMETHING YOU WOULDN'T DO YOURSELF.
- 15 I CONSIDER MYSELF SUPPORT FOR OUR SALES AND MARKETING. WE CAN'T MAKE THINGS HAPPEN WITHOUT EACH OTHER. WE ARE A TEAM.
- 16 LOYALTY AND RESPECT ARE EARNED NOT DICTATED.
- 17 FEAR IS A TURN-OFF.
- 18 PEOPLE SKILLS ARE VERY IMPORTANT AT ARTHUR J. GALLAGHER & CO.
- 19 WE'RE A VERY COMPETITIVE AND AGGRESSIVE COMPANY.
- 20 WE RUN TO PROBLEMS NOT AWAY FROM THEM.
- 21 WE ADHERE TO THE HIGHEST STANDARDS OF MORAL AND ETHICAL BEHAVIOR.
- 22 PEOPLE WORK HARDER AND ARE MORE EFFECTIVE WHEN THEY'RE TURNED ON NOT TURNED OFF.
- 23 WE ARE A WARM, CLOSE COMPANY. THIS IS A STRENGTH NOT A WEAKNESS.
- 24 WE MUST CONTINUE BUILDING A PROFESSIONAL COMPANY TOGETHER AS A TEAM.
- 25 SHARED VALUES CAN BE ALTERED WITH CIRCUMSTANCES BUT CAREFULLY AND WITH TACT AND CONSIDERATION FOR ONE ANOTHER'S NEEDS.

When accepted Shared Values are changed or challenged, the emotional impact and negative feelings can damage the Company.

- ROBERT E. GALLAGHER, MAY 1984



Gallagher Tenet #11 We all need one another. We are all cogs in a wheel.

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