



MAY 9, 2024

City of Stamford

RFP NO: 2024.0351

RESPONSE FOR REQUEST FOR INSURANCE BROKERAGE SERVICES



Gallagher

Insurance | Risk Management | Consulting

Table of Contents

- Transmittal Letter..... 2
- Executive Summary..... 3
- Insurance Brokerage Services 6
- Vendor Compensation..... 28
- References 29
- Vendor Corporate Information..... 38
 - Respondents Data Form (Appendix 2)..... 40
 - Summary of Qualifications (Appendix 3)..... 48
- Forms 49
 - Contractor’s Statement 49
 - Non-Collusion Affidavit..... 50
 - Contractor Verification..... 51
 - A Certificate of Corporate Resolution 52
 - Proposer’s Information and Acknowledgement Form..... 53
 - Gallagher’s W-9..... 54
 - Commission on Human Rights and Opportunities Contract 55
 - Certificate of Insurance..... 62
- Appendix..... 65
 - Client Testimonials 65

Transmittal Letter

May 9, 2024
David Villalva
Risk Manager
City of Stamford Connecticut
Re: City of RFP – Insurance Brokerage Services

Dear David:

Gallagher greatly appreciates this opportunity to submit our proposal for insurance broker services for the City of Stamford. As requested, Gallagher commits to providing the services as described and outlined in this proposal and in the scope of services. As your current broker and proud Stamford resident, our team and I continuously go above and beyond to meet the City's insurance and risk management needs. We are confident that by reviewing this response the City of Stamford will come to the conclusion that Gallagher continues to be the right partner for its insurance and risk management needs.

As the City's broker for the past 15+ years, your Gallagher team has demonstrated a proactive approach, responsiveness, deep industry knowledge, and has engrained themselves within the City's operations. One specific advantage of being a City of Stamford resident is that I'm able to identify and become aware of insurance/risk managements issues as early as possible. We pride ourselves on our character and transparent communication. As the marketplace continuously changes, we have to adapt with it. Therefore, our team will continue to operate on an "educate early, no surprises" client service philosophy to make sure you are ahead of emerging challenges and trends. This allows the City of Stamford to make decisions that will have the greatest positive impact on its taxpayers.



Single Point of Contact:

Sulim Bartok

1 Corporate Drive, Suite 310, Shelton, CT 06484

Phone: 650.863.2556

Email: Sulim_Bartok@ajg.com

We have read the RFP and understand the scope of services being asked of Gallagher by the City of Stamford.

We are positioned to continue to assist the City of Stamford for many years to come (as we have for the past 15+ years) because of our existing knowledge of the City's operations and insurance program, deep understanding and experience with similar public entities, localized service, and overall commitment to always go above and beyond to meet the City's needs.

To conclude, we welcome any questions you may have upon review of our response and look forward to the opportunity to continue our partnership.

Sincerely,

Sulim Bartok

Sulim Bartok
Area Vice President
Regional Director, Public Sector & K-12 Practice

Executive Summary

Based on this RFP, one message rings clear to us: the City of Stamford values a team that can be more than just an insurance broker—the City is looking for a true risk management partner; one who will assist the City in brokerage, claims management, risk mitigation, and overall administration of your program. Your current Gallagher team, based out of our local Shelton office, has the unique skill set necessary to continue to provide the City of Stamford's with the level of partnership it's looking for. Your core Gallagher team has dedicated their careers to going above and beyond to meet the unique needs of each of their clients. We are confident the content of this response will convey the value our team has brought to the City and will continue to bring to the City for years to come.

KEY DIFFERENTIATORS

Gallagher has been working with the City of Stamford for the past 15+ years and continues to deliver unparalleled municipal experience as the City's risk management partner. Gallagher is the largest public sector specific broker in the country. As the national leader in public sector risk management, we will continue provide the City of Stamford with unmatched resources, capabilities, and representation in the marketplace all with localized service delivered from our office just up I-95. The reason this should all matter to the City can be summarized by a few key points laid out below.

- 1. Experience in Working with the City of Stamford.** Gallagher has had the pleasure of partnering with The City of Stamford for 15+ years. In that time, we have been able to adapt with the City's ever changing risk profile and develop a comprehensive insurance and risk management program that adequately protects the City year after year. Whether it's consulting on risk transfer protocols, navigating the most challenging insurance marketplace of the past 4 decades, or finding creative solutions to maximize of the City's ROI on its insurance program, Gallagher always goes above and beyond to meet the City's needs.
- 2. Proactive and transparent approach.** We understand that adequately budgeting is a key component to the City's operations. Every year we begin the renewal process 8 months in advance by providing the City with budget recommendations for its following fiscal year. At this time we will also inform the City of any potential obstacles or changes we foresee in the coming months that may impact the City's insurance and risk management program. Beginning this early allows us to get ahead of any potential challenges we might face over the course of the renewal process. This includes in 2022 when we had to reconstruct the City's entire property insurance program due to the challenging marketplace and several large claims the City experienced in years prior. This proactive approach allowed us to leave no stone unturned and walk away from the renewal process confident that the result we were able to obtain was the most competitive solution available in the marketplace.
- 3. Our clients stay with us year after year.** The average length of a client-broker relationship in the insurance industry is 8 years. We work with over 12,000 municipal clients across the country and over 50 serviced out our Shelton office. Our average relationship with our clients lasts more than 15 years. This is a direct result of the time and resources we invest in ensuring each and everyone of our clients is satisfied with the level of service we deliver.
- 4. Proprietary products and unmatched carrier relationships.** Our size and breadth of expertise affords us the opportunity to develop unique products not available to other brokers. For example, we have manuscript policy forms with various carriers that offer broader coverage terms than what is available in the standard marketplace, tools that help us market your account more effectively to carriers (Archipelago, Gallagher Submit, Loss Stratifications Reports, Risk Control capabilities, etc.). Furthermore, we place hundreds of millions of premium dollars annually with each of the top public sector carriers. This along with the unique relationships we develop with our underwriters position us well to negotiate best-in-class pricing and coverage year in and year out.

MUNICIPAL EXPERIENCE – BY THE NUMBERS

Nationally:

- ✓ 12,000+ public sector clients including, cities, towns, villages, counties, school districts, state governments, and more
- ✓ 450+ dedicated public sector professionals
- ✓ 50+ years of servicing public sector clients
- ✓ \$3.3 billion+ in public sector premium placed

Locally in Connecticut

- ✓ 50+ municipal clients including cities, towns, school districts, and water authorities serviced out of Shelton office
- ✓ \$100 million+ in premium placed with the handful of prominent public sector carriers writing municipal business in Connecticut. These carriers include Travelers, Chubb, Safety National, Berkley, Euclid, Munich Re, Ambridge, Starr, Berkshire, Zurich, and many others.
- ✓ 12 dedicated public sector team members made up of brokers, account managers, coverage specialists, claims advocates, and risk control consultants

Understanding your risk – We understand municipalities' need to mitigate complex risks in a cost-effective manner. We recognize the issues you face in today's ever-changing economic and social climate, impacted by budget deficits, ever-changing legislation, and the many other uncertainties the future holds. One specific example that comes to mind is the claim the City experienced in 2019 when an explosion occurred at the WPCA facility. This led to a \$5M+ loss in which a large portion of the claim expenses stemmed from having to haul waste from Stamford's WPCA to be treated elsewhere. Typically, property policies offer \$1M in Extra Expense coverage, however, we proactively negotiated a \$10M Extra Expense limit within the City's property policy because we knew \$1M was inadequate. This resulted in the entire claim being covered.

Marketing leverage and approach – We pride ourselves on telling a better story and using your help to do it. The Gallagher team approach ensures that we cover the market effectively. Our marketing structure differs from our competitors because unlike other brokers, we do not outsource marketing to a separate team that is detached from your account. Instead, your core team are the same people that will market your account, increasing the level of advocacy on your behalf. This difference, combined with Gallagher's best-in-class carrier-relationships and leverage, allow us to obtain better coverage at a more competitive price point. This is now more important than ever given the state of the marketplace and inflationary rates.

Systematic, total-cost-of-risk approach – Gallagher works to design and execute a more comprehensive approach to insurance brokerage than our competitors through our proprietary **CORE360®** model for assessing and managing your total cost of risk. CORE360 considers your total cost of risk across six cost drivers – insurance premiums, program structure, coverage gaps, uninsured & uninsurable losses, loss prevention and claims, and contractual liability. Gallagher will continuously help the City of Stamford understand and mitigate its total cost of risk by attacking all aspects of your insurance program thus optimizing efficiency and increasing coverage at the most competitive price point. In this challenging insurance marketplace, no broker can deliver on a promise to simply lower current insurance premiums through traditional marketing efforts. It is imperative that your broker drive value across all areas of your program. This includes claims advocacy, reducing claim frequency by implementing loss control programs and training, utilizing creative program structures or alternative risk transfer methods, and reviewing contractual agreements to ensure the City's risk is transferred appropriately. A graphic representation of **CORE360** can be found below.

Insurance Premiums – A strategic approach to marketing your account for local placements

Program Structure – Actionable advice to drive informed decisions

Coverage Gaps – It is easy to place coverage; it is very difficult to place great coverage

Uninsurable & Uninsured Losses – Coping with the ever-changing complexion of risk

Loss Prevention and Claims – Minimizing losses and mitigating claims

Contractual Liability – Hidden risk transfers and unknown assumption of liability

Traditional Total Cost of Risk
actual costs



● Retained Losses ● Premiums ● Administration

CORE360® Approach
actual and potential costs



CONCLUSION

Gallagher will continue to leverage our public entity expertise, knowledge, and creativity to offer creative and pragmatic solutions to the City of Stamford. We will continue to execute on our goal of providing the City with best-in-class service and results year after year. We are confident that we are best qualified to continue serving as the City of Stamford's trusted insurance and risk management partner.

Respectfully submitted,

Sulim Bartok, Colin David, Alex DeBiase, Trevor Biel and the rest of your Gallagher Team



Insurance Brokerage Services

Background and summary of vendor's insurance brokerage services and related services.

Company Background

Gallagher is one of the world's largest insurance brokerage, risk management and consulting firms. As a community insurance broker and trusted local consultant, we help people and businesses move forward with confidence. With more than 52,000 people working around the globe, we're connected to the places where we do business and to every community we call home. Managing risk with customized solutions and a full spectrum of services, helping you foster a thriving workforce, and always holding ourselves to the highest standards of ethics to help you face every challenge for more than 95 years—that's The Gallagher Way.

Gallagher was one of the first brokers to transition from simply brokering insurance to providing true risk management services by identifying exposures, then developing and implementing ways to reduce those risks. In 1938, we designed the first retrospective rating program, which gave clients credit for holding down their losses. Gallagher once again broke new ground in 1963 by forming the first non-workers' compensation self-insurance program and formed Gallagher Bassett Services, Inc. to administer claims and loss control services.

In 1984, Gallagher became a publicly-traded company (NYSE: AJG). Our most recent financial report can be found on our website www.ajg.com under the "Investor Relations" tab.

Today, Gallagher companies plan and administer a full array of insurance, risk management, self-insurance, claims management, and employee benefit products and services. Areas of industry specialization include higher education, healthcare and senior living, life sciences, construction, media and entertainment, public entity, and real estate.

To support these market segments, we have developed coverage specialties that include Property, General Liability, Employee Benefits, Executive Lines, Workers' Compensation, Cyber Liability, Fine Arts, Aviation, Foreign Liability, Marine, and Owner- and Contractor-Controlled Insurance Programs, among others.

The infographic is a grid of colored boxes with text and images. The top-left box is blue with the text 'About Gallagher'. The top-middle box is blue with 'FOUNDED IN 1927'. The top-right box is yellow with '\$9.9B' and 'TOTAL ADJUSTED BROKERAGE & RISK MANAGEMENT REVENUES (2023)'. The middle row features a large image of a world map with the title 'Our Network of Offices' and a background of various national flags. The bottom-left box is dark blue with 'SOCIAL RESPONSIBILITY' and a list of focus areas: 'COMPANYWIDE FOCUS ON ETHICAL CONDUCT, EMPLOYEE HEALTH AND WELFARE, ENVIRONMENTAL INTEGRITY AND COMMUNITY SERVICE.' The bottom-middle box is tan with '130+' and 'COUNTRIES SERVED'. The bottom-right box is orange with '960+' and 'OFFICES GLOBALLY'. Below that is a green box with '52,000+' and 'EMPLOYEES WORLDWIDE'. On the far right is a photograph of two women in business attire standing by a large window. The text 'THE GALLAGHER WAY' is overlaid on the bottom right of the photograph.

Diversity, Sustainability, Integrity, and Community

For over 95 years, Gallagher has led with a **commitment to diversity, sustainability and supporting the communities** where we live and work. Our high standards of ethical behavior are grounded in our corporate culture's cornerstone, **The Gallagher Way**

DOING THINGS ONE WAY. THE RIGHT WAY. THE GALLAGHER WAY

As proud as we are of our growth, we're more proud that we've been able to maintain Gallagher's unique culture as we move into new markets and new lines. It's a culture of ethics and service. One of collaboration in a common interest – the best interest of every client, everywhere. And it's summed up in the 25 tenets, of *The Gallagher Way*.

Our then chairman, Robert E. Gallagher wrote them down in his own hand over a generation ago. Today, you'll find them in each Gallagher office around the world. What's more, you'll find them informing the actions we undertake very day.

COMMITMENT TO DIVERSITY

- Gallagher has received a score of 100 — the highest score an inclusive company can receive — on the Human Rights Campaign (HRC) Foundation's 2023-2024 Corporate Equality Index (CEI), the nation's foremost benchmarking survey and report measuring corporate policies and practices related to LGBTQ+ workplace equality.
- Gallagher Connect Partners is our network of specialized minority, women, and other diverse certified partners strategically selected based on their perspectives and capabilities to bring the valuable support and viewpoints of diverse organizations



COMMITMENT TO SUSTAINABILITY

- Gallagher's Impact Report is just one way we're measuring the progress of our ongoing sustainability efforts. We are committed to operating in a sustainable manner to safeguard the future. With our people at our core, they are the driving force that impact our clients, partners, and communities.
- For the third year in a row, our 200-Day Sustainability Challenge inspired our colleagues.
- The Company has a stated goal to achieve net zero in our direct operations by 2050.



COMMITMENT TO COMMUNITY

- Shared commitment to investing in and giving back to community.
- In 2022, our people raised over \$3.7 million, gave over 22,700 hours and supported over 3,000 charities.
- Living out mission of empowering people and communities to face the future with confidence through initiatives such as our partnership with Special Olympics International



Public Sector Expertise



Public Sector & K-12

10,900+
Global clients

500+
Global professional experts

\$2.7B+
In annual premium

Gallagher is the leading Public Sector brokerage firm across the country. No other brokerage firm serves as many Public Sector clients across the nation as Gallagher. Our national, state and local experience, resources, and insurance market relationships make us uniquely qualified to continue to service the City of Stamford.

OUR COMPETITIVE ADVANTAGE

- First broker with a dedicated national Public Sector Practice Group
- Focus on helping public entities solve risk management problems through value added services
- Invest greatly in resources to meet our clients' needs including coverage experts, loss control specialists, claims advocates, and ERM consultants – all dedicated to public sector clients
- Connect 500+ account executives across the United States focused on public sector business every day
- Work with 13,500+ public sector clients including cities, counties, school districts, states and special districts
- Excellent reputation providing excellent service in a highly ethical manner
- Gallagher is the #1 broker with the majority of public sector insurers in the country and in London
- Help our clients manage the total cost of risk, not just the cost of insurance

OUR CONNECTICUT EXPERTISE - EXPERIENCE WHERE IT MATTERS TO THE CITY OF STAMFORD

- 50+ municipal clients including cities, towns, school districts, and water authorities
- \$100 million+ in premium placed with the handful of prominent public sector carriers writing municipal business in Connecticut. These carriers include Travelers, Chubb, Safety National, Berkley, Euclid/Hudson, Munich Re, Ambridge, Starr, Berkshire, Zurich, and many others.
- 12 dedicated public sector team members made up of brokers, account managers, coverage specialists, claims advocates, and risk control consultants



Identification of account services team, their biographies and qualifications.

Below is a listing of team members who will continue to be responsible for servicing the City's account. Each one of these team members has dedicated their career to working with public sector clients.

This team was uniquely crafted with the City of Stamford in mind. Your lead account executive lives in Stamford and works in Connecticut, he can be available at a moment's notice in the event of an extremely time-sensitive request.

Your Gallagher Team



Sulim Bartok

*Area Vice President | Regional Director, Northeast – Public Sector & K-12 Education Practice
Shelton, CT*

Sulim Bartok is an Area Vice President and Regional Director with Gallagher's Public Sector Practice Group. He has over 10 years of experience working within the public entity niche. He is currently in charge of various sizeable public entity accounts and runs our local team.

Sulim will be responsible for the day-to-day servicing of the City of Stamford's account along with the account management team. Sulim has deep expertise in all aspects of marketing, placement, and servicing of Property & Casualty insurance coverage. He constantly strives to deliver high quality service to his clients and present new and innovative ideas to mitigate his clients' total cost of risk.

Sulim is a 2021 Power Broker winner. The Power Broker award is a national award given annually by Risk & Insurance magazine to the top six brokers across key sectors of the insurance industry. The award is based upon superior customer service, depth of industry knowledge, and success in addressing difficult client's challenges.

Sulim has a bachelor's degree in finance from the University of Connecticut.



Colin David, CLCS

*Client Service Manager | Public Sector & K-12 Education Practice
Shelton, CT*

Colin David is responsible for submission preparation (gathering of data, completion of applications, and marketing), coverage placements, contract reviews, invoicing, audits, and processing of proposals for clients and prospects. He handles account management and day-to-day operations for clients by acting as a liaison between the various service teams in responding to client requests including certificates of insurance, policy endorsements, binders and coverage questions during the life of the policy.

Colin began his insurance career in 2014 as a member of Gallagher's Summer Internship Program. He worked for almost two years at PlusMedia and then joined Gallagher in 2017. Colin joined the Gallagher account management team focusing primarily on public entity and nonprofit clients.

Colin received a dual bachelor's degree from the University of Connecticut. He has earned a Commercial Lines Coverage Specialist designation.



Alex DeBiase
Client Service Manager
Shelton, CT

Alex brings more than 19 years of experience in commercial insurance focusing on public entity and nonprofit clients. She will be responsible for the day-to-day servicing of your account, answering emails, phone calls, policy issuance, certificate issuance, etc. Alex will attend all client meetings, prepare stewardship reports, help the client's staff with renewal applications, and any other services requests as needed.



Trevor Biel
Client Service Associate II
Shelton, CT

Trevor assists with daily servicing including issuing certificates, processing endorsements, billings, and any other client related needs. Trevor began his career at Gallagher in October of 2022 in the Achieve Program, where he has earned his Connecticut Licensee and Commercial Lines Coverage Specialist designation. He joined the team handling public entity, nonprofit, and religious sector clients.

Trevor received a bachelor's degree from Central Connecticut State University in 2020.



Matthew English, AIC
Senior Claims Advocate - Property | National Risk Control
Shelton, CT

Matt is responsible for providing client claims needs analyses, attending claims reviews, reviewing and advocating insurance coverage, providing catastrophic claims management, and assisting clients with the selection of loss consultants such as forensic accountants, engineers and builders. He has experience in catastrophic property claims including fire, flood, windstorm, business interruption losses, and inland marine.

Matthew began his career in 2001 as a personal lines field adjuster for The Hartford. Before joining Gallagher in 2021, he was a property claim expert with Swiss Re Corporate Solutions and a property claims executive with General Reinsurance Corp. While at Swiss Re, Matthew was the natural catastrophe coordinator, overseeing the claims response to the Chilean Earthquake (2010), Hurricane Irene (2011) and Hurricane Sandy (2012). He has a broad background in property claims, including homeowners, manufacturing, retail, commercial real estate, power generation, mining, oil and gas, and engineered risk.

Matthew received a bachelor's degree from Western New England College. He has earned an Associate in Claims designation. Matthew holds a Connecticut property and casualty adjuster license, and a Connecticut and Massachusetts public adjuster license.



Stephanie Brown
Claims Manager
Shelton, CT

Stephanie is a Claims Manager for Gallagher, working with both personal and commercial lines. Since starting with Gallagher, she has become a member of Gallagher's National Risk Control Team. Stephanie specializes in the overseeing and management of Public Entity clients. She is well versed in all lines of coverage including Errors and Omissions, General Liability, Property, Auto, Workers' Compensation, and Student Accident insurance.

Stephanie has been in the insurance industry for 20 years with experience working on both the carrier and broker sides. She began her career at Princeton Insurance Company in the Risk Management Department. She quickly moved up to the position of Claims Assistant, where she handled medical malpractice and property claims.

Stephanie is a graduate of Riders University and holds her Certified Insurance Service Representative (CISR), Senior Claims Law Associate (SCLA), and Certified School Risk Manager (CSRM) designations.



Carrie Lin
Senior Risk Control Consultant | National Risk Control
Shelton, CT

Carrie Lin specializes in providing property & casualty insurance brokerage services. She is responsible for providing risk management support while assisting her clients with developing and implementing strategies and solutions to control and minimize the total cost of risk. Carrie is also co-leader for Risk Control's senior living working group.

Carrie began her career in 2008 and joined Gallagher in 2020. She brings extensive risk management and safety experience to Gallagher. Prior to Gallagher, Carrie worked at Liberty Mutual insurance and PMA Insurance delivering service to a diverse group of clients in areas of general industry specializing in healthcare. She has assisted her clients by conducting loss analysis, risk assessments and develop customized service plans to help clients achieve their risk management goals.

Carrie received a bachelor's degree from Stony Brook University, Stony Brook. She is a member and the secretary for the American Society of Safety Professionals, New York City Chapter.



John Farley, AIC, CIPP/US
Managing Director | Cyber Liability Practice
New York, NY

John is responsible for the overall direction of Gallagher's cyber practice to ensure that client's needs are being met, including the development of state-of-the-art product solutions, insurance gap analysis, risk exposure analysis, risk modeling, benchmarking, and best practices implementation. He assists clients across all industries in navigating the dynamic cyber insurance markets as a means to cyber risk transfer while providing guidance on emerging regulatory risk, cyberattack techniques, cyber risk prevention, and data breach cost mitigation strategies.

John began his insurance career in 1992 and joined Gallagher in 2019. He has worked previously at Travelers, Marsh & McLennan, Wells Fargo Insurance Services and HUB International. Throughout his career, John has forged strategic relationships with cyber insurance underwriters, privacy attorneys, IT forensics investigators, and law enforcement. His extensive experience earned him a seat on an advisory board for the U.S. Treasury.

John is a frequent guest speaker and a published author. His book *Online and Under Attack* was released in 2017. The book provides guidance to C-suite executives on best practices to prevent, transfer and mitigate the effects of a cyberattack.

John received a bachelor's degree from Manhattan College. He has earned an Associate in Claims and a Certified Information Privacy Professional designation. John maintains his broker license in New York.



Gene Devine, JD
Regional Director | Environmental Practice
Jericho, NY

Gene is the regional director of Gallagher's Environmental Practice in the Jericho, NY, office. A licensed attorney, Gene has over 25 years of experience in insurance and environmental matters, including environmental law and regulation, insurance claims and brokerage, and manuscript environmental insurance policies. Among his notable projects, he has recently been involved in the redevelopment of the former General Motors assembly plant in Linden, NJ. Gene joined Gallagher in 2011.

Gene is a recognized expert in environmental insurance, offering his services as an expert witness in a complex insurance litigation. He has twice received the Power Broker Award presented by Risk & Insurance magazine for environmental insurance. He has authored several articles on the use of environmental insurance in commercial real estate transactions.

Gene received his bachelor's degree from the University of Miami Rosenstiel School of Marine & Atmospheric Science and his juris doctor from Pace University School of Law. He is a member of the National Brownfields Association, NAREIT, ICSC, NACD, the American and New York State Bar Associations, and is active with both associations' environmental law sections, frequently participating in lectures and seminars.



Ed Lehan
Area President | Connecticut and Westchester NY
Shelton, CT

Ed serves as the Area President for Connecticut and Westchester County, NY. His team focuses on servicing clients in the Public Sector, Non-Profit/Human Services & Religious, and Education arenas. Additionally, he has specialization in Private Equity firms and M&A activities. Ed has 35+ years of experience in the insurance industry, joining the Gallagher family in 2015. He holds a Bachelor's degree from the University of Hartford and his Chartered Financial Consultant (ChFC) and Chartered Life Underwriter (CLU) designations. He currently volunteers for the American Red Cross and the Greater Hartford YMCA.

Detailed description of the scope of services and benefits to be provided by the vendor to the City and the BOE.

Our Philosophy and Strategy

Gallagher's philosophy and strategy for providing brokerage and risk management services is focused squarely on our addressing out clients' specific needs. We will assist the City in managing the City's diverse risk management needs by taking an aggressive approach to reducing risk financing costs and loss dollars through loss prevention is our focus every day. We provide a unique combination of experience and expertise that is unmatched by any of our competitors. Our approach toward client engagement addresses your total cost-of-risk, not just your cost of insurance/self-insurance. Our goal is to anticipate your future exposures to loss and analyze how to best deal with those exposures from a risk management perspective.

GALLAGHER'S APPROACH TO TOTAL COST OF RISK



Our team takes a comprehensive approach to evaluating your risk management program. **CORE360®** is our comprehensive model that considers the six cost drivers of your risk management program. By helping you understand all of your actual and potential costs, providing actionable advice and delivering world-class service and support – we help you develop a program that minimizes your total cost of risk.

Gallagher's **CORE360** approach serves as the foundational system through which we run our analyses of your risk and resulting insurance program.

The term “total cost of risk” is widely used throughout the insurance industry, and when many brokers frame their strategies around it, they fail to quantify the risk and fail to help clients minimize these costs. We will use **CORE360** to give our team additional insight in determining your total cost of risk and it will serve as a blueprint for our strategic plan to your program.

Gallagher will evaluate key issues and concerns for the City on an ongoing basis, using our **CORE360** model. Below we have highlighted focus areas across the six key cost drivers of **CORE360**.



We understand that cost is a factor. With Gallagher’s analytical market approach, we will improve City of Stamford’s market position and make your resources work more efficiently and effectively.



We will take a more structured approach to marketing City of Stamford’s renewals. We will bring similar benefits through our data-driven approach to structuring and marketing the liability and casualty programs. We intend on exploring alternate coverage structures, such as the all-lines aggregate approach.



Gallagher will help City of Stamford identify risks retained on City of Stamford’s balance sheet or funded out of cash flow to determine if there is a way to either transfer risks in a traditional manner or utilize a more innovative product, such as a captive, to best meet your needs.



Gallagher offers an extensive knowledge of the specialized coverage needs of City of Stamford. The transition process for new clients includes a comprehensive review of your program. We will prepare a strategy report to serve as a discussion platform and will conduct a review meeting with you to discuss placement strategies, options, real and potential gaps in coverage, as well as an agreed plan to accept, mitigate or close any uncovered gaps.



After performing a thorough review of City of Stamford’s risk management programs, workplace safety programs, and claims history, we will identify the most appropriate loss control programs to make sure they get implemented. We’ll also analyze claims management protocols and engage claims advocates when appropriate to improve outcomes.



Total cost of risk extends beyond coverage and claims. Gallagher’s contract review process ensures our clients aren’t improperly transferring risk or unknowingly assuming liability. As the risk bearing model shifts within property management and aviation, for example, we will work with City of Stamford to ensure the impact of various contractual obligations has been quantified.

Stewardship Reports and Accountability

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

Day-to-Day Service Standard

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

Stewardship Reports and Accountability

Typically, our stewardship report and meeting is scheduled one or two months after the effective date and includes items such as: insurance renewal results, claims summaries, claims advocacy review, insurance program structure evaluation, timeline of deliverables (policy, binders, invoices, certificates, questions), and risk management consulting services. This report can be customized to include additional items important to you.

Throughout our relationship, we engage with you by being present with you face-to-face whenever you need us, wherever you need us. We value the concept of sitting down and building mutual relationship and having an open dialogue of communication. While we are always available to address any issues and concerns, below are a few meetings we have scheduled that are outside of the regular visits.

Type of Meeting	Description/Purpose	Frequency
Stewardship/CORE360™ Strategic Review	<ul style="list-style-type: none"> Set goals for the upcoming year Discuss marketing and expectations for the upcoming program renewal Set renewal timeline 	Once a year
Pre-Renewal Meeting/Call	<ul style="list-style-type: none"> Update on quotes received Update of progress of proposal completion 	As needed
Renewal presentation	<ul style="list-style-type: none"> Insurance renewal proposal meeting 	Once a year
CORE360™ Executive Summary	<ul style="list-style-type: none"> Summary of the achievements of goals Updated program chart 	Once a year after renewal
Claims review with Liability and Property Advocates	<ul style="list-style-type: none"> In-person meeting to discuss open and recently closed claims Expectation of how and when particular claim will be closed 	3 times a year
Claims review with Workers’ Compensation Advocates	<ul style="list-style-type: none"> Discuss open and recently closed claims Expectation of how and when particular claim will be closed 	3 times a year

CORE360® Service Standards

CORE360® drives our client experience, ensuring we are continually challenging your program across all six cost drivers and bringing fresh ideas to the table. Our tools, resources and analysis flow through the lens of CORE360.

Throughout our relationship, we engage with you by being present with the City face-to-face whenever you need us. We value the concept of sitting down and building a mutual relationship while having an open dialogue of communication. We are always available to address any issues and concerns.

Below is a snapshot of our most recent annual Stewardship report provided to the City of Stamford.

City of Stamford – Pre-Renewal Strategic Review

Property & Casualty Insurance Program | July 1, 2024-2025

Your CORE360® 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.

Category	Key Findings
INSURANCE PREMIUMS	<ul style="list-style-type: none"> Conducted full marketing of property insurance program Worked with incumbent and new carriers to negotiate favorable renewal increase given City's loss history and overall market conditions Kept premiums under the projected budget numbers. Majority of increase was driven by property premium and due to property losses and increased valuations on the schedule Deployed property analytics tool called Archipelago. This increased the strength of the City's SOV, which resulted in a more favorable renewal premium
PROGRAM STRUCTURE	<ul style="list-style-type: none"> Added Environmental Policy for the City Only feasible way to get Property Insurance was to create an 8 carrier quota share for the first \$25MM and place excess policy with Travelers above it. Some of the carriers within the quota share changed relative to last year Moved carriers on Terrorism policy to save premium with equivalent coverage Property deductibles were increased to mitigate an even larger premium increase
COVERAGE GAPS	<ul style="list-style-type: none"> International Liability coverage was added as school trips outside the U.S. have been planned
UNINSURED & UNINSURABLE LOSSES	<ul style="list-style-type: none"> Various bridges around the City are uninsured as cost to insure them is exorbitant and not feasible given the City's insurance budget
LOSS PREVENTION & CLAIMS	<ul style="list-style-type: none"> Gallagher Webinars, White Papers, Risk Management Safety Insights, Gallagher STEP Dedicated claim advocate assigned to the City Gallagher eRiskHub
CONTRACTUAL LIABILITY	<ul style="list-style-type: none"> Process COI's on an as-needed basis. Turnaround time is no more than 24 hours Review and consult on contract language on an as-needed basis

Q4 2023 Median Rate Change* by line of coverage – U.S. Clients							
Property	Umbrella	General Liability	Commercial Auto	Workers' Comp	D&O (Private)	D&O (Public)	Cyber
12.5%	6.0%	4.1%	7.1%	-2%	0.5%	-14.2%	0%

*Source: Gallagher Drive US Client Data, October 2023 – December 2023. The median is the value separating the higher half from the lower half data sample (or the middle value). Due to the variability that we're seeing in this market and specific account characteristics, individual rates may vary.

THE BIG PICTURE

- The property market is the most challenging market that most of us have ever seen. Public entities and K-12 schools continue to face rate increases, capacity issues and for some, difficulties obtaining coverage.
- Rate increases are beginning to stabilize for cyber, as long as underwriting requirements are met.
- In the wake of the COVID-19 pandemic, we are starting to witness shifts in workers' compensation across several states. We will closely monitor these developments to determine if they signal a broader market transformation.
- It is important to note that renewal challenges vary by region and line of coverage. The average increases noted in this report may be significantly higher if an entity has had serious sustained losses or increased exposures.

Risk Update

BUSINESS AND OPERATIONS RISKS

- Change in operations or new strategic initiatives
- Changes in leadership or risk appetite

CONTRACTUAL – THIRD PARTY

- Newly assumed contractual liability, granting of indemnities, or hold harmless agreements
- Circumstances or regulations which may require increased liability insurance limits

OTHER

- Any large exposure increases pending?

This is a summary of our agreed upon renewal strategy for your upcoming renewal.

Category	Key Findings
INSURANCE PREMIUM	<ul style="list-style-type: none"> Plan to conduct strategic marketing of property program. Unlike last year, this year one or two carriers have increased appetite/capacity Will approach handful of carriers to quote ancillary lines of coverage as needed Do not plan to market Liability package as a full marketing was conducted in 2022
PROGRAM STRUCTURE	<ul style="list-style-type: none"> Change carriers within the property tower as needed to improve coverage, lower deductible, and reduce premiums Will conduct a retention analysis to determine if \$1MM SIR is still efficient for City's Liability package Given room within the budget, recommend looking at adding \$5M in excess limits
COVERAGE GAPS	<ul style="list-style-type: none"> Builders risk for upcoming projects for Westhill High School and Roxbury Elementary School. We have already approached a few carriers who are interested in quoting
UNINSURED & UNINSURABLE LOSSES	<ul style="list-style-type: none"> Will obtain quote for active shooter/assaultant policy at renewal
LOSS PREVENTION & CLAIMS	<ul style="list-style-type: none"> Gallagher Webinars, White Papers, Risk Management Safety Insights, Gallagher STEP Dedicated claim advocate assigned to the City Gallagher eRiskHub Re-engage Loss Control team to deploy services as needed
CONTRACTUAL LIABILITY	<ul style="list-style-type: none"> Continue to issue COI's on an as-needed basis Continue to review contract language and provide recommendations to strengthen risk transfer protocols

City of Stamford – Pre-Renewal Strategic Review

Property & Casualty Insurance Program | July 1, 2024-2025

RENEWAL PREP

- 2/22/2024 Meeting with City
- 02/26/2024 Gallagher Submit Link go out
- 04/01/2024 Gallagher Submit is completed by the City (targeting earlier on SOV)

GO TO MARKET







- 04/01/2024 Submissions sent to carriers
- 5/15/2024 Receive quotes from carriers
- 6/01/2024 Proposal presentation
- 6/16/2024 Receive City of Stamford's authorization to bind Package

PROPOSE & BIND

- 7/1/2024 Coverage program renews

Carrier	Blanket Limit	Property, Loss of Income, Extra Expense, Mobile Equipment	General Liability, Employee Benefits Liability, Sexual Misconduct Liability	Auto Liability	Public Officials Liability/Employment Practices Liability (CPL)	Educators Legal Liability/Employment Practices Liability (BDE)	Law Enforcement Liability	Crime	Workers' Compensation, Employer's Liability	Cyber	Boiler & Machinery	Terrorism
Travelers	\$75,000,000	\$25,000,000 Blanket Limit	\$10,000,000 Flood Limit	(\$5,000,000 High Hazard Flood Sublimit)	\$250,000 Deductible (3% Named Storm Det.)	\$1,000,000 Self-Insured Retention	\$1,000,000 Self-Insured Retention	\$1,000,000 Self-Insured Retention	\$1,000,000 Self-Insured Retention	\$1,000,000 Self-Insured Retention	\$1,000,000 Self-Insured Retention	\$1,000,000 Self-Insured Retention
Berkshire/Munich/Lexington/Zurich/CORE/Ironshore/Star/London	\$25,000,000 Blanket Limit	\$10,000,000 Flood Limit										
Safety National	\$100,000,000 Workers' Compensation Limit	\$1,000,000 Employer's Liability Limit										
Tokio Marine	\$1,000,000 Deductible	\$3,000,000 Deductible										
Liberty Mutual	\$200,000,000 Blanket Limit	\$50,000,000 Deductible										
AG/London	\$100,000,000 Blanket Limit	\$20,000,000 Deductible										

Your Service Team

 <p>Sulim Bartok Area Vice President 650-863-2556 Sulim_Bartok@ajg.com</p>	 <p>Trevor Biel Client Service Associate Trevor_Biel@ajg.com (203) 447-0669</p>
 <p>Colin David Client Service Manager 914-697-6012 Colin_David@ajg.com</p>	 <p>Alex DeBlase Client Service Manager (203) 447-6575 Alex_Deblase@ajg.com</p>
 <p>Matthew English Senior Claim Advocate Property (800) 418-5333 Matthew_English@ajg.com</p>	 <p>Carrie Lin Risk Control Consultant (247) 572-9429 Carrie_Lin@ajg.com</p>

National Risk Control

Gallagher’s National Risk Control team has over 90 safety and risk control professionals to help the City successfully manage and improve their risk program. Our consultants have extensive industry experience with the public sector practice 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 your business goals and objectives and we then create a program to complement your operations.

Your Risk Control Specialist

Carrie Lin is the City’s dedicated resource for anything risk control-related. He works directly with the Gallagher servicing team and your risk management team to assist in preventing claims. Carrie’s approach is to understand and analyze current claim trends and operational needs, then augment your risk prevention resources to make an impact on your highest loss drivers.

Advantages of working with our Risk Control consultants includes:

- Extensive experience in designing and delivering risk control consulting to the public sector
- 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 constantly 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	<p>Site risk assessment consists of reviewing operations, identifying potential risk/hazards, and recommending corrective actions. Some of the services Gallagher can provide include:</p> <ul style="list-style-type: none"> • Assist in developing a gap analysis that allows your risk management department to compare existing programs to your internal standards/best practices • Providing technical support for the risk management team in areas of safety/risk concerns.
Risk/Safety Educational Training	<p>Develop/conduct safety educational training for managers, supervisors and employees. Some of the services Gallagher can provide include:</p> <ul style="list-style-type: none"> • Working with the City’s risk management team to determine where specific training may be required. • Assist in developing a safety training matrix or reviewing existing training matrix • Conducting risk/safety training through a virtual platform. • Providing access to Gallagher’s proprietary Gallagher STEP Online Safety Training
Program Consultation	<p>Program evaluation, assessment, and recommendations to various operational risk. Some of the services Gallagher can provide include:</p> <ul style="list-style-type: none"> • Assisting the City safety team in enhancing the mission and scope of activities. • Reviewing existing safety and health procedures and provide recommendations to enhance these procedures. • Reviewing the City’s fleet safety program and comparing the program to best standards of practice.
Special Projects	<p>Client requested services for emerging risk or concerns. Examples include:</p> <ul style="list-style-type: none"> • Collaborate with insurance carrier risk control consultants • Participate with the City’s risk management team on serious accident events.

Claims Advocacy

Gallagher invests heavily in our claims advocacy team, as it is a critical component of our value-added services to the City. These services include both pre- and post-loss support to mitigate and respond to claims impacting the City.

With an average of 20 years of experience, our staff consists of more than 150 claims professionals across the country delivering superior claims services to our clients. The graphic to the right displays Gallagher's impact in reducing claims costs and our clients' total cost of risk.

PRE-LOSS SUPPORT

Effective pre-loss strategies are a core component of Gallagher's claims management services to the City. Gallagher's team integrates our claims response services with your existing Disaster Recovery Plans and other claims and risk management plans you have in place now. The Gallagher team identifies and analyzes ways to refine the City's current practices, and their interrelation with your insurance carriers, other local municipalities and Stafford Act requirements.

One area of concentration includes coordinating pre-loss contracts such as Debris Removal, Tree Pruning and Debris Monitoring Contracts as outlined by guidelines for reimbursement under Public Assistance programs to ensure effective claims response and continuity. Utilizing a designated general adjuster is a standard, and a most effective approach to managing property claims where multiple insurers participate on one program. Our team first starts with getting upfront policy terms agreement by getting all carriers to agree to one manuscript form across the property placement to prevent any misunderstanding of coverage during a loss.

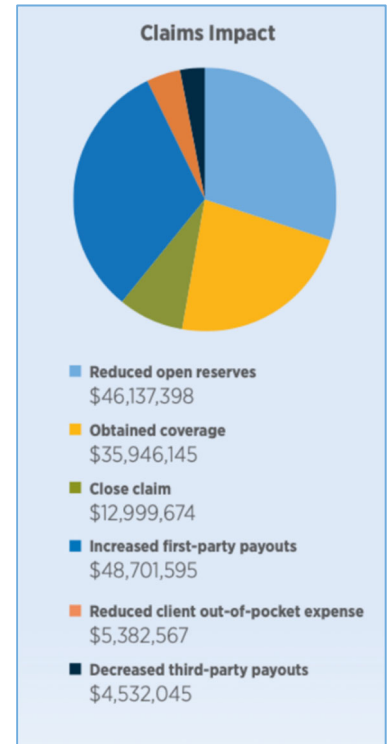
PROACTIVE STEPS OUR TEAM CAN PARTICIPATE IN BEFORE THE LOSS:

- Assigned Designated General Adjuster - agreement with all insurers to respond to Property claims as part of the Layered Property program
- Conduct Meetings with Adjusting team – to identify any changes to procedures that need to be addressed
- Introduction to various Forensic Accounting contacts – through carriers, Claims Adjusters and Gallagher Claim Advocacy
- Continued discussions of Stafford Act implications on the City's risk financing strategy
- Involvement of your FEMA Public Assistance contractor, as part of disaster recovery team
- Provide training to various departments and individuals on the claims management plan
- Provide electronic hurricane notebooks to Risk Management and coordinating adjuster with everyone's contact information, manuscript policy forms, carrier participation, location schedule with individual NFIP flood policy information

LOSS RECOVERY, NEGOTIATION AND DISPUTE RESOLUTION

Gallagher will coordinate with City, your coordinating adjuster, and participating insurers to facilitate a prompt response following a loss. At this stage, we work with your team to engage the pre-loss plan including coordination of contractors, insurers and claim staff. These services include, but aren't in any way limited to:

- Coordinating Assigned General Adjuster – to inspect property and extent of loss
- Assist in recommendations with City staff and remediation experts on ways to preserve property
- Coordinate initial insurer meetings with Assigned General Adjuster and team
- Participate in claim review meetings
- Dedicated claims examiners – ultimately, a claims examiner from each participating insurer will work with the Assigned General Adjuster on claims resolution. Our approach is to identify and build relationships with these insurance company representatives prior to the loss
- Identify & potentially contract with forensic accountants, disaster recovery/mitigation contractors – discuss the City's procurement requirements relating to these contracts
- Work closely with Risk Management to ensure its needs are met
- Assist in recommendations with the City's staff and remediation experts of ways to preserve property
- Process training to various departments and individuals on the claims management plan, as needed



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

CASUALTY CLAIM ADVOCACY

Below are some of the key services that we provide as part of our claims advocacy:

INITIAL CLAIM REPORTING

Reporting claims promptly to third-party administrators (TPA)/insurance carriers is essential in obtaining the most desirable result. For the majority of routine claim occurrences you may want to report directly to the TPA/carrier. However, for claims that require our immediate involvement, we provide alternative methods so our claims professionals can quickly engage.

LARGE LOSS CONSULTATION

Our claims consultants assist in the evaluation and strategic planning of high exposure and complex claims. We possess the high level of claims expertise and knowledge to solve problems and deliver optimal results. Once these claims are identified, our claims team immediately engages the adjuster and, if required, upper management. We continue to consult on the claim until it is resolved as efficiently as possible with the best possible outcome.

CLAIMS REVIEW

For clients whose program includes claim reviews, our goal is to drive claims to a proper, timely conclusion. We recommend that our team participate in all third party administrator claim reviews.

LOSS RUNS AND STRATIFICATION REPORT

Gallagher's Analytics team can provide claims statistical information in easy-to-read charts and graphs. This information can help you understand your loss experience from a statistical perspective, providing you valuable information to address claim trends for risk control planning.

PRE-LOSS SUPPORT

Effective pre-loss strategies are a core component of Gallagher's claims management services to the City. Gallagher's team would look to integrate our claims response services with the existing claims or risk management plans you have in place.

- Cyber Vendor Panel & Response Firms Established Pre-loss
- Dedicated Claims Examiners – our approach is to identify and build relationships with these insurance company representatives prior to a loss
- Identify & potentially contract with forensic accountants, disaster recovery/mitigation contractors – discuss the City's procurement requirements relating to these contracts
- Discussion of Stafford Act implications on risk financing strategy
- Provide training to various departments and individuals on the claims management plan

LOSS RECOVERY, NEGOTIATION, AND DISPUTE RESOLUTION

Gallagher will coordinate with the City, its adjusters, and insurers to facilitate a prompt response following a loss. At this stage, we will work with your team to engage the pre-loss plan including coordination of contractors, insurers, and claims staff. These services include, but aren't in any way limited to:

Ultimately, your team will help the City:

- Reduce open reserves
- Intervene on claims involving coverage issues and reservation of rights letters
- Receive claims closure
- Work with claims adjusters to pursue best defense strategy
- Increase first-party payouts
- Reduce client out-of-pocket expenses
- Decrease third-party payouts

Our claims advocacy support extends well beyond the traditional property and liability insurance and into nearly any risk the City could face. Over the past several years, unfortunately some of the most tragic events have not been hurricanes, but man-made disasters. We are available to provide the City support in all areas, including active shooter scenarios, ransomware/cyber breaches, and other major events that could impact the City. Below are a few examples of how we've supported our public sector clients in these areas:

RECENT CLAIM ADVOCACY SUCCESSSES:

MANAGING MULTIPLE MAJOR RANSOMWARE ATTACKS

Assisted clients in coordination of various aspects of cyber response, including counsel engagement, assignment of forensic IT consultants, ransomware negotiators, breach notification services, and public relations support.

MARJORIE STONEMAN DOUGLAS TRAGEDY

Valentine's Day 2018 will go down as the day that changed many school districts forever. This event continues to evoke feelings nationwide. Through risk transfer and consulting, Gallagher worked with the entire district in managing this tragedy. This included the facilitation of claims for both liability and workers' compensation. Mitigation going forward has included securing coverage for Guardians, ERM consulting, and legislative support.

EXCESS WORKERS' COMPENSATION

Coverage Dispute Intervention – our team has negotiated with carriers and counsel to address historical claimants with a delay in request for excess payment. We have settled many of these to our clients' favor where the carrier has taken the position that they should be capped on what they owe.

Coverage Determination – our client had a serious claim that is the indirect result of a covered claim. We were involved in negotiations with the carrier to be sure that all procedures are followed for this claim to be considered compensable.

EXCESS LIABILITY

Gallagher negotiated two large claims for a client that settled into the excess coverage. These claims were of questionable negligence but also included poor publicity. We worked closely with counsel, risk management, and the carrier to come to an agreeable solution.

THIRD-PARTY ADMINISTRATION

Facilitated the transition of a client's Workers' Compensation program from a TPA to self-administration. The excess markets need to be sure that the claims within the retention are being handled properly prior to the carrier getting involved. We worked closely with Risk management, the Workers' Compensation Department, carrier, and the software vendors to be sure that procedures were in place and approved. Since taking over claims, the frequency and cost of claims have decreased dramatically. Gallagher has worked with the third-party administration teams to continually improve the data fields in their reporting systems. This has allowed for improvement in the data so that trends can be determined and acted upon.

Gallagher Drive

Data has become essential to every size, industry, and position of business. Gallagher has been heavily investing in our ability to provide insightful metrics to our clients

Gallagher Drive can confirm clients' risk management decisions from industry specific benchmarking to claims analysis and market rate trends, providing insightful metrics by using data to analyze losses and asses premiums to allow clients' to be proactive in their risk management strategy -- knowing months in advance what to expect of the market and how best to prepare for renewals.

Data and analytics available in Gallagher Drive can be used with all clients and prospects.



Benchmarking Services

Gallagher compares our clients' insurance programs industry peers to help make informed purchasing decisions.



Placement Analytics

Evaluating our carrier partners and their appetites for particular industries and coverages helps support a successful go-to-market strategy, providing clients with better insurance options.



Claims Analytics

Comparing our clients' claims data and comparing it to those of similar companies allows us to advise clients how to best manage their loss control efforts to reduce risks and overall cost.



Consulting Services and Solutions

Using our data platform, our analytics experts can provide customized solutions support our clients' specific business needs.

Value to the City	<p>Clients can stay on top of market trends</p>	<p>Gallagher Drive enables us to compare our clients' program structure against industry peers and to share informed coverage and limit recommendations.</p>
	<p>Clients can stay current on their total cost of risk (TCOR)</p>	<p>By providing a customized Gallagher Drive Client platform, clients are empowered to view and analyze their claims history (and those of their industry) by highlighting patterns causing losses.</p>

There are three parts to the Gallagher Drive Analytics Platform:

1. GALLAGHER DRIVE MOBILE CALCULATORS

GALLAGHER DRIVE® MOBILE

Gallagher Drive Mobile tools are accessible via any web browser or mobile device. Links can be shared with Clients or Prospects and are found on the Gallagher.ajg.com website as lead generation tools.

MOBILE TOOLS USED TO INTRODUCE OUR DATA & ANALYTICS CAPABILITIES

Gallagher Drive Mobile allows for innovation and speed; providing clients and prospects with quick, concise information on optimal cyber liability coverage limits and umbrella benchmarking. These mobile calculators are accessible off-network via any web browser.



<https://umbrellalimits.tools.ajg.com>
Conduct a quick umbrella limit benchmark in few easy questions.



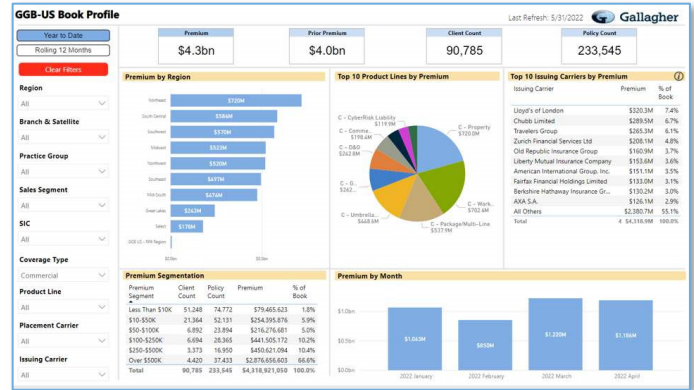
<https://cyberrisk.tools.ajg.com>
Quantify your cyber exposure in case of cyber breach or ransomware attack.

2. GALLAGHER DRIVE PLATFORM

U.S. Book Profile

The U.S. Book Profile is a good starting point to answer common questions regarding our industry specific expertise.

The metrics provide can provide our clients a quick snapshot of key data points on our book of business, which may be useful. This includes top placement markets, issuing carriers, practice groups, SIC codes, product lines, and clients.

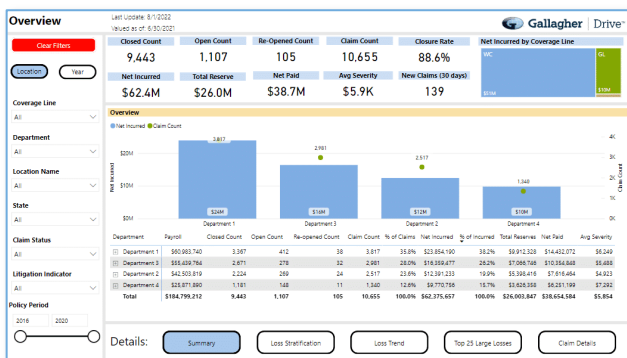


Market Dashboard

The Market Dashboard provides clients with meaningful data regarding insurance market trends to help support recommendations and decisions.

This dashboard includes information regarding rate changes for the U.S. & third-party data sources, the dashboard also shows what percentage of our clients are seeing a rate increase, decrease or no change based off of the selections made.

3. GALLAGHER DRIVE CLIENT



Gallagher Drive Client is our client-facing dashboard that allows to clients leverage their own data to drive risk management strategies and decisions.

This solution enables the clients to:

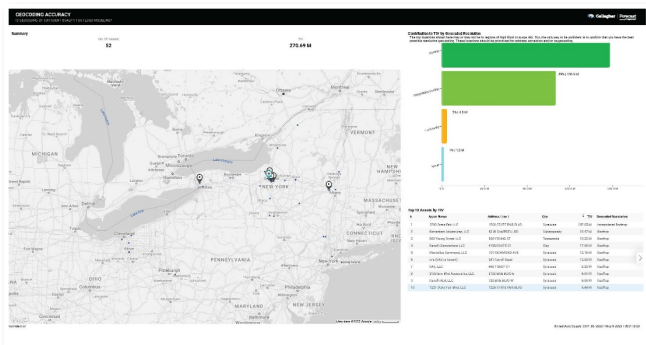
- Identify and take action on troublesome patterns in their claims' history
- Show how TCOR expenses have shifted year-over-year
- Work collaboratively with the NRC (National Risk Control) team to use the claims data and build a training program

Gallagher Forecast

As weather patterns continue to change in frequency in severity, the City needs a tool to stay informed. Gallagher Forecast is a complimentary online platform that transforms your property Statement of Values into actionable insights and catastrophe risk analytics. Forecast reports provide visual representations of data that identify property/locations that are most exposed to catastrophic losses, including wind, earthquake, flood, hail, and storm surge.

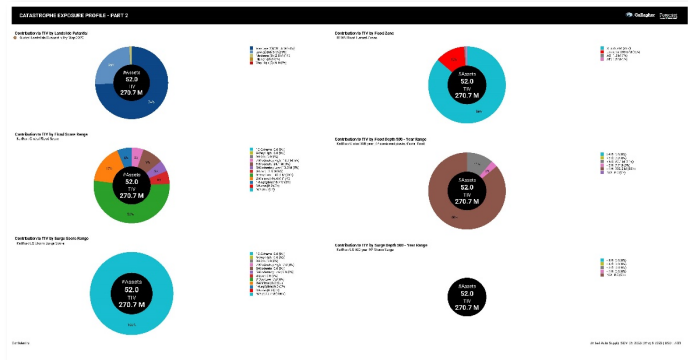
Value to tie City	Real-Time Alerts	Clients receive real-time alerts for impending catastrophic events. This helps them make more informed decisions about distribution of resources before, during, and after an event.
	Better Understanding Property Exposures	Clients can better understand their property exposures and potential impact of events on their portfolio through benchmark reports, scenario analytics developed based on historical events, and the year over year comparison report.
	Elevated Market Submissions	By providing Gallagher Forecast data, your Gallagher team is able to more successfully negotiate with underwriters to provide broader coverage and better renewal premiums.

Client Profiles



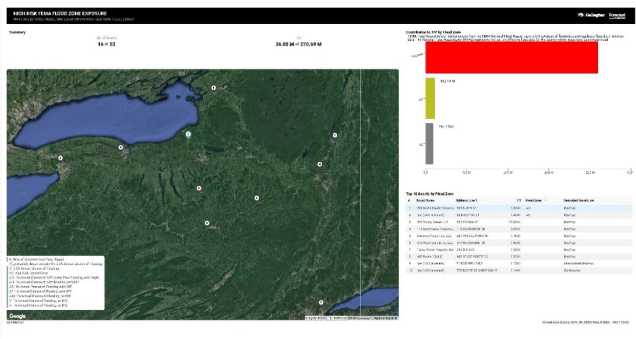
Distribution of Value

This dashboard shows the City's top locations by value and where the concentrations of value are geographically.



Catastrophe Exposure Profile

This dashboard offers insight on how many assets and TIV (total insured values) are in high hazard catastrophe zones.



Flood Zone Exposure

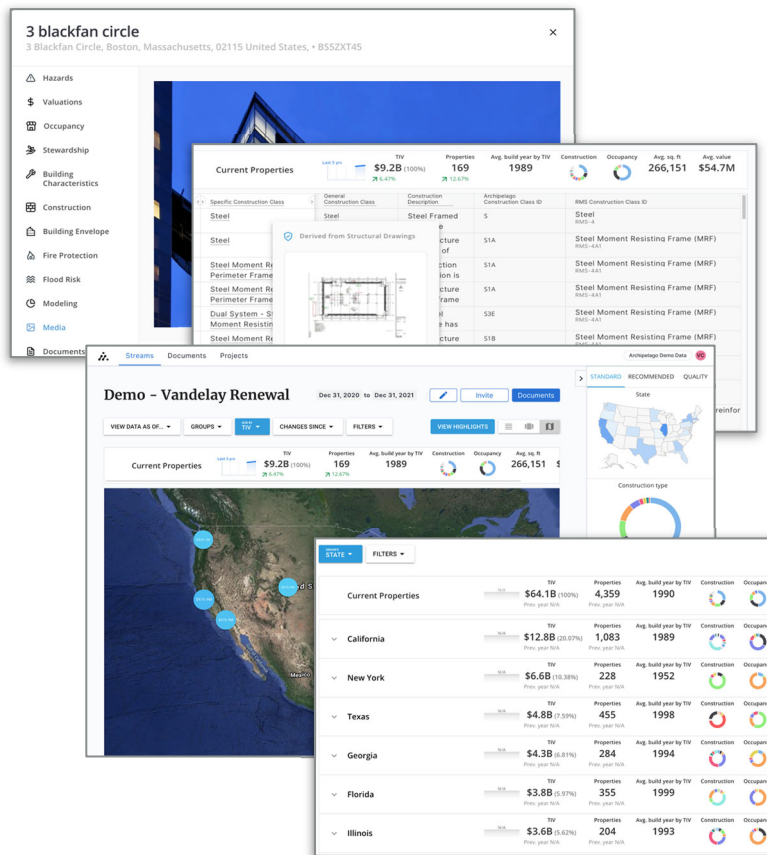
This dashboard shows the locations that are exposed to higher risks of flood.

Archipelago

At Gallagher, we help our clients face their future with confidence. Every day, you face complex issues based on your organization's data. You need a way to make confident decisions, optimize your risk management program and better position your portfolio in the marketplace. That's why we've partnered with Archipelago, a software and data analytics company who helps clients leverage their data to differentiate their assets in the competitive marketplace and improve insurance outcomes.

Archipelago's AI-driven, SaaS platform eliminates traditional spreadsheets and disorganized data, and replaces it with an innovative solution that positions your commercial property portfolio for success.

- Harness clean, enriched data with automated preparation on a centralized platform
- Visualize your portfolio to highlight your data-driven story for the market and elevate your submission to the top of the pile
- Make better decisions with a clearer understanding of your risk exposure across your entire portfolio



HOW WE'VE HELPED CLIENTS WITH ARCHIPELAGO

We consolidated and streamlined the data management process for one of the nation's largest wholesale distributors for building contractors. We were able to transform the quality of its statement of value (SOV) adding over 6,000 data points of previously missing or unverified construction occupancy protection exposure (COPE) information.

We enriched one California-based real estate investment trust's SOV with validated data from PCA and Seismic reports. The enhanced data within the platform improved their catastrophe-modeling outcome by about 20%, which ultimately attracted more insurance markets to participate on the program. This created price competition in all layers with CAT coverage and resulted in a very successful renewal for the client.

Description of other services available through the vendor.

OPTIONAL RISK MANAGEMENT SERVICES

In addition to Marketing, Brokerage Services, Program Management and Administration, Property Loss Control, and Claims Management, Gallagher can provide:

Actuarial Support – Gallagher has the ability to provide our clients with actuarial support either through our subsidiary or an outside vendor. This multi-disciplinary approach combines quantitative analysis with insurance market expertise to manage your risk.

Catastrophe Modeling – We can provide several specific tools that provide analysis for modeling your potential losses.

- Loss Forecaster – Software to forecast losses and estimate required reserves for Property and Casualty losses
- NP Vision – Software to calculate and analyze the net present value of alternative loss financing methods

Cyber Risk Assessment – Gallagher employs professionals that specialize in risk management information services and risk transfer products. Traditional insurance policies have significant coverage gaps in the area of digital exposures. Even more challenging, traditional policies are increasingly being issued with broad coverage exclusions for cyber perils such as hacking, viruses and denial of service.

The emerging generation of cyber policies is in a state of constant change. Our specialists will help City of Stamford sort through the hype and determine the most cost-effective solutions for your unique situation by:

- Analyzing your current cyber risk exposures, starting with a thorough review of your active websites and file servers
- Identifying potential gaps in your existing program based on trends and carrier expectations
- Securing cyber insurance to close those gaps. Designing risk management solutions using information security best practices.

OSHA 500 Training – OSHA 500 ten-hour class is based on the Federal OSHA Outreach Program. There are five mandatory sections which must be taught and five discretionary courses based on the type of work activity the class would focus on.

Risk Management Seminars - We have delivered training seminars on Cyber Risk, Wrap-ups 101, Crime Exposures, Contractual Risk Transfer, Emerging Risks, Pollution Risks and Solutions, Surety Bonding, Risk Mapping, Enterprise Risk Management, and Special Events. We can provide training and seminars on a number of topics that may be of interest to City of Stamford.

Summary of qualifications.

OUR COMPETITIVE ADVANTAGE

- ✓ First broker with a dedicated national Public Sector Practice Group
- ✓ Focus on helping public entities solve risk management problems through value added services
- ✓ Invest greatly in resources to meet our clients' needs including coverage experts, loss control specialists, claims advocates, and ERM consultants – all dedicated to public sector clients
- ✓ Excellent reputation providing excellent service in a highly ethical manner
- ✓ Gallagher is the #1 broker with the majority of public sector insurers in the country and in London
- ✓ Help our clients manage the total cost of risk, not just the cost of insurance

Lawsuits/complaints.

As with any business, Arthur J. Gallagher & Co. and its affiliates ("Gallagher") may be involved in multiple regulatory actions, investigations or lawsuits (collectively, "Actions"). Specific details of Actions to which Gallagher is subject are noted in reports to the SEC, which are available in the Investor Relations/SEC Filings section at www.ajg.com, particularly in the "Commitments, Contingencies and Off-Balance Sheet Arrangements" footnote to Gallagher's financial statements set out in Gallagher's most-recent Annual Report on Form 10-K and Quarterly Report on Form 10-Q. You may access these forms at ajg.com, under the tab "Investor Relations." We respect your interest in asking this question but are unable to give any more specific detail than can be found within the public information locations noted in this response.

Vendor organizational chart.

CITY OF STAMFORD'S GALLAGHER TEAM

Core Team Leads

Executive Oversight



Sulim Bartok
Area Vice President
Regional Director | Public Sector & K-12
Education Practice
Shelton, CT



Colin David, CLCS
Client Service Manager
Public Sector & K-12 Education Practice
Shelton, CT



Ed Lehan
Area President
Shelton, CT

Client Service



Alex DeBiase
Client Service Manager
Shelton, CT



Trevor Biel
Client Service Associate II
Shelton, CT

Risk Control and Claims



Matt English, AIC
Senior Claims Advocate
Glastonbury, CT



Stephanie Brown
Claims Manager
Princeton, NJ



Carrie Lin
Senior Risk Control Consultant
Shelton, CT

Specialists



John Farley, AIC, CPP/US
Managing Director
Cyber Liability Practice
New York, NY



Gene Devine, JD
Regional Director
Environmental Practice
Jericho, NY

Vendor's financial or most recent annual report.

In an effort to be more environmentally friendly, we have opted not to include the 100-plus page annual reports in this document and instead provide directions to the electronic copies. Gallagher became a publicly traded company in 1984 (NYSE: AJG). Our most recent financial reports can be found on our website at <https://investor.ajg.com/home/default.aspx> or you may access the corporate financial data for 2023 via the link below. The annual reports will contain all information as it pertains to our company's ownership structure, finances, size, etc.

2023 Annual Report: [Gallagher 2023 Annual Report](#)

Summary of Financial Results - Year Ended December 31,

See the reconciliations of non-GAAP measures on page 36.

	Year 2023		Year 2022		Change	
	Reported GAAP	Adjusted Non-GAAP	Reported GAAP	Adjusted Non-GAAP	Reported GAAP	Adjusted Non-GAAP
(In millions, except per share data)						
Brokerage Segment						
Revenues	\$ 8,637.2	\$ 8,627.6	\$ 7,303.8	\$ 7,266.6	18%	19%
Organic revenues		\$ 7,753.9		\$ 7,122.6		8.9%
Net earnings	\$ 1,169.4		\$ 1,201.8		(3%)	
Net earnings margin	13.5%		16.5%		-292 bpts	
Adjusted EBITDAC		\$ 2,962.6		\$ 2,472.5		20%
Adjusted EBITDAC margin		34.3%		34.0%		+31 bpts
Diluted net earnings per share	\$ 5.30	\$ 9.39	\$ 5.58	\$ 8.00	(5%)	17%
Risk Management Segment						
Revenues before reimbursements	\$ 1,287.6	\$ 1,287.2	\$ 1,092.6	\$ 1,086.8	18%	18%
Organic revenues		\$ 1,254.2		\$ 1,082.8		15.8%
Net earnings	\$ 154.0		\$ 115.8		33%	
Net earnings margin (before reimbursements)	12.0%		10.6%		+136 bpts	
Adjusted EBITDAC		\$ 257.9		\$ 200.6		29%
Adjusted EBITDAC margin (before reimbursements)		20.0%		18.5%		+158 bpts
Diluted net earnings per share	\$ 0.70	\$ 0.74	\$ 0.54	\$ 0.56	30%	32%
Corporate Segment						
Diluted net loss per share	\$ (1.58)	\$ (1.37)	\$ (0.93)	\$ (1.02)		
Total Company						
Diluted net earnings per share	\$ 4.42	\$ 8.76	\$ 5.19	\$ 7.54	(15%)	16%
Total Brokerage and Risk Management Segment						
Diluted net earnings per share	\$ 6.00	\$ 10.13	\$ 6.12	\$ 8.56	(2%)	18%

In our corporate segment, net after-tax (loss) earnings from our clean energy investments was \$(11.5) million and \$(9.2) million in 2023 and 2022, respectively. At this time, we anticipate our clean energy investments will produce after-tax losses in 2024.

Vendor Compensation

The accepted vendor will be compensated on a fee basis, which should be quoted on an hourly and total fixed cost basis. All proposals must include general itemization of fees to be charged for all services contained in the RFP.

TRANSPARENCY

Gallagher, Aon, and Marsh are the only brokers required in the industry to show full transparency of all earned compensation. Brokers outside of this list are not required to disclose commissions, or contingents and supplemental compensation arrangements, and do not proactively do so. Average commissions earned by brokers can range between 15-20% of an insured's total premium spend. Based on the City of Stamford's current premium spend, if a broker were accepting standard commissions on your account, they would be earning ~\$820,000 in compensation.

Gallagher is proud of our position to be 100% transparent when it comes to our financial compensation arrangements with our clients. All revenue earned by Gallagher and its affiliates are disclosed to you. All insurance carrier quotations received – including terms, conditions, premium and commission earned, if any, are provided to you.

Our philosophy of 100% transparency holds true whether we are working on a fee in lieu of commission basis, pure commission, or combination of both compensation methods. Our goal is to work with you to develop a compensation plan that is readily understood by both parties, captures the service standards you expect, and is reflective of the experience of the service team assigned to your account to provide maximum ROI for the partnership.

CURRENT COMPENSATION ARRANGEMENT

Currently we charge the City a \$125,000 fixed fee for the placement and servicing of all its insurance policies, with the exception of Cyber Liability and Environmental Liability. Both Cyber and Environmental Liability were new policies that were first put into place well into our current contract term. Therefore, those two policies were not contemplated as part of our original fee proposal at the beginning of our contract in 2018. For that reason, we collect standard commissions on those two policies. We disclosed this to the City at the time the policies were initially placed and at renewal every year since.

PROPOSED COMPENSATION ARRANGEMENT

For the contract term spanning 2024-2029, we will continue to collect standard commissions on the Cyber and Environmental Liability policies only. All other policies will continue to be placed net of commission. Our proposed fee structure is as follows:

- Year 1: \$125,000
- Years 2-5: 2% inflationary increase applied to prior year fee

Lastly, we find that many brokers (especially ones that are not required to disclose total compensation amounts) will attempt to undercut our fees by submitting a cost proposal that is much cheaper than ours. A very cheap fee proposal is not a sustainable model to provide the City of Stamford with the service necessary to properly manage your account and deploy to it all the necessary resources you have come to expect from your insurance/risk management partner. We have found that in these situations the broker is usually accepting additional compensation elsewhere to offset their cheap fee, in the form of direct or supplemental commissions.

References

The vendor shall supply a minimum of four (4) references of a similar size and application to this procurement. The references must include contact name, company name, telephone number and time period during which services were provided. If your firm has experience providing similar services to municipalities, it must be noted in this section, in the form of a reference. Please utilize Appendix 1 of this RFP to answer this section in your Response

**RESPONDENT'S REFERENCE FORM
INSURANCE BROKERAGE SERVICES FOR
CITY OF STAMFORD AND BOAD OF EDUCATION**

A. RESPONDENT'S DATA (Name and address of Respondent)

Arthur J. Gallagher Risk Management Services, LLC. d.b.a Gallagher

1 Corporate Drive, Suite 310, Shelton, CT 06484

B. ACCOUNTS

List three commercial insurance accounts received by respondent during five years ending December 31, 2023. (Complete Page 2, References, for each of these accounts).

Town of Stratford, CT

Town of Oxford, CT

City of Norwalk, CT

List three commercial insurance accounts terminated with respondent during five years ending December 31, 2023. (Complete Page 2, References, for each of these accounts).

Town of Berlin, CT

Diocese of Springfield, MA

List the three largest commercial insurance accounts for Connecticut governmental organizations brokered by respondent during five years ending December 31, 2023. (Complete Page 2, References, for each of these accounts).

City of Hartford, CT

City of White Plains, CT

City of Bridgeport, CT

Complete one "Respondent's Reference Form" for each client referenced on Page 1.

A. RESPONDENT'S DATA (Name and address of Respondent who serviced client on Page 1)

Sulim Bartok and rest of Gallagher Public Sector team -
1 Corporate Drive, Suite 310, Shelton, CT 06484

B. REFERENCE DATA

Name of Client: Town of Stratford

Business of Client: Municipality

Address of Client: 2725 Main Street, Stratford, CT 06615

Client's Contact and Title: Chris Tymniak - CAO

Telephone Number: 203.331.2045

Description of Program/Services Provided:

insurance brokerage/risk management services, claims advocacy, loss control

Complete one "Respondent's Reference Form" for each client referenced on Page 1.

A. RESPONDENT'S DATA (Name and address of Respondent who serviced client on Page 1)

Sulim Bartok and rest of Gallagher Public Sector team -
1 Corporate Drive, Suite 310, Shelton, CT 06484

B. REFERENCE DATA

Name of Client: Town of Oxford

Business of Client: Municipality

Address of Client: 486 Oxford Road, Oxford, CT 06478

Client's Contact and Title: Jim Hliva - Finance Director

Telephone Number: 203.828.6513

Description of Program/Services Provided:

insurance brokerage/risk management services, claims advocacy, loss control

Complete one "Respondent's Reference Form" for each client referenced on Page 1.

A. RESPONDENT'S DATA (Name and address of Respondent who serviced client on Page 1)

Sulim Bartok and rest of Gallagher Public Sector team -
1 Corporate Drive, Suite 310, Shelton, CT 06484

B. REFERENCE DATA

Name of Client: City of Norwalk

Business of Client: Municipality

Address of Client: 125 East Avenue, Norwalk, CT 06856

Client's Contact and Title: Craig Schmidt - Risk Manager

Telephone Number: 203.854.7972

Description of Program/Services Provided:
insurance brokerage/risk management services, claims advocacy, loss control

Complete one "Respondent's Reference Form" for each client referenced on Page 1.

A. RESPONDENT'S DATA (Name and address of Respondent who serviced client on Page 1)

Sulim Bartok and rest of Gallagher Public Sector team -
1 Corporate Drive, Suite 310, Shelton, CT 06484

B. REFERENCE DATA

Name of Client: Town of Berlin

Business of Client: Municipality

Address of Client: 240 Kensington Road, Berlin, CT 06037

Client's Contact and Title: Kevin Delaney - Finance Director

Telephone Number: 860.828.7000

Description of Program/Services Provided:

insurance brokerage/risk management services, claims advocacy, loss control

Complete one "Respondent's Reference Form" for each client referenced on Page 1.

A. RESPONDENT'S DATA (Name and address of Respondent who serviced client on Page 1)

Sulim Bartok and rest of Gallagher Public Sector team -
1 Corporate Drive, Suite 310, Shelton, CT 06484

B. REFERENCE DATA

Name of Client: Diocese of Springfield
Business of Client: Diocese
Address of Client: 65 Elliot Street, Springfield, MA 01105

Client's Contact and Title: Mike Ford
Telephone Number: 415.452.0513

Description of Program/Services Provided:
insurance brokerage/risk management services, claims advocacy, loss control

Complete one "Respondent's Reference Form" for each client referenced on Page 1.

A. RESPONDENT'S DATA (Name and address of Respondent who serviced client on Page 1)

Sulim Bartok and rest of Gallagher Public Sector team -
1 Corporate Drive, Suite 310, Shelton, CT 06484

B. REFERENCE DATA

Name of Client: City of Hartford
Business of Client: Municipality
Address of Client: 550 Main Street, Hartford, CT 06103

Client's Contact and Title: Sara Lowenthal - Risk Manager
Telephone Number: 860.757.9655

Description of Program/Services Provided:
insurance brokerage/risk management services, claims advocacy, loss control

Complete one "Respondent's Reference Form" for each client referenced on Page 1.

A. RESPONDENT'S DATA (Name and address of Respondent who serviced client on Page 1)

Sulim Bartok and rest of Gallagher Public Sector team -
1 Corporate Drive, Suite 310, Shelton, CT 06484

B. REFERENCE DATA

Name of Client: City of White Plains

Business of Client: Municipality

Address of Client: 255 Main Street, White Plains, NY 10601

Client's Contact and Title: Sergio Sensi - Commissioner of Finance

Telephone Number: 914.422.1233

Description of Program/Services Provided:

insurance brokerage/risk management services, claims advocacy, loss control

Complete one "Respondent's Reference Form" for each client referenced on Page 1.

A. RESPONDENT'S DATA (Name and address of Respondent who serviced client on Page 1)

Sulim Bartok and rest of Gallagher Public Sector team -
1 Corporate Drive, Suite 310, Shelton, CT 06484

B. REFERENCE DATA

Name of Client: City of Bridgeport

Business of Client: Municipality

Address of Client: 45 Lyon Terrace, Bridgeport, CT 06604

Client's Contact and Title: Kenneth Flatto - CFO

Telephone Number: 203.576.7251

Description of Program/Services Provided:

insurance brokerage/risk management services, claims advocacy, loss control

Vendor Corporate Information

This section requests pertinent information concerning the proposed vendor and partner(s) as well as defining their relationship. This section will assist the City of Stamford and Board of Education in assessing each respondent's ability to provide the services requested. It is the City's and the BOE's expectation that the selected vendor will assign a dedicated Account Team who has experience in the insurance brokerage services business. Please also complete the Respondent's Data Form under Appendix 2 of this RFP and Summary of Qualifications Form under Appendix 3 of this RFP

Corporate Profile:

Corporate Name : Arthur J. Gallagher Risk Management Services, LLC

Corporate Address (headquarters address) 2850 Golf Road Rolling Meadows, IL 60008

Number of Years Doing Business as Above 95 years

Previous Name (please fill in if answer is less than 5 years) N/A

Corporate Mission Statement:

We are an international Sales and Marketing company that plans and administers cost-effective, differentiated property/casualty and human resource risk management programs as brokers, consultants and third-party administrators.

Our mission is to:

Provide superior, cost-effective risk management products and services that meet the ever-changing needs of our current and prospective clients, while continuing to strive for the highest professional excellence in the delivery of those products and services.

Provide our employees with an opportunity for professional growth, personal satisfaction and financial security.

Build and maintain long-lasting, consistent, honest and profitable relationships with our insurance markets, who we recognize play a crucial role in meeting our clients' risk management needs.

Grow shareholder value by increasing our client base, dedicating ourselves to increased productivity, profitability and professionalism resulting in long-term earnings-per-share growth.

We will accomplish our mission with the kind of leadership that will ensure perpetuation of our corporate culture. We will also adhere to rigid moral and ethical standards in all of our dealings as we look to the challenges of the future with confidence in our ability to create and maintain a Gallagher Team that is the very best at what we do.

Provide Most Recent Annual Report: <https://investor.ajg.com/financials/default.aspx#financial-year--annual>



Team Profile:

Individual	Direct Number	Years of Experience in Insurance Brokerage Business	Years Employed by Gallagher	Mailing Address
Sulim Bartok	650.863.2556	8	8	1 corporate drive, suite 310, Shelton, CT 06484
Colin David	914.697.6012	10	7	1 corporate drive, suite 310, Shelton, CT 06484
Alex DeBiase	203.209.6479	19	19	1 corporate drive, suite 310, Shelton, CT 06484
Trevor Biel	203.605.8785	2	2	1 corporate drive, suite 310, Shelton, CT 06484
Matt English	860.418.5333	23	3	1 corporate drive, suite 310, Shelton, CT 06484
Stephanie Brown	609.430.4103	20	18	1 corporate drive, suite 310, Shelton, CT 06484
Carrie Lin	212.763.3415	16	4	1 corporate drive, suite 310, Shelton, CT 06484
John Farley	212.763.3424	31	5	300 Madison Ave, New York, NY 10017
Gene Devine	516.622.2483	23	12	1 Jericho Plaza Suite 200, Jericho, NY 11753

Partner Profile (if applicable): Not Applicable

Services Specified

Name of Partner

Address of Partner

Length of Time Your Company Has Had Relationship

Total Number of Personnel with Expertise in Services to be Provided by Organization

Number of Similar Projects Provided by Your Organization

Number of Service Contracts Currently Serviced by Partner

Provide Most Recent Annual Report of

Respondents Data Form (Appendix 2)

APPENDIX 2

RESPONDENT'S DATA FORM INSURANCE BROKERAGE SERVICES FOR CITY OF STAMFORD AND BOARD OF EDUCATION

A. IDENTIFICATION OF RESPONDENT

Name of Respondent: Arthur J. Gallagher Risk Management Services, LLC.

Address: 1 corporate drive, suite 310, Shelton, CT 06484

Account Executive: Sulim Bartok

Title: Area Vice President | Regional Director, Public Sector and
K-12 Education Practice

Telephone Numbers:

Daytime: 650.863.2556

After Hours: Same as above

Facsimile: None

Email: Sulim_Bartok@ajg.com

B. GENERAL DESCRIPTION OF RESPONDENT

Type (e.g. corporation, partnership, professional association, sole proprietor, etc.):
Corporation

Geographic Nature of Business (e.g., national, regional, local, etc.):
International

Number of Offices: 960 Number of Employees (all offices) 52,000

Number of Employees located in Stamford: 26

Year Operations Began - Other than Connecticut: 1927

Year Connecticut Operations Began: 2005

Connecticut Insurance License(s) (Type,
Expiration) Insurance and Surplus Lines, Expiration
1/1/2025

Name and Title of Person who will represent respondent in negotiations with City of Stamford: Sulim Bartok, Area Vice President

C. LAWSUITS/COMPLAINTS

Provide a separate attachment to this form, full information regarding relevant, major lawsuits and any major complaints filed with Connecticut Department of Insurance (DOI), pending and settled, in which respondent has been involved within the last three years. **Please see our response within the RFP litigation question.**

D. ASSIGNED STAFF (Selection Criteria 1: Competence)

The Account Executive indicated in IDENTIFICATION OF RESPONDENT (Section A) should be the person who will serve as liaison to the City AND THE board of Education and will have the overall responsibility for the management of the City's account.

E. RESPONDENT'S SERVICING OFFICE FOR CITY OF STAMFORD

1. Identify the total number of full-time employees currently on staff for providing commercial insurance services. 40
2. Identify the number of commercial insurance accounts currently serviced in Question 1. 1,000+
3. Identify the number of loss prevention engineers currently on staff.
3
4. Identify the number of insurance claims adjusters currently on staff.
3
5. Identify the number of commercial insurance marketing account executives currently on staff. 2
6. Provide an Organizational Chart for your firm. **See the RFP**
7. What factors distinguish your company from other similar ones in the marketplace?

We believe it is our experience with public entities in CT as well as our Gallagher values. Please see the RFP for more information

F. RESPONDENT'S FINANCIAL DATA

Enclose respondent's current Annual Report or certified financial statements for the last three years. **Enclosed within RFP**

G. RESPONDENT'S INSURANCE MARKETING EXPERIENCE

1. What is the single largest amount of insured values covered by a commercial property insurance policy brokered by your servicing office (Section E above)?

\$2B+

2. Enclose a commercial property insurance summary previously prepared by your client (Section G, Question 1 above). **Please see enclosed in RFP following this form.**
3. Indicate the major property insurance markets your firm is currently accessing for Municipalities.

Travelers, Chubb, Safety National, Berkley, Euclid/Hudson, Munich Re, Ambridge, Starr, Berkshire, Zurich, and many others.

4. To what extent has your firm developed innovative products and services in response to public insurance needs?

Please see within our RFP

H. RESPONDENT'S INSURANCE ACCOMPLISHMENTS

Indicate your firm's record of professional accomplishments during five years ending December 31, 2023, for providing insurance services indicated in Scope of Services of this RFP for the following coverage.

1. Property

For many years the City of Stamford had a property insurance program that consisted of one insurance carrier. In the 19-20 and 21-22 policy terms, the City experienced a few very large property claims that resulted in total losses paid out by the City's insurance carriers in excess of \$8M. These losses along with the extreme hardening of the property insurance marketplace toward the end of 2022, made it impossible to find a single carrier that was willing to insure the City's entire property insurance program on their own. As the 22-23 renewal approached we knew that the option that was going to strike the best combination of coverage and cost was a quota-shared property program. This meant putting together a property insurance program with numerous carriers each taking a percentage of the total limit the City needed to purchase, rather than one carrier insuring the entire limit on their own. This took months of coordinating, which included weekly meetings with underwriters, working with David at the City to bolster the City's property schedule and corresponding data, coordinating risk control surveys with each carrier, negotiating pricing with each carrier, and much more. Ultimately, we were able to put in place a quote-shared property program made up of 8 different carriers, while maintaining the total limit the same as in the year prior and coming in under-budget. This undertaking would not have been possible without the tools and resources that a large broker like Gallagher has at its disposal.

Another accomplishment we're proud of as it relates to property coverage has to do with a neighboring municipality. This town had numerous vacant buildings on its property schedule for years and because that was the case, no carrier in the standard marketplace was willing to insure them. Therefore, they had been placed with an excess and surplus lines (E&S) carrier for many years. E&S carriers are typically more expensive relative to admitted carriers and are not backed by the state's guarantee fund in the event of insolvency. We advised the town that it would be best to comb through its property schedule and remove as many of the vacant buildings from its schedule as possible. The criteria for removing them would be if the building were to burn down tomorrow, would the town replace it? In going through this exercise, we found that the majority of vacant buildings on the town's schedule were buildings that the town wouldn't replace anyway if they were destroyed. Therefore, we recommended the town remove those buildings from their schedule completely and only insure them from a liability standpoint. Once we did this and revised the town's schedule, we approached a handful of admitted carriers and were able to obtain numerous quotes that far outperformed the town's expiring program. These quotes were much cheaper in premium and offered much broader coverage terms than the town had with its expiring property insurance program. Our ability to think outside the box and question the status quo that was in place for many years, allowed us to improve the town insurance program and better protect its taxpayers.

2. Workers' Compensation

One more recent accomplishment as it relates to Workers' Compensation has to do with a retention analysis we conducted for one of our clients. A retention analysis is meant to determine if the retention level on an insurance policy is set appropriately based on your specific exposure and loss history. It also determines if the retention level should be adjusted up or down so that you are maximizing the efficiency of your insurance program. We conducted a Workers' Compensation retention analysis for a new municipal client. They had always had a first dollar WC program, meaning they had no deductible and therefore, were paying a significant amount of money in premium to the insurance carrier. Through the retention analysis we were able to determine that the town would save an average of \$150,000 per year if it were to move to a WC insurance program with a \$500,000 self-insured retention. We presented this information to our client and they agreed that it was in their best interest to consider this option at renewal.

3. General Liability/Auto Liability and Physical Damage

We are often asked to conduct reviews/analyses of prospective clients' insurance programs. Part of this analysis involved a policy audit that allows us to uncover any potential gaps in coverage or underinsured/uninsured losses. As part of a recent analysis we were able to uncover various gaps in coverage including, but not limited to, an exclusion for eminent domain claims, no coverage for pollution liability, an exclusion for abuse coverage, and a few others. We took over as their broker and at renewal were able to negotiate almost all of those exclusions out of their program at little to no cost. Often it is not more expensive to obtain better coverage it's just a matter of asking carriers the right questions and know what to ask for while negotiating with them.

I. RESPONDENT'S PROXIMITY FOR SERVICES

1. What is the approximate distance from your servicing office (Section E) to Stamford, Connecticut? 30 miles.
2. Identify your requirements for advanced notice (including travel time), to attend a meeting in Stamford, Connecticut, to perform the Scope of Services of this RFP?
45 minutes from the office, 10 minutes if Sulim is working from home.

3. In the event of a loss or insurance emergency pertaining to the City, identify the contact person representing your firm (including title, telephone, and hours available, etc.)
Colin David 914.697.6012 or Sulim Bartok 650.863.2556 available
regular office hours or after hours if an emergency.

J. RESPONDENT'S PAST SERVICE RECORD FOR CITY OF STAMFORD AND BOARD OF EDUCATION

Describe past service, if any, provided by your firm to the City during five years ending December 31, 2023. Include your employees' names that provided these services.

Gallagher has been the insurance broker for the City of the past 15 years. Sulim Bartok, and Colin David have been working on this account for the past five years.

K. RESPONDENT'S RISK MANAGEMENT EXPERIENCE

1. Describe how your firm has improved the property and casualty risk management programs of three governmental organizations in the past year to (a) reduce costs (b) improve insurance coverage, and/or prevent losses.
 - a. We implemented a fleet safety manual for client that had never had one in place. We worked in conjunction with their Risk Manager and DPW Department to develop a fleet safety manual uniquely tailored to that town's needs. Over a course of 3 years following the roll out of the new fleet safety manual, our client experienced a 30% decrease in the frequency and severity of their auto claims.

b. About 5 or so years ago we introduced Gallagher STEP as part of our offering to our clients. STEP is an online training and risk management platform that allows clients to pick various modules from a library of over 150 different topics. Client can then disseminate the modules they picked to their employees and ask them to complete each of the trainings on their own time. This allows our clients to ensure their employees are always kept abreast of industry best practices and are being proactive of safety and risk mitigation. Many clients tell us that prior to STEP they had to pay for this service, especially considering some trainings are mandated by the state. STEP is provided at no additional cost to our clients and it satisfies many of the state-required trainings that employees have to complete.

c. Since becoming the broker for a neighboring municipality in 2019, we worked with the town manager to develop a safety committee that meets on a quarterly basis. The committee is made up one or two people from each department within the town. At each safety committee meeting we discuss relevant insurance and risk management topics as well as answer any questions the town has. Having these quarterly meetings has opened up communication between not only our team and the town but also between town departments.

2. Drawing on your experience insuring the needs of other governmental entity clients, identify and explain what you perceive to be the greatest exposures encountered by the City and the Board of Education and suggest methods of managing these risks.

One of the main exposures facing the public sector is the growing concern over PFAS and how to protect against PFAS exposure. PFAS are known as forever chemicals because of how long they take to degrade naturally. They are found virtually everywhere and research suggest that exposure to certain PFAS may lead to adverse health effects. Many insurance carriers are now excluding PFAS coverage from their policies as a way to protect themselves against having to pay for these potentially large claims. We suggest working with your DPW department to determine the level of PFAS chemicals they feel the City has exposure to and if there are ways in which the City can mitigate the use and/or exposure of these chemicals.

Law enforcement liability has become a growing exposure for the public sector over the past few years. We've seen examples like the incident that occurred in New Haven that have led to municipalities having to pay millions of dollars out of pocket due to law enforcement liability claims. In today's litigious environment, this is a growing concern and we recommend doing everything possible to ensure your law enforcement officers are adhering to best practices at all times. Working with the police department to ensure they have all the tools they need to properly educate and train their officers can decrease the likelihood of a potential claim down the road.

3. Provide specific details on self-insurance programs designed and implemented by your firm for municipal clients over the past five year.

We have always been a proponent of self-insurance programs as a way to mitigate your overall insurance and claims costs. That said, the viability of a self-insurance program for a specific municipality depends on their size, loss history, and breadth of resources within their risk management department.

One example that comes to mind has to do with a large municipality that had operated under a first dollar property and liability program for many years. They were paying over \$2M in premium to their insurance carriers meanwhile their claims year to year were very low. Noticing this we suggested we conduct a retention analysis to determine if a self-insurance program made sense for them while simultaneously obtaining quotes from various carriers with a self-insurance structure as opposed to a first dollar structure. We obtained 5 different quotes for a self-insurance program so that they could compare them to their current first dollar program. All 5 quotes came in with a premium cost of less than \$1M. Then we averaged out what they would have spent in claims costs had they operated under a self-insurance program over the past 10+ years to determine if the net cost would have been less than the \$2M they were currently spending. We uncovered that on average the town would have saved an average of \$500k per year over the past 10-year period. We presented this information to the town and ultimately they decided to make the switch to a self-insurance program.

4. Provide a sample insurance stewardship report previously prepared for one of your clients. **Please see the RFP for Stamford's most recent**
5. What is the number of municipal clients currently brokered for insurance by your firm?

50+

_____ and (other offices of your firm)

6. What is the number of governmental organizations currently brokered by your firm for insurance? (Servicing Office Section E)

12,000+

L. RESPONDENT'S COMPENSATION

Respondent's Compensation Form (Attachment G)

M. RESPONDENT'S CURRENT AND PAST WORK FOR INSUREDS

List the fees and commissions earned by your firm (all offices) from current or past services provided to the City of Stamford for the five years ending December 31, 2023.

Total Fees: \$ 727,000

Arthur J. Gallagher Risk Management Services, LLC
Name of Respondent

Edward Lehan Jr
Signature of Authorized Representative

Ed Lehan
Name of Authorized Representative
(printed)

Area President
Title (printed)

4.11.24
Date

Property Insurance Snapshot of the Summary prepared for City of Stamford

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Client	Archtype	Env	Building Name	Building Desc	Original Address	Street Address	City	State	Post	Country	Geo-co	Latitude	Longitude	Total Insura	Replacement Co	
1	COS0000 02e5p	No	Stamford High School		53 Strawberry Hill Avenue	53 Strawberry Hill Avenue	Stamford	Connecticut	06902	Fairfield	United States	41.062056	-73.532494	72,861,985.25	64,535,193.50	
2	COS0000 02e5p	No	Westhill High School		125 Roxbury Road	125 Roxbury Road	Stamford	Connecticut	06902	Fairfield	United States	41.091864	-73.564753	66,204,446.53	57,962,928.28	
3	COS0000 p3igm	No	Old Town Hall		175 Atlantic Street	175 Atlantic Street	Stamford	Connecticut	06901	Fairfield	United States	41.052327	-73.539868	56,349,428.39	53,949,274.16	
4	COS0000 01anw6	No	Rogers International School		202 Blachley Road	202 Blachley Road	Stamford	Connecticut	06902	Fairfield	United States	41.052721	-73.519395	54,895,197.00	51,956,593.22	
5	COS0000 4trugh	Yes	Police Headquarters-NEW	The subject proper	725 Bedford Street	725 Bedford Street	Stamford	Connecticut	06901	Fairfield	United States	41.060735	-73.536970	44,772,000.00	43,032,000.00	
6	COS0000 85b1m0	No	Strawberry Hill School		200 Strawberry Hill Avenue	200 Strawberry Hill Avenue	Stamford	Connecticut	06902	Fairfield	United States	41.066937	-73.534450	46,351,092.25	41,954,834.25	
7	COS0000 72n3br	Yes	Government Center	The subject proper	888 Washington Boulevard	888 Washington Boulevard	Stamford	Connecticut	06901	Fairfield	United States	41.051364	-73.542838	48,826,168.90	40,621,354.96	
8	COS0000 058071	No	Scofield Magnet Middle School		641 Scofieldtown Road	641 Scofieldtown Road	Stamford	Connecticut	06903	Fairfield	United States	41.137477	-73.557666	37,105,059.20	33,586,476.00	
9	COS0000 22djd4	No	Turn of River Middle School		117 Vine Road	117 Vine Road	Stamford	Connecticut	06905	Fairfield	United States	41.093059	-73.542204	34,121,234.65	31,749,204.90	
10	COS0001 e08pn7	Yes	Rapson Center (Middle Magnet)	The subject proper	3811 High Ridge Road	3811 High Ridge Road	Stamford	Connecticut	06905	Fairfield	United States	41.094461	-73.547616	34,232,131.50	23,769,660.25	
11	COS0001 nbjyh	Yes	Cloonan Middle School	The subject proper	111 North St	111 West North Street	Stamford	Connecticut	06902	Fairfield	United States	41.053715	-73.547492	32,016,284.00	28,798,397.25	
12	COS0001 tybwm	No	Dolan Middle School		51 Toms Road	51 Toms Road	Stamford	Connecticut	06906	Fairfield	United States	41.078784	-73.524353	30,764,653.50	28,529,398.25	
13	COS0001 kb7s87	No	Stillmeadow Elem School		800 Stillwater Road	800 Stillwater Road	Stamford	Connecticut	06902	Fairfield	United States	41.068654	-73.559336	29,438,682.00	27,564,873.00	
14	COS0001 427186	No	Toquam Elem School		123 Ridgewood Avenue	123 Ridgewood Avenue	Stamford	Connecticut	06907	Fairfield	United States	41.060308	-73.523902	30,151,226.01	27,315,326.76	
15	COS0001 y3n7zf	No	Scofield Middle School		641 Scofieldtown Road	641 Scofieldtown Road	Stamford	Connecticut	06903	Fairfield	United States	41.137477	-73.557666	23,404,270.35	26,473,778.85	
16	COS0001 gvtvqm	No	Rogers Elem School		83 Lockwood Avenue	83 Lockwood Avenue	Stamford	Connecticut	06902	Fairfield	United States	41.053203	-73.522353	23,050,051.00	26,124,042.00	
17	COS0001 12204h	No	Stamford Wastewater Treatment Plant		111 Harbor View Ave	111 Harbor View Avenue	Stamford	Connecticut	06902	Fairfield	United States	41.047948	-73.530681	28,333,979.91	25,495,640.16	
18	COS0001 510wht	No	Nontheast Elem School		82 Scofieldtown Road	82 Scofieldtown Road	Stamford	Connecticut	06903	Fairfield	United States	41.122408	-73.546805	24,552,685.50	22,803,081.75	
19	COS0001 zsq35q	No	Bell Street Parking Garage		28 Bell Street	28 Bell Street	Stamford	Connecticut	06901	Fairfield	United States	41.052326	-73.541625	21,673,609.50	20,153,059.50	
20	COS0002 5f79yf	No	Davenport Ridge Elem School		1300 Newfield Avenue	1300 Newfield Avenue	Stamford	Connecticut	06905	Fairfield	United States	41.104813	-73.533607	21,165,850.00	19,521,846.75	
21	COS0002 gpa8a	No	Bedford Street Parking Garage		17 Forest Street	17 Forest Street	Stamford	Connecticut	06901	Fairfield	United States	41.055300	-73.537361	20,325,061.68	18,903,236.68	
22	COS0002 94q30	No	Smith House SNF		88 Rock Rimmon Road	88 Rock Rimmon Road	Stamford	Connecticut	06903	Fairfield	United States	41.138644	-73.562719	13,890,373.61	17,283,686.36	
23	COS0002 yzdnvn	No	KT Murphy Elem School		19 Horton Street	19 Horton Street	Stamford	Connecticut	06902	Fairfield	United States	41.047908	-73.510984	18,568,175.25	17,223,124.50	
24	COS0002 ctjngq	No	Stark Elem School		398 Glenbrook Road	398 Glenbrook Road	Stamford	Connecticut	06906	Fairfield	United States	41.067175	-73.522063	16,947,189.00	14,862,141.00	
25	COS0002 vhesk2	Yes	Government Center	The subject proper	888 Washington Boulevard	888 Washington Boulevard	Stamford	Connecticut	06901	Fairfield	United States	41.051364	-73.542838	15,874,710.69	14,551,820.94	
26	COS0002 53fcd5	No	Stamford Wastewater Treatment Plant		111 Harborview Avenue	111 Harbor View Avenue	Stamford	Connecticut	06902	Fairfield	United States	41.047948	-73.530681	24,894,450.00	13,494,600.00	
27	COS0002 4klyt	No	Stamford Wastewater Treatment Plant		111 Harbor View Ave	111 Harbor View Avenue	Stamford	Connecticut	06902	Fairfield	United States	41.047948	-73.530681	14,350,172.98	13,453,418.98	
28	COS0002 0j8bc	No	Springdale Elem School		1127 Hope Street	1127 Hope Street	Stamford	Connecticut	06907	Fairfield	United States	41.097448	-73.518453	14,966,074.00	13,166,055.00	
29	COS0002 89ps	No	Hart School		61 Adams Avenue	61 Adams Avenue	Stamford	Connecticut	06902	Fairfield	United States	41.057633	-73.547313	14,665,917.00	12,991,881.00	

Summary of Qualifications (Appendix 3)

Please see page 8 of this response for our team bios.

Appendix 3

**RESPONDENT'S SUMMARY OF QUALIFICATIONS FORM
INSURANCE BROKERAGE SERVICES FOR
CITY OF STAMFORD**

A. IDENTIFICATION OF RESPONDENT'S EMPLOYEE

Employee's Name: _____
Title: _____
Name of Respondent: _____
Address: _____

Telephone: _____
Total Years Insurance Experience: _____
Total Years Experience with Respondent: _____
Total Years Experience with Municipalities: _____

B. FORMAL EDUCATION:

Undergraduate

Year Graduated: _____ Name of College: _____

Degree/Major: _____ Honors: _____

Post Graduate

Year Graduated: _____ Name of College: _____

Degree/Major: _____ Honors: _____

C. PROFESSIONAL DESIGNATIONS/ACHIEVEMENTS:

D. EMPLOYERS:

E. EMPLOYMENT HISTORY:

F. EMPLOYMENT HISTORY: (Resumes may be attached)

J. GOVERNMENTAL ORGANIZATION EXPERIENCE:

G. COMMUNITIES:

H. VOLUNTEER EXPERIENCE:

I. SCHOOL BOARD EXPERIENCE:

Forms

Contractor's Statement

Contractor's Statement

Pursuant to Section 103.1 of the Stamford Code of Ordinances, I hereby provide the following:

If a joint venture, trustee, partnership, limited liability company or partnership, the names and addresses of all joint ventures, beneficiaries, partners or members:

Not applicable

If a corporation, the names and addresses of all officers, and the names and addresses of all parties owning over 10% of its common stock or over 10% of its preferred stocks. If any of said stockholders is a holding corporation, the names and addresses of all persons owning a beneficial interest in over 10% if the common or preferred stock of said holding company.

No party owns over 10% of common stock

The names and positions of all persons listed hereinabove who are elected or appointed officers or employees of the City of Stamford.

None

Name of Bidder/Proposer: Ed Lehan

Signature of Bidder/Proposer: *Edward Lehan Jr*

Title: Area President

Company Name: Arthur J. Gallagher Risk Management Services, LLC

Address: 1 corporate drive, suite 310, Shelton, CT 06484

Indicate if company submitting this proposal is: _____ MBE _____ WBE _____ DBE

Non-Collusion Affidavit

Non-Collusion Affidavit

The undersigned, having been duly sworn, affirms and says that to the best of his/her knowledge and belief:

1. The prices in this Proposal have been arrived at independently without collusion, consultation, communication, or agreement with any other Proposer or with any competitor for the purpose of restricting competition.
2. Unless otherwise required by law, the prices, which have been quoted in this Proposal, have not been knowingly disclosed by the Proposer and will not knowingly be disclosed by the Proposer prior to opening, directly or indirectly, to any other Proposer or to any competitor.
3. No attempt has been made or will be made by the Proposer to induce any other person, partnership or corporation to submit or not to submit a Proposal for the purpose of restricting competition.

Name of Proposer: Arthur J. Gallagher Risk Management Services, LLC

By: Edward Lehan Jr

Print Name: Ed Lehan

Title: Area President

ACKNOWLEDGMENT

STATE OF Connecticut

COUNTY OF Fairfield ss. _____

Date: 4/11/24

Personally appeared Edward Lehan, as Area President
of the above named firm, and attested that the foregoing statements are true and accurate to the best of his/her knowledge and belief.

Meghan White
Signature of Notary Public
My Commission Expires: 5/31/27

EFFECTIVE: 2/24/09

Contractor Verification

City of Stamford
State of Connecticut Contractor Verification (in accordance with Public Act 16-67)

Compliance Affidavit

I, the undersigned, personally and on behalf of Arthur J. Gallagher Risk Management Services, LLC, having
(Contractor)

been duly sworn, affirm and say that I have read, understand and am in compliance with Public Act 16-67 Concerning the Disclosure of Certain Education Personnel Records, Criminal Penalties for Threatening in Educational Settings and the Exclusion of a Minor's Name from Summary Process Complaints, and that neither I nor said Contractor, to the best of my knowledge, is in possession of any information indicating a finding of abuse or neglect or sexual misconduct, or otherwise have knowledge of such a condition(s) for any employees working on the project identified in RFQ/RFP or Bid S-2024.0351. Further, if I or said Contractor (RFQ/RFP or Bid Number)

become aware of any information indicating such a finding, or otherwise gain knowledge of such a condition, I and/or said Contractor will immediately forward such information to the City of Stamford.

Contractor Name: Arthur J. Gallagher Risk Management Services, LLC

Street Address: 1 corporate drive, suite 310,
Shelton, CT 06484

City, State, Zip: _____

Title of person completing this form: Area President

Signature: Edward Lehan Jr

Printed Name: Ed Lehan

Date: 4.11.2024

ACKNOWLEDGMENT

STATE OF Connecticut

COUNTY OF Fairfield ss. _____

Date: 4/11/24

Personally appeared Edward Lehan, as Area President of the above named Contractor, and attested that the foregoing statements are true and accurate to the best of his/her knowledge and belief on behalf of himself and said Contractor.

Meghan White
Signature of Notary Public

My Commission Expires: 5/31/27

A Certificate of Corporate Resolution

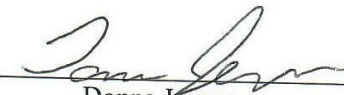
Secretary's Certificate

Arthur J. Gallagher Risk Management Services, LLC

I, Donna Jenner, do hereby certify that:

1. I am the duly elected and qualified Secretary of Arthur J. Gallagher Risk Management Services, LLC (the "Company") a limited liability company duly organized, existing and in good standing under the laws of the State of Delaware.
2. In such capacity I have access to and am familiar with the corporate records of the Company.
3. Ed Lehan was appointed as Area President of the Company and in such capacity has the authority to sign documents, including but not limited to, non-disclosure agreements, requests for proposals and contracts on behalf of the Company.
4. Such appointment has not been rescinded, revoked, amended or modified in any respect and remains in full force and effect as of the date hereof.

IN WITNESS WHEREOF, the undersigned has set his hand and affixed the seal of this corporation this 11th day of April, 2024.


Donna Jenner
Secretary



Proposer's Information and Acknowledgement Form

PROPOSER'S INFORMATION AND ACKNOWLEDGEMENT FORM

RFP No: 2024.0351

Date: 4.11.24

Proposer's Name: Arthur J. Gallagher Risk Management Services, LLC

Street Address: 1 corporate drive, Suite 310

Shelton CT 06484

City State Zip

Business Telephone: 650.863.2556

Email: Sulim_Bartok@ajg.com

Unique Entity ID: _____ Tax Id. No.: 36-21516133

Indicate (Yes/No) if company submitting this proposal is:

No MBE No WBE No DBE
(If yes, attach relevant certification)

Signature: *Edward Lehan Jr* Date: 4.11.24

Printed Name: Ed Lehan

Title: Area President

Addenda Acknowledgement – check and note date of addendum

<input checked="" type="checkbox"/> Addenda No. 1 <u>4/30/24</u>	<input type="checkbox"/> Addenda No. 2
<input type="checkbox"/> Addenda No. 3	<input type="checkbox"/> Addenda No. 4
<input type="checkbox"/> Addenda No. 5	<input type="checkbox"/> Addenda No. 6
<input type="checkbox"/> Addenda No. 7	<input type="checkbox"/> Addenda No. 8
<input type="checkbox"/> Addenda No. 9	<input type="checkbox"/> Addenda No. 10
<input type="checkbox"/> Addenda No. 11	<input type="checkbox"/> Addenda No. 12

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

**Request for Taxpayer
Identification Number and Certification**

**Give Form to the
requester. Do not
send to the IRS.**

► Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
ARTHUR J. GALLAGHER & CO.

2
ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, LLC

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

Individual/sole proprietor or single-member LLC C Corporation S Corporation Partnership Trust/estate

Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

Other (see instructions) ► _____

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) **5**

Exemption from FATCA reporting code (if any) **E**

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.
2850 GOLF ROAD

6 City, state, and ZIP code
ROLLING MEADOWS, IL 60008

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Social security number

				-						
--	--	--	--	---	--	--	--	--	--	--

OR

Employer identification number

3	6	2	1	5	1	6	1	3
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Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person ► *Amy McClary* Date ► 01/02/2024

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

Commission on Human Rights and Opportunities Contract

COMMISSION ON HUMAN RIGHTS AND OPPORTUNITIES CONTRACT COMPLIANCE REGULATIONS NOTIFICATION TO BIDDERS

(Revised 09/3/15)

The contract to be awarded is subject to contract compliance requirements mandated by [Sections 4a-60](#) and [4a-60a](#) of the Connecticut General Statutes; and, when the awarding agency is the State, [Sections 46a-71\(d\)](#) and [46a-81i\(d\)](#) of the Connecticut General Statutes. There are Contract Compliance Regulations codified at [Section 46a-68j-21 through 43](#) of the Regulations of Connecticut State Agencies, which establish a procedure for awarding all contracts covered by [Sections 4a-60](#) and [46a-71\(d\)](#) of the Connecticut General Statutes.

According to [Section 46a-68j-30\(9\)](#) of the Contract Compliance Regulations, every agency awarding a contract subject to the contract compliance requirements has an obligation to “aggressively solicit the participation of legitimate minority business enterprises as bidders, contractors, subcontractors and suppliers of materials.” “Minority business enterprise” is defined in [Section 4a-60](#) of the Connecticut General Statutes as a business wherein fifty-one percent or more of the capital stock, or assets belong to a person or persons: “(1) Who are active in daily affairs of the enterprise; (2) who have the power to direct the management and policies of the enterprise; and (3) who are members of a minority, as such term is defined in subsection (a) of [Section 32-9n](#).” “Minority” groups are defined in [Section 32-9n](#) of the Connecticut General Statutes as “(1) Black Americans . . . (2) Hispanic Americans . . . (3) persons who have origins in the Iberian Peninsula . . . (4) Women . . . (5) Asian Pacific Americans and Pacific Islanders; (6) American Indians . . .” An individual with a disability is also a minority business enterprise as provided by [Section 4a-60g](#) of the Connecticut General Statutes. The above definitions apply to the contract compliance requirements by virtue of [Section 46a-68j-21\(11\)](#) of the Contract Compliance Regulations.

The awarding agency will consider the following factors when reviewing the bidder’s qualifications under the contract compliance requirements:

- (a) the bidder’s success in implementing an affirmative action plan;
- (b) the bidder’s success in developing an apprenticeship program complying with [Sections 46a-68-1 to 46a-68-17](#) of the Administrative Regulations of Connecticut State Agencies, inclusive;
- (c) the bidder’s promise to develop and implement a successful affirmative action plan;
- (d) the bidder’s submission of employment statistics contained in the “Employment Information Form”, indicating that the composition of its workforce is at or near parity when compared to the racial and sexual composition of the workforce in the relevant labor market area; and
- (e) the bidder’s promise to set aside a portion of the contract for legitimate minority business enterprises. [See Section 46a-68j-30\(10\)\(E\)](#) of the Contract Compliance Regulations.

INSTRUCTIONS AND OTHER INFORMATION

The following [BIDDER CONTRACT COMPLIANCE MONITORING REPORT](#) must be completed in full, signed, and submitted with the bid for this contract. The contract awarding agency and the Commission on Human Rights and Opportunities will use the information contained thereon to determine the bidders compliance to [Sections 4a-60](#) and [4a-60a](#) CONN. GEN. STAT., and [Sections 46a-68j-23](#) of the Regulations of Connecticut State Agencies regarding equal employment opportunity, and the bidder’s good faith efforts to include minority business enterprises as subcontractors and suppliers for the work of the contract.

1) Definition of Small Contractor

[Section 4a-60g](#) CONN. GEN. STAT. defines a small contractor as a company that has been doing business under the same management and control and has maintained its principal place of business in Connecticut for a one year period immediately prior to its application for certification under this section, had gross revenues not exceeding fifteen million dollars in the most recently completed fiscal year, and at least fifty-one percent of the ownership of which is held by a person or persons who are active in the daily affairs of the company, and have the power to direct the management and policies of the company, except that a nonprofit corporation shall be construed to be a small contractor if such nonprofit corporation meets the requirements of subparagraphs (A) and (B) of subdivision [4a-60g](#) CONN. GEN. STAT.

2) Description of Job Categories (as used in Part IV Bidder Employment Information) (Page 2)

<p>MANAGEMENT: Managers plan, organize, direct, and control the major functions of an organization through subordinates who are at the managerial or supervisory level. They make policy decisions and set objectives for the company or departments. They are not usually directly involved in production or providing services. Examples include top executives, public relations managers, managers of operations specialties (such as financial, human resources, or purchasing managers), and construction and engineering managers.</p> <p>BUSINESS AND FINANCIAL OPERATIONS: These occupations include managers and professionals who work with the financial aspects of the business. These occupations include accountants and auditors, purchasing agents, management analysts, labor relations specialists, and budget, credit, and financial analysts.</p> <p>MARKETING AND SALES: Occupations related to the act or process of buying and selling products and/or services such as sales engineer, retail sales workers and sales representatives including wholesale.</p> <p>LEGAL OCCUPATIONS: In-House Counsel who is charged with providing legal advice and services in regards to legal issues that may arise during the course of standard business practices. This category also includes assistive legal occupations such as paralegals, legal assistants.</p> <p>COMPUTER SPECIALISTS: Professionals responsible for the computer operations within a company are grouped in this category. Examples of job titles in this category include computer programmers, software engineers, database administrators, computer scientists, systems analysts, and computer support specialists</p> <p>ARCHITECTURE AND ENGINEERING: Occupations related to architecture, surveying, engineering, and drafting are included in this category. Some of the job titles in this category include electrical and electronic engineers, surveyors, architects, drafters, mechanical engineers, materials engineers, mapping technicians, and civil engineers.</p> <p>OFFICE AND ADMINISTRATIVE SUPPORT: All clerical-type work is included in this category. These jobs involve the preparing, transcribing, and preserving of written communications and records; collecting accounts; gathering and distributing information; operating office machines and electronic data processing equipment; and distributing mail. Job titles listed in this category include telephone operators, bill and account collectors, customer service representatives, dispatchers, secretaries and administrative assistants, computer operators and clerks (such as payroll, shipping, stock, mail and file).</p>	<p>BUILDING AND GROUNDS CLEANING AND MAINTENANCE: This category includes occupations involving landscaping, housekeeping, and janitorial services. Job titles found in this category include supervisors of landscaping or housekeeping, janitors, maids, grounds maintenance workers, and pest control workers.</p> <p>CONSTRUCTION AND EXTRACTION: This category includes construction trades and related occupations. Job titles found in this category include boilermakers, masons (all types), carpenters, construction laborers, electricians, plumbers (and related trades), roofers, sheet metal workers, elevator installers, hazardous materials removal workers, paperhangers, and painters. Paving, surfacing, and tamping equipment operators; drywall and ceiling tile installers; and carpet, floor and tile installers and finishers are also included in this category. First line supervisors, foremen, and helpers in these trades are also grouped in this category.</p> <p>INSTALLATION, MAINTENANCE AND REPAIR: Occupations involving the installation, maintenance, and repair of equipment are included in this group. Examples of job titles found here are heating, ac, and refrigeration mechanics and installers; telecommunication line installers and repairers; heavy vehicle and mobile equipment service technicians and mechanics; small engine mechanics; security and fire alarm systems installers; electric/electronic repair, industrial, utility and transportation equipment; millwrights; riggers; and manufactured building and mobile home installers. First line supervisors, foremen, and helpers for these jobs are also included in the category.</p> <p>MATERIAL MOVING WORKERS: The job titles included in this group are Crane and tower operators; dredge, excavating, and lading machine operators; hoist and winch operators; industrial truck and tractor operators; cleaners of vehicles and equipment; laborers and freight, stock, and material movers, hand; machine feeders and offbearers; packers and packagers, hand; pumping station operators; refuse and recyclable material collectors; and miscellaneous material moving workers.</p> <p>PRODUCTION WORKERS: The job titles included in this category are chemical production machine setters, operators and tenders; crushing/grinding workers; cutting workers; inspectors, testers sorters, samplers, weighers; precious stone/metal workers; painting workers; cementing/gluing machine operators and tenders; etchers/engravers; molders, shapers and casters except for metal and plastic; and production workers.</p>
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3) Definition of Racial and Ethnic Terms (as used in Part IV Bidder Employment Information) (Page 3)

<p><u>White</u> (not of Hispanic Origin)-All persons having origins in any of the original peoples of Europe, North Africa, or the Middle East.</p> <p><u>Black</u> (not of Hispanic Origin)-All persons having origins in any of the Black racial groups of Africa.</p> <p><u>Hispanic</u>- All persons of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.</p>	<p><u>Asian or Pacific Islander</u>- All persons having origins in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent, or the Pacific Islands. This area includes China, India, Japan, Korea, the Philippine Islands, and Samoa.</p> <p><u>American Indian or Alaskan Native</u>- All persons having origins in any of the original peoples of North America, and who maintain cultural identification through tribal affiliation or community recognition.</p>
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BIDDER CONTRACT COMPLIANCE MONITORING REPORT

PART I – Bidder Information

<p>Company Name: Arthur J. Gallagher Risk Management Services, LLC Street Address: 1 Corporate Drive Suite 310 City & State: Shelton, CT 06484 Chief Executive: J. Patrick Gallagher Jr.</p>	<p>Bidder Federal Employer 36-2151613 Identification Number: Or Social Security Number:</p>
<p>Major Business Activity: Insurance, Risk Management, and Consulting. (brief description)</p>	<p>Bidder Identification (response optional/definitions on page 1)</p> <p>-Bidder is a small contractor? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> -Bidder is a minority business enterprise? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> (If yes, check ownership category) Black <input type="checkbox"/> Hispanic <input type="checkbox"/> Asian American <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Iberian Peninsula <input type="checkbox"/> Individual(s) with a Physical Disability <input type="checkbox"/> Female <input type="checkbox"/> -Bidder is certified as above by State of CT? Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>Bidder Parent Company: None (If any)</p>	
<p>Other Locations in CT: Glastonbury, CT (If any)</p>	

PART II - Bidder Nondiscrimination Policies and Procedures

<p>1. Does your company have a written Affirmative Action/Equal Employment Opportunity statement posted on company bulletin boards? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>	<p>7. Do all of your company contracts and purchase orders contain non-discrimination statements as required by Sections 4a-60 & 4a-60a Conn. Gen. Stat.? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>
<p>2. Does your company have the state-mandated sexual harassment prevention in the workplace policy posted on company bulletin boards? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>	<p>8. Do you, upon request, provide reasonable accommodation to employees, or applicants for employment, who have physical or mental disability? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>
<p>3. Do you notify all recruitment sources in writing of your company's Affirmative Action/Equal Employment Opportunity employment policy? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>	<p>9. Does your company have a mandatory retirement age for all employees? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p>4. Do your company advertisements contain a written statement that you are an Affirmative Action/Equal Opportunity Employer? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>	<p>10. If your company has 50 or more employees, have you provided at least two (2) hours of sexual harassment training to all of your supervisors? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/></p>
<p>5. Do you notify the Ct. State Employment Service of all employment openings with your company? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	<p>11. If your company has apprenticeship programs, do they meet the Affirmative Action/Equal Employment Opportunity requirements of the apprenticeship standards of the Ct. Dept. of Labor? Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input checked="" type="checkbox"/></p>
<p>6. Does your company have a collective bargaining agreement with workers? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> 6a. If yes, do the collective bargaining agreements contain non-discrimination clauses covering all workers? Yes <input type="checkbox"/> No <input type="checkbox"/> 6b. Have you notified each union in writing of your commitments under the nondiscrimination requirements of contracts with the state of CT? Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>12. Does your company have a written affirmative action Plan? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> If no, please explain. We have an equal employment opportunity statement</p> <p>13. Is there a person in your company who is responsible for equal employment opportunity? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> If yes, give name and phone number: Stacey Fields 630.228.6567</p>

Part III - Bidder Subcontracting Practices

(Page 4)

1. Will the work of this contract include subcontractors or suppliers? Yes No

1a. If yes, please list all subcontractors and suppliers and report if they are a small contractor and/or a minority business enterprise. (defined on page 1 / use additional sheet if necessary)

1b. Will the work of this contract require additional subcontractors or suppliers other than those identified in 1a. above? Yes No

PART IV - Bidder Employment Information

Date: 2022

JOB CATEGORY *	OVERALL TOTALS	WHITE (not of Hispanic origin)		BLACK (not of Hispanic origin)		HISPANIC		ASIAN or PACIFIC ISLANDER		AMERICAN INDIAN or ALASKAN NATIVE	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Management											
Business & Financial Ops											
Marketing & Sales											
Legal Occupations											
Computer Specialists											
Architecture/Engineering		Please see attached EEOC Employer Information Report									
Office & Adman Support											
Bldg/ Grounds Cleaning/Maintenance											
Construction & Extraction											
Installation , Maintenance & Repair											
Material Moving Workers											
Production Occupations											
TOTALS ABOVE											
Total One Year Ago											
FORMAL ON THE JOB TRAINEES (ENTER FIGURES FOR THE SAME CATEGORIES AS ARE SHOWN ABOVE)											
Apprentices											
Tranees											

*NOTE: JOB CATEGORIES CAN BE CHANGED OR ADDED TO (EX. SALES CAN BE ADDED OR REPLACE A CATEGORY NOT USED IN YOUR COMPANY)

PART V - Bidder Hiring and Recruitment Practices

(Page 5)

1. Which of the following recruitment sources are used by you? (Check yes or no, and report percent used)				2. Check (X) any of the below listed requirements that you use as a hiring qualification (X)		3. Describe below any other practices or actions that you take which show that you hire, train, and promote employees without discrimination
SOURCE	YES	NO	% of applicants provided by source			
State Employment Service	<input type="checkbox"/>	<input type="checkbox"/>			Work Experience	
Private Employment Agencies	<input type="checkbox"/>	<input type="checkbox"/>			Ability to Speak or Write English	
Schools and Colleges	<input type="checkbox"/>	<input type="checkbox"/>			Written Tests	
Newspaper Advertisement	<input type="checkbox"/>	<input type="checkbox"/>			High School Diploma	
Walk Ins	<input type="checkbox"/>	<input type="checkbox"/>			College Degree	
Present Employees	<input type="checkbox"/>	<input type="checkbox"/>			Union Membership	
Labor Organizations	<input type="checkbox"/>	<input type="checkbox"/>			Personal Recommendation	
Minority/Community Organizations	<input type="checkbox"/>	<input type="checkbox"/>			Height or Weight	
Others (please identify)	<input type="checkbox"/>	<input type="checkbox"/>			Car Ownership	
	<input type="checkbox"/>	<input type="checkbox"/>			Arrest Record	
	<input type="checkbox"/>	<input type="checkbox"/>			Wage Garnishments	

Certification (Read this form and check your statements on it CAREFULLY before signing). I certify that the statements made by me on this BIDDER CONTRACT COMPLIANCE MONITORING REPORT are complete and true to the best of my knowledge and belief, and are made in good faith. I understand that if I knowingly make any misstatements of facts, I am subject to be declared in non-compliance with Section 4a-60, 4a-60a, and related sections of the CONN. GEN. STAT.

(Signature) <i>Edward Lehan Jr</i>	(Title) Area President	(Date Signed) 4.12.24	(Telephone) 914.697.6080
---------------------------------------	---------------------------	--------------------------	-----------------------------

**U.S. EQUAL EMPLOYMENT OPPORTUNITY COMMISSION (EEOC)
2022 EMPLOYER INFORMATION REPORT (EEO-1 COMPONENT 1)**

EEOC Standard Form 100 (SF 100)
Revised 08/2023
OMB Control Number: 3046-0049
Expiration Date: 08/31/2024

**SECTION A – TYPE OF REPORT
CONSOLIDATED REPORT**

SECTION B – EMPLOYER IDENTIFICATION

OFS COMPANY ID B468774	EMPLOYER NAME AJG_ROLLING MEADOWS_IL_4			
ADDRESS 2850 WEST GOLF ROAD		CITY/TOWN ROLLING MEADOWS	STATE IL	ZIP CODE 60008

SECTION C – HEADQUARTERS OR ESTABLISHMENT-LEVEL IDENTIFICATION (if applicable)

HQ/ESTABLISHMENT-LEVEL UNIT ID	HEADQUARTERS OR ESTABLISHMENT-LEVEL NAME			
HEADQUARTERS OR ESTABLISHMENT-LEVEL ADDRESS		CITY/TOWN	STATE	ZIP CODE

**SECTION D – EMPLOYER IDENTIFICATION NUMBER (EIN)
522200060**

SECTION E – EMPLOYER FILING ELIGIBILITY

YES (Employer Is Eligible to File) NO (Employer Is Not Eligible to File) EMPLOYER NO LONGER IN BUSINESS

SECTION F – FEDERAL CONTRACTOR DESIGNATION (if applicable)

Unique Entity ID (UEI): [Not Applicable](#)

YES (Single-Establishment Employer is Federal Contractor) YES (Multi-Establishment Employer is Federal Contractor)
 YES (Headquarters is Federal Contractor) YES (Non-Headquarters Establishment is Federal Contractor)
 YES (One or More Non-Headquarters Establishments is Federal Contractor)

SECTION G – NAICS INFORMATION

[524210 - Insurance Agencies and Brokerages](#)

SECTION H – WORKFORCE DEMOGRAPHIC DATA

JOB CATEGORIES	Race/Ethnicity														Row Total
	Hispanic or Latino		Not Hispanic or Latino												
			Male						Female						
	Male	Female	White	Black or African American	Asian	Native Hawaiian or Other Pacific Islander	American Indian or Alaska Native	Two or More Races	White	Black or African American	Asian	Native Hawaiian or Other Pacific Islander	American Indian or Alaska Native	Two or More Races	
Executive/Senior Level Officials and Managers	4	0	85	0	6	0	0	0	35	0	2	0	0	0	132
First/Mid-Level Officials and Managers	77	156	938	36	60	0	2	14	1291	69	63	6	6	27	2745
Professionals	365	1002	2314	223	239	14	3	61	5589	727	370	28	12	156	11103
Technicians	23	3	131	18	4	0	1	2	8	4	2	0	0	1	197
Sales Workers	131	305	2103	53	35	7	8	29	1398	66	46	7	6	23	4217
Administrative Support Workers	69	234	127	36	15	1	0	7	699	171	47	6	6	32	1450
Craft Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Operatives	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laborers and Helpers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Service Workers	1	1	0	0	0	0	0	0	0	0	0	0	0	0	2
CURRENT 2022 REPORTING YEAR TOTAL	670	1701	5698	366	359	22	14	113	9020	1037	530	47	30	239	19846
PRIOR 2021 REPORTING YEAR TOTAL	579	1581	5193	285	283	26	11	77	8294	866	468	43	27	196	17929

**SECTION I – WORKFORCE SNAPSHOT PERIOD
11/1/2022 - 11/15/2022**

SECTION J – HEADQUARTERS OR ESTABLISHMENT-LEVEL COMMENTS (optional)

Not Applicable

**U.S. EQUAL EMPLOYMENT OPPORTUNITY COMMISSION (EEOC)
2022 EMPLOYER INFORMATION REPORT (EEO-1 COMPONENT 1)**

EEOC Standard Form 100 (SF 100)
Revised 08/2023
OMB Control Number: 3046-0049
Expiration Date: 08/31/2024

SECTION K – OFFICIAL CERTIFICATION OF SUBMISSION

EMPLOYER IDENTIFICATION

OFS COMPANY ID B468774	EMPLOYER NAME AJG_ROLLING MEADOWS_IL_4		
ADDRESS 2850 WEST GOLF ROAD	CITY/TOWN ROLLING MEADOWS	STATE IL	ZIP CODE 60008

CERTIFICATION COMMENTS (optional)

No Certification Comments Provided

CERTIFICATION STATEMENT

"I certify that the information, including any workforce demographic data, provided in this report is correct and true to the best of my knowledge and was prepared in conformity with the directions set forth in the form and accompanying instructions."

Knowingly and willfully false statements on this report are punishable by law, US Code, Title 18, Section 1001.

DATE OF CERTIFICATION

12/6/2023 12:12 PM [EST]

EMPLOYER'S CERTIFYING OFFICIAL

Name of Employer's Certifying Official Stacey Fields	Title of Certifying Official Global HR Compliance Leader
Email Address of Certifying Official stacey_fields@ajg.com	Telephone Number of Certifying Official 630-228-6567

PRIMARY POINT OF CONTACT (POC) FOR EEO-1 COMPONENT 1 REPORTING

Name of Primary POC Stacey Fields	Title and Employer of Primary POC Global HR Compliance Leader Arthur J. Gallagher
Email Address of Primary POC stacey_fields@ajg.com	Telephone Number of Primary POC 630-228-6567

Certificate of Insurance



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/12/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Arthur J. Gallagher Risk Management Services, LLC 300 S Riverside Plaza, Suite 1500 Chicago IL 60606	CONTACT NAME: Direct All Inquiries to Email		
	PHONE (A/C, No, Ext): E-MAIL ADDRESS: Chi_Certificates@ajg.com	FAX (A/C, No):	
INSURED Arthur J Gallagher & Co 2850 West Golf Road Rolling Meadows, IL 60008	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : Arch Insurance Company		11150
	INSURER B : Arch Indemnity Insurance Company		30830
	INSURER C :		
	INSURER D :		
	INSURER E :		

COVERAGES **CERTIFICATE NUMBER: 1677854277** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input checked="" type="checkbox"/> LOC OTHER:	Y	41GPP4938416	10/1/2023	10/1/2024	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMP/OP AGG \$ 4,000,000 \$
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY		41CAB4938316 41CAB4939016	10/1/2023 10/1/2023	10/1/2024 10/1/2024	COMBINED SINGLE LIMIT (Ea accident) \$ 5,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$ \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	41WCI4938116 44WCI0501916	10/1/2023 10/1/2023	10/1/2024 10/1/2024	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 General Liability:
 General Aggregate Per Location Subject to \$10 Mil Policy aggregate.
 City of Stamford and its employees, agents and officers are included as Additional Insureds solely with respect to General Liability coverage as required by written contract.

CERTIFICATE HOLDER City of Stamford 888 Washington Boulevard Stamford CT 06901	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BLANKET ADDITIONAL INSURED

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM
LIQUOR LIABILITY FORM
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM

SECTION II – WHO IS AN INSURED is amended to include as an additional insured the person or organization who is required under a written contract with you to be included as an insured under this policy, but only with respect to liability arising out of your operations or premises owned by or rented to you.

All other terms and conditions of this policy remain unchanged.

Endorsement Number:

Policy Number: 41GPP4938416

Named Insured: ARTHUR J GALLAGHER & COMPANY

This endorsement is effective on the inception date of this Policy unless otherwise stated herein:

Endorsement Effective Date: 10/01/2023

00 GL0596 00 04 10

Page 1 of 1



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
4/12/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

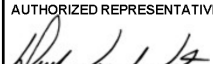
PRODUCER Arthur J. Gallagher Risk Management Services, LLC 300 S Riverside Plaza Ste 1500 Chicago IL 60606	CONTACT NAME: PHONE (A/C, No, Ext): 312-704-0100 FAX (A/C, No): 312-803-7443 E-MAIL ADDRESS: certrequests@ajg.com	
	INSURER(S) AFFORDING COVERAGE	
INSURED ARTHJGA113 Arthur J Gallagher & Co and its Subsidiaries 2850 West Golf Road Rolling Meadows, IL 60008	INSURER A: Lexington Insurance Company NAIC # 19437	
	INSURER B: XL Specialty Insurance Company 37885	
	INSURER C: Underwriters at Lloyd's London 15792	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** 1831789390 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMPI/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Errors & Omissions			014629885	10/1/2023	10/1/2024	Per Claim/Aggregate \$12,000,000
B	Excess Errors & Omissions			ELU192671-23	10/1/2023	10/1/2024	Per Claim/Aggregate \$10,000,000
C	Excess Errors & Omissions			F10121923	10/1/2023	10/1/2024	Per Claim/Aggregate \$13,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER City of Stamford 888 Washington Boulevard Stamford CT 06901	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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Appendix

Client Testimonials

MAYOR
CAROLINE SIMMONS



RISK MANAGER
DAVID VILLALVA
Phone: (203) 977-4317
Email: dvillalva@stamfordct.gov

CITY OF STAMFORD
RISK MANAGEMENT DEPARTMENT
888 WASHINGTON BOULEVARD
P.O. BOX 10152
STAMFORD, CONNECTICUT 06904-2152

To Whom It May Concern,

The City of Stamford has relied on brokerage and consultation services from Arthur Gallagher & Company (Gallagher) for over ten years. During this time, the City of Stamford has grown into a dynamic and vibrant City that now ranks as the second-largest City in the State of Connecticut by population.

In order to meet the enviable growth of our City, our municipal government has also grown to provide adequate constituent services including public works, public health & safety, and an expanding school system. In all this time, Gallagher has been an indispensable partner in assessing our risks and exposures in developing our specialized Property & Casualty Insurance programs.

Gallagher follows an Enterprise Risk Management approach whereby they perform a Strategic Review of the City's functions, operations, and exposures to loss in helping us procure adequate insurance coverage at economically-feasible rates.

Even in times of difficult insurance renewals, Sulim and his team prioritize the City's needs in developing an adequate and comprehensive insurance program.

As an example, we had a difficult renewal season with our Cyber Liability coverage – both because of the size of our municipality and the number of breaches broadcast on the news. It took a lot of effort and creativity on Sulim's part to procure Cyber Liability insurance with no gaps in coverage. The Gallagher team prepared for this renewal nearly 5 months ahead of time in order to avoid any surprises.

The City of Stamford values the Gallagher team's insights and contributions. Feel free to contact me with any questions.

Respectfully,

A handwritten signature in blue ink, appearing to read "David Villalva".

David Villalva, ARM
Risk Manager



LUKE BRONIN
MAYOR

CITY OF HARTFORD

OFFICE OF MANAGEMENT, BUDGET & GRANTS

550 Main Street
Hartford, Connecticut 06103
P: (860) 757-9550
www.hartford.gov

JEN HOCKENHULL
CFO/DIRECTOR OF
MANAGEMENT,
BUDGET & GRANTS

The City of Hartford, known as the “insurance capitol of the world,” and one of the largest cities in the Northeastern United States is the place we call home. In December we issued a RFP/RFQ for Insurance Brokerage Services. We received several responses, all from reputable brokerage firms with both a national and local presence. Ultimately our evaluation team decided to part ways with our incumbent broker and partner with Gallagher in March, just in time for our 7/1 renewal process to begin. Besides their reputation and professionalism, I was most impressed with their commitment to helping us, their willingness to listen and be creative, their transparency throughout the process and most of all, the unbeatable depth of their bench.

I have worked with many brokers throughout my career and I am thrilled that we landed one of the best. Gallagher thinks outside of the box and brings in the best of the best to work on their teams to support clients like us. Together they worked to understand our needs, our challenges, our weaknesses and our blind spots. They have been a supportive partner every step of the way and ultimately landed us a very competitive renewal package in one of the hardest markets the industry has ever seen.

They provided us with data and analytics not just about the frequency and severity of our claims, but they also went so far as to provide in-depth retention analyses and detailed quote comparisons that made our renewal decision-making process a breeze. They delivered everything they promised and then some. I feel confident that our current insurance program is adequate and appropriate for our unique and complex risk factors and it’s easy to see that they brokered much better deals for us both in terms of coverage and cost.

In summary, the Gallagher team is driven, reliable, and always at our disposal. They have consistently exhibited true care for customer relationships and are willing to go above and beyond to ensure our needs are being met. I’m confident no stone is ever left unturned by the Gallagher team when it comes to ensuring we are properly protected and the cost of our insurance program is the most competitive available. I fully endorse the Gallagher team and everything they bring to the table. Please feel free to reach out to me with any questions.

Sincerely,

A handwritten signature in black ink that reads "Sara Lowenthal".

Sara Lowenthal
Director of Risk Management, City of Hartford



CITY OF NORWALK
Craig Schmidt
Risk Manager
CSchmidt@Norwalkct.org
P: 203-854-7972 / F: 203-854-7848
125 East Avenue, PO BOX 5125
Norwalk, CT 06856-5125

To Whom It May Concern:

The City of Norwalk has engaged the firm of Arthur J. Gallagher & Company (Gallagher) to represent the City and Norwalk Public Schools for specialized Property & Casualty Insurance needs. Specifically, over the past two years we have worked with Sulim Bartok and his team to procure coverage that is not only cost effective but designed for Norwalk's exposures.

To get to this point, however, one needs to understand the commitment and time Sulim and his team put in to generate the best outcome for Norwalk. Sulim has worked to develop relations with key department heads within the City and the Board of Education to the point of understanding our operation and structure for which he can provide advice internally to our staff and successfully represent us to external parties such as insurance carriers. In addition, Sulim and Gallagher are in communication with us throughout the year to provide information proactively, which comes from the vast resource pool that Gallagher has in place.

The relationship with Sulim and Gallagher and the City of Norwalk and Norwalk Public Schools has evolved to where we consider Gallagher to be an extension of our company. I can say without question that the City and Norwalk Public Schools are in a better place with our partnership with Gallagher.

Please feel free to contact me at the numbers or e-mail in the above heading as necessary.

Sincerely,



DEPARTMENT OF FINANCE

255 Main Street, Room 102, White Plains, New York 10601
(914) 422-1233 Fax: (914) 422-1273

THOMAS M. ROACH
MAYOR

SERGIO SENSI, CPA
COMMISSIONER
CAROL ENDRES
DEPUTY COMMISSIONER

To Whom it May Concern:

The City of White Plains (City) has relied on brokerage and consultation services from Arthur Gallagher & Company (Gallagher) for over 25 years. During this time the City has revitalized its downtown area, through redevelopment, to become the transportation and economic hub of Westchester County.

Sulim Bartok and his team have been working with the City for the past 4 years. They have provided us with data and analytics not just about the frequency and severity of our claims, but also provided in-depth retention analyses and detailed quote comparisons that made our renewal decision easier. We believe the City's current insurance program is adequate and appropriate for our unique and complex risk factors, even in this extremely difficult market. Even when not in our renewal preparation period, Sulim and his team make themselves available for any questions, concerns or issues that arise. They are truly a year-round resource.

In summary, we fully endorse Gallagher and everything they bring to the table. Please feel free to contact me with any questions.

Sincerely,

Sergio Sensi
Commissioner of Finance/Acting Risk Manager

THE BIRTHPLACE OF THE STATE OF NEW YORK®
<http://www.cityofwhiteplains.com>



Stratford Town Hall, 2725 Main Street, Stratford, CT 06615
Phone: 203-385-4001 • Fax: 203-385-4108
www.townofstratford.com



CHIEF
ADMINISTRATIVE
OFFICER

To Whom It May Concern,

The Town of Stratford has made great use of its partnership with Arthur J. Gallagher and Company in bringing the needs of the town to fruition. The professionalism of the company is present in every step of the process and it is deeply appreciated by the town. We have worked closely with Jim Benson and Sulim Bartok along with their team in meeting the town's visions and goals; their endless efforts do not go unnoticed.

The company's fervent attention to detail and strong commitment to communication designate AJG as a valuable prospect to any future town partnerships. Another valuable aspect of AJG's work ethic can be found in their proactive ability to time the market, which allows for The Town of Stratford to consistently be locked in for the best rates possible. Additionally, their impeccable assessment of time lines has allowed the company to master the renewal process and the town is exceedingly grateful for this as it is significantly beneficial.

AJG, Jim, Sulim, and their team are well deserving of an endorsement from our town. Having used a multitude of companies and partnerships over the years, The Town of Stratford does not take endorsement lightly. We are more than impressed with the work done by AJG and their very personable staff. The duality of the company lies in their ability to understand and their ability to produce: no town or city ambition can be too high or inaccessible for AJG. The drive and character of the company make them a delight to work with in all regards. They will go the extra mile to ensure the satisfaction of your community vision all the while respecting the allotted resources and anticipated budgets for projects and ventures.

The Town of Stratford is profoundly grateful for the partnership formed with AJG and we fully endorse them for any and all future endeavors they may seek. Please feel free to reach out if you have any further questions regarding our partnership. Thank you.

Sincerely,

Christopher Tymniak
Chief Administrative Officer

offering more from forest to shore



We are a Sales and Marketing Company dedicated to providing excellence in Risk Management Services to our clients.

The Gallagher Way. Since 1927.

ajg.com **The Gallagher Way.** Since 1927.

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