

STATE OF TEXAS §

§

COUNTY OF FORT BEND §

**AMENDMENT AND RENEWAL TO AGREEMENT FOR BROKER OF RECORD SERVICES
BETWEEN FORT BEND COUNTY AND MCGRUFF INSURANCE SERVICES, LLC
PURSUANT TO RFP 24-014**

THIS FIRST AMENDMENT AND RENEWAL (the “First Amendment”) is made and entered into by and between Fort Bend County, (hereinafter “County”), a body corporate and politic under the laws of the State of Texas, and McGriff Insurance Services, LLC, (hereinafter “Contractor”), a company authorized to conduct business in the State of Texas. County and Contractor shall be known collectively as “the Parties” and singularly as “Party.”

WITNESSETH

WHEREAS, on or about March 26, 2024, the Parties entered into the Agreement for Broker of Record Services (the “Agreement”), which is incorporated by reference as if set forth herein verbatim, pursuant to RFP 24-014; and

WHEREAS, by execution of this First Amendment, the Parties desire to renew the Agreement for an additional year, increase Maximum Compensation under the Agreement and to otherwise ratify and confirm all conditions as set forth therein.

NOW, THEREFORE, in consideration of the mutual covenants and conditions set forth below, the parties agree as follows:

AMENDMENTS

- I. **Recitals.** The recitals set forth above are incorporated herein by reference and made a part of the Agreement.
- II. **Section 1. Services** is amended as follows:
 - A. Contractor shall continue to render insurance broker of record services with respect to the County’s property and casualty insurance program. Services shall comply with Contractor’s Proposal for Insurance Broker of Record RFP 24-014 and in accordance with RFP-24-014 (incorporated and attached hereto as Exhibit A).
 - B. The term of this First Amendment is for a period of twelve (12) months, commencing on or near April 1, 2026, through March 31, 2027, with two (2) additional one-year renewal options under the same terms and conditions if mutually agreeable to both parties. Either party for any reason may terminate this Agreement, as provided for in Section 6 of the Agreement.

III. Section 3. Compensation and Payment is amended as follows:

- A. The Maximum Compensation for the performance of Services within the Scope of Services described in Section 1 is eighty-six thousand and 00/100 dollars (\$86,000.00) per one year contract period. In no case shall the amount paid by County under this Agreement exceed the Maximum Compensation without an approved change order. The total Maximum Compensation paid under the agreement shall be increased to an amount not to exceed One Hundred Seventy-Two Thousand and 00/100 dollars (\$172,000.00). This Maximum Compensation shall supersede any contrary amount listed in any attached document, if applicable.

IV. Section 5. Modifications and Waivers is amended as follows:

- A. Except as modified herein, the Agreement remains in full force and effect and has not been modified or amended.
- B. The parties may not amend or waive this Agreement, except by a written agreement executed by both parties.
- C. No failure or delay in exercising any right or remedy or requiring the satisfaction of any condition under this Agreement, and no course of dealing between the parties, operates as a waiver or estoppel of any right, remedy, or condition.
- D. The rights and remedies of the parties set forth in this Agreement are not exclusive of, but are cumulative to, any rights or remedies now or subsequently existing at law, in equity, or by statute.

Section 20. Severability

If any provision of this Agreement is determined to be invalid, illegal, or unenforceable, the remaining provisions remain in full force, if the essential terms and conditions of this Agreement for each party remain valid, binding, and enforceable.

Section 23. Conflict

This First Amendment contains the entire Agreement among the parties and supersedes all other negotiations and agreements, whether written or oral. Attached hereto is Exhibit A: Contractor's Proposal for Insurance Broker of Record RFP 24-014.; both documents are incorporated by reference as if set forth herein verbatim for all purposes. In the event of a conflict between the documents, the order of precedence shall be as follows: (1) this Agreement and any amendment thereto; (2) Exhibit A: Fort Bend County's Insurance Broker of Record Request for Proposals RFP 24-014 solicitation document and last Exhibit B: Contractor's Proposal for Insurance Broker of Record RFP 24-014.

Section 26. Understanding, Fair Construction

By execution of this Renewal, the parties acknowledge that they have read and understood each provision, term and obligation contained in this Renewal. This Renewal, although drawn by one party, shall be construed fairly and reasonably and not more strictly against the drafting party than the nondrafting party.

{REMAINDER OF PAGE INTENTIONALLY LEFT BLANK}

{EXECUTION PAGE TO FOLLOW}

IN WITNESS WHEREOF, and intending to be legally bound, County and Contractor hereto have executed this First Amendment to be effective on the date signed by the last Party hereto.

FORT BEND COUNTY

MCGRUFF INSURANCE SERVICES, LLC

KP George, County Judge

Joseph Blasi
Authorized Agent- Signature

Date

Joseph Blasi
Authorized Agent- Printed Name

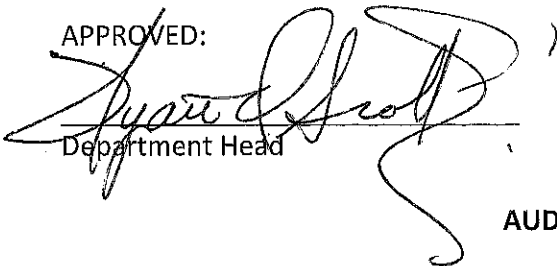
ATTEST:

SVP
Title

Laura Richard, County Clerk

2/20/26
Date

APPROVED:



Department Head

AUDITOR'S CERTIFICATE

I hereby certify that funds are available in the amount of \$ 86,000 to accomplish and pay the obligation of Fort Bend County under this contract.

Robert "Ed" Sturdivant, County Auditor

Exhibit A: Contractor's Proposal for Insurance Broker of Record RFP 24-014

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EXHIBIT A

Contractor's Proposal for Insurance Broker of Record RFP 24-014



Proposal for

Insurance Broker of Record RFP 24-014

December 19, 2023



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THIS DOCUMENT IS PROPRIETARY, CONFIDENTIAL AND PRIVILEGED AND IS INTENDED TO BE REVIEWED ONLY BY THE INDIVIDUAL AND/OR ENTITY TO WHICH IT IS ADDRESSED. IF YOU ARE NOT THE INTENDED RECIPIENT OR A REPRESENTATIVE OF THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY REVIEW, COPYING, DISCLOSURE AND/OR DISSEMINATION OF THIS DOCUMENT OR THE INFORMATION CONTAINED HEREIN IS PROHIBITED.



December 19, 2023

Fort Bend County
Purchasing Department
Travis Annex
301 Jackson, Suite 201
Richmond, TX 77469

Attention: Cheryl Krejci, CPPB, Assistant County Purchasing Agent

Reference: Insurance Broker of Record RFP 24-014

Dear Ms. Krejci,

McGriff is pleased to have the opportunity to participate in the Fort Bend County Broker Services RFP. Our intent throughout this proposal is to provide an accessible format to address the specific items within the RFP specifications and to further support that McGriff has the people, experience, resources, talent and capabilities to add considerable value in the placement and service of Fort Bend County's Property and Casualty Insurance Program.

We believe we are uniquely qualified to provide the best overall value to Fort Bend County for the following reasons:

Texas Public Entity Experience: McGriff provides insurance and risk management services for more Texas Public Entities than any of our peers. We currently serve 9 of the 13 most populous Counties in the State. No other firm can match our large Texas County experience and expertise.

Marketing Leverage: With combined premium volume of approximately \$13 Billion, McGriff has considerable leverage in the insurance marketplace. Specifically, our Houston offices place more Public Entity premium into the marketplace than any of our competitors, which yields significant market leverage with key underwriters. We are able to utilize this market leverage to secure the most competitive terms for Fort Bend County.

Local Resources: Fort Bend County will be serviced out of our Houston office, which consists of over 250 insurance professionals. All of the broking, claim management and day to day service will remain out of Houston. Our team is always available to provide immediate response. We also maintain a fully staffed Claims Management, Loss Prevention and Risk Analytics teams in our Houston office that will bring considerable value to Fort Bend County.

No Learning Curve: Fort Bend County possesses a very unique culture and risk profile. Having served Fort Bend County for the last several years coupled with our Texas County expertise, we understand your risk perils, operations and how to design an insurance program to fit your unique needs.

McGriff is committed and well suited to perform the implementation of the work within the project schedule. Joe Blasi and Ben Odom will be the main point of contacts for Fort Bend County. Both Joe and Ben have the authority to execute and bind this proposal/contract with Fort Bend County.

Sincerely,

McGriff Insurance Services, LLC.

A handwritten signature in blue ink, appearing to read 'Joseph R. Blasi'.

Joseph R. Blasi
Executive Vice President

A handwritten signature in blue ink, appearing to read 'Ben Odom'.

Ben Odom
Senior Vice President

Tab 1 Qualifications of the Brokerage Firm

Describe the brokerage firm’s qualifications and resources available to provide the services listed above. Such description shall include, but not be limited to, responses to the following:

1. Identify the length of time the brokerage firm has been operating, and has operated within the Texas Public Sector Community.

McGriff Insurance Services, LLC. (McGriff) was founded in 1922; our name dates back to 1886. McGriff is the retail brokerage subsidiary of Truist Insurance Holdings, LLC (TIH), the 5th largest insurance brokerage in the U.S. We offer a full array of brokerage and risk management product services. We have been providing these services to the Texas Public Sector community for over 35 years.

2. Identify the brokerage firm's location, size, and presence, including:
 - a. The address of the brokerage firm’s office that will handle the County’s account.

All work performed on behalf of Fort Bend County will be out of our Houston office, located at 10100 Katy Freeway, Suite 400, Houston, Texas 77043.

- b. The size of the staff at such office.

The McGriff Houston office has approximately 250 employees consisting of client representatives, brokers, account service representatives, loss control professionals, licensed adjusters, and analytics professionals. Our local Houston office has over 50 professionals that focus on serving our Texas Public Entity clients. On a national scale, McGriff has over 3,500 employees.

- c. Number of clients that the brokerage firm presently serves.

McGriff is the leading provider of Risk Management and Insurance Services for Texas Public Entities serving in excess of 150 Texas Entities. McGriff currently serves 9 of the 13 most populous counties in the State as well as the City of Houston, Fort Bend ISD, Lamar CISD, Port of Houston and Houston Community College System. McGriff is a leader in the Texas County marketplace servicing more counties than any other Brokerage firm. We have approximately 10,000 Property and Casualty clients.

- d. The premium volume the brokerage firm produces annually and how much of that premium volume is from public entities.

McGriff places over \$13 billion in annual premiums into the insurance marketplace. We place over \$1 Billion into the Public Entity Insurance marketplace.



5th Largest*
Independent Insurance Broker

\$1.1 Billion
2022 Revenue

\$11.6 Billion
2022 Premium Volume

3,500+
Teammates

160
Countries represented through global partnerships

*Truist Insurance Holdings, LLC
Source: Business Insurance, July 2023

3. Describe any experience and special expertise your brokerage firm has in providing the desired insurance coverages and risk management consultation services to local governmental entities, especially those in Texas.

McGriff Texas' experience and expertise in serving Texas Public Entities is unmatched by any other broker provider. McGriff provides Risk Management/Insurance services to more Texas Counties than any other brokerage firm, serving 7 of the 10 most populous counties and 9 of the 13 most populous counties in the State. Below is a small sample of the governmental entities we currently service:

National & Local Public Entity Experience

Bexar County · Brooks Development Authority · Brownsville Public Utilities · City of Arlington · City of Bryan · City of College Station · City of Dallas · City of Denton · City of Garland · City of Grand Prairie · City of Greenville · City of Houston · City of Irving · City of Lewisville · City of McKinney · City of McAllen · City of Miami Beach · City of New Orleans · City of North Richland Hills · City of Tampa · Collin County · Dallas County · Dallas County Community College District · Denton County Transportation Authority · Denton Energy Center · Ector County Independent School District · El Paso County · Garland Independent School District · Greater New Orleans Expressway Authority · Harlandale Independent School District · Harris County · Hidalgo County · Jefferson County · Lafayette Airport · Leon County School Board · Mesquite Independent School District · New Orleans Aviation Board · Non-Flood Asset Protection Management Authority · North East Independent School District · Northside Education Foundation · Northside Independent School District · Plano Independent School District · Port of Houston Authority · Port of San Antonio · Richardson Independent School District · San Antonio Independent School District · St. Tammany Parish Government · San Antonio Housing Authority · San Antonio Early Childhood MDC · San Patricio County · Somerset Independent School District · Southwest Preparatory School · Tarrant County College District · Tarrant County · Terrebonne Parish · Texas Municipal Power Agency · Texas Political Subdivisions · Texas State Aquarium Association · Via Metropolitan Transit Authority

KEY INSURANCE COVERAGES FOR FT. BEND COUNTY

- Property
- Liability
- Builders Risk
- Professional Liability
- Auto/Fleet
- Crime
- Boiler & Machinery
- Wind/Flood
- Cyber
- Workers' Compensation
- Pollution
- Aviation

Fort Bend County's service team will be led by Joe Blasi and Ben Odom.

Joe has been providing Risk Management & Brokerage services to local Public Entities for over 25 years. Joe holds his Chartered Property Casualty Underwriter designation and Associate in Risk Management designation. Some notable long term clients consist of: Harris County, Lamar Consolidated ISD, Fort Bend ISD and City of Houston.

Ben Odom is a Fort Bend County native and continues to call Fort Bend County his home today. Ben received his BBA in Risk Management & Insurance and started his career as an underwriter for Travelers Insurance in its Public Entity Division. Ben's underwriting experience has proven to be valuable time and time again for his clients as he understands the underwriting process, account rating, how to navigate the internal waters of an insurance carrier in order to achieve target pricing or expedite a claim payment and has several strong relationships with former co-workers at the major Texas Public Entity carriers. Some notable clients consist of: Travis County, Williamson County, Liberty County, Smith County, Dallas County, Collin County & San Patricio County.

Our Texas County experience, large claims team, risk analytics services, and strong underwriting relationships will be of value to Fort Bend County. We are familiar with the exposures faced by Fort Bend County and surrounding counties. Because every county has special needs all of their own, we search the global marketplace to find the right fit.

Our partners include long-standing, senior level relationships with underwriters that serve public entities, third party administrators, restoration contractors and legal defense firms. Your access to all properly credentialed carriers and vendors will be enhanced by our familiarity with these companies and our knowledge of their performance for other large Texas Counties/Public Entities.

McGriff is committed to providing the services for each line of insurance/reinsurance coverages as set forth in the Property and Casualty program for Fort Bend County.

Why McGriff for Fort Bend County?

- Local service team familiar with the County operations
- Billion-dollar annual Property Insurance premium volume
- Property Insurance advisor for several hundred Texas Public Entities
- Access to new and untapped markets for Windstorm, Flood, Cyber and other difficult exposures
- Experts in Alternative Risk Transfer products
- Ability to solve complex claims issues
- Strength of corporate balance sheet
- FEMA claims preparation expertise
- Disaster Management suite of services

4. Describe the insurance markets that the brokerage firm can access. Specify which of these insurance companies are most responsive to government needs.

McGriff has access to all carriers that specialize in Texas County insurance programs, some of which are McGriff proprietary/exclusive relationships. We have provided a list of our carrier network on the following pages.

The list below is a sample of carriers that specialize in Texas County Insurance that we'd expect to be extremely competitive on Fort Bend County's Property & Casualty Insurance program:

Texas County Insurance Carriers	
• Lloyds	• XL
• Brit	• Zurich
• Lexington	• Travelers
• Swiss Re	• Liberty
• AmRisc / Chronos	• One Beacon
• Chubb / Westchester	• Trident
• Axis	• Colony
• Velocity	• Safety National
• Endurance	• Midwest Employers
• Argo	• Berkshire
• RSUI	• Gemini
• Arch	• Great American
• Markel	• CNA
• CV Starr	• AIG
• Hartford	• Old Republic
• Wright	• TPS

AVAILABLE CARRIERS

Name	Name	Name	Name
*HARTFORD BULK REPORT	+CERTAIN INS. COMPANIES	AIG COMMERCIAL INSURANCE	AMBRIDGE PARTNERS LLC
*AMERICAN STATES INS GROUP	+LLOYDS OF LONDON	AIG ENERGY, INC.	AMCO INSURANCE COMPANY
*CHUBB & SON, INC.	+MAX RE EUROPE LIMITED	AIG ENVIRONMENTAL	AMERICA FIRST INSURANCE CO
*CHUBB & SON, INC. (CA)	+OIL CASUALTY INSURANCE LTD	AIG EXCESS LIABILITY INS INT'L	AMERICA FIRST LLOYDS INSURANCE
*CHUBB GROUP	+XL INSURANCE (BERMUDA) LTD.	AIG EXCESS LIABILITY INSURANCE	AMERICAN ALTERNATIVE INS CORP
*CIGNA INTERNATIONAL	5 STAR SPECIALTY PROGRAMS	AIG GLOBAL MARINE	AMERICAN ALTERNATIVE INS. CORP
*CNA	A C NEWMAN & COMPANY	AIG INDEMNITY INS. CO.	AMERICAN APPRAISAL ASSOC.INC
*CNA INS CO - DIRECT PAY/A/C	A G ADMINISTRATORS	AIG LIFE INSURANCE COMPANY	AMERICAN AUTOMOBILE INS CO
*CNA INSURANCE CO. #360071639	A I G OIL RIG	AIG OIL RIG	AMERICAN BANKERS INS CO OF FL
*CNA INSURANCE CO. #380-032055	A I SPECIALTY LINES INS CO	AIG PREMIER INSURANCE COMPANY	AMERICAN CAS.CO. OF READING,PA
*CNA INSURANCE CO. #770-073229	A. I. GLOBAL	AIG PRIVATE CLIENT GROUP	AMERICAN CASUALTY COMPANY OF
*CNA INSURANCE COMPANIES	AB RISK SPECIALIST INC	AIG PRIVATE CLIENT GRP-DIRECT	AMERICAN CENTRAL INS. CO.
*COMMERCIAL UNION INSURANCE	ACADIA INSURANCE COMPANY	AIG WORLDSOURCE/CO AMERICAN	AMERICAN COASTAL INS. COMPANY
*CONTINENTAL CASUALTY COMPANY	ACCEPTANCE CASUALTY INS CO	AIGRM SPECIAL BUSINESS	AMERICAN CONTEMPORARY INS. CO.
*CONTINENTAL INSURANCE COMPANY	ACCIDENT INSURANCE COMPANY INC	AIU INSURANCE COMPANY	AMERICAN CONTINENTAL INSURANCE
*CRUM & FORSTER INSURANCE CO	ACCREDITED SURETY & CASUALTY	AIU NO AMERICAN, INC	AMERICAN CONTRACT. INS GRP LTD
*CRUM-FORSTER INSURANCE, CO.	ACE (PROGRAMS DIRECT BILL)	AIU NORTH AMERICAN, INC	AMERICAN CONTRACTORS INDEMN CO.
*DEPT. OF COMMERCE & CONSUMER	ACE AMER. F&M INS CO OF KOREA	AIX SPECIALTY INSURANCE CO	AMERICAN CONTRACTORS INS RRG
*FIREMAN'S FUND - SRS	ACE AMERICAN INS CO-GENIUS	AJ GALLAGHER THE STORAGE FIRST	AMERICAN CONTRACTORS INS. GRP.
*FIREMANS FUND COUNTY MUTUAL	ACE AMERICAN INSURANCE CO	AJ GALLAGHER(AL HOME BLD ONLY)	AMERICAN CREDIT INDEMNITY
*FIREMANS FUND INS CO	ACE AMERICAN INSURANCE CO.	AL CHARK INSURANCE CO (EGYPT)	AMERICAN DYNASTY
*FIREMAN'S FUND INS CO	ACE BERMUDA INSURANCE LTD	ALABAMA MUNICIPAL INS CORP	AMERICAN E&S INSURANCE BROKERS
*FIREMANS FUND INS. CO. OF GA	ACE EUROPEAN GROUP LIMITED	ALABAMA PUBLIC AUTO INS AGY	AMERICAN ECONOMY INS CO
*FIREMAN'S FUND INSURANCE CO	ACE FIRE UNDERWRITERS INS CO	ALaCOMP (BENEFIT CHOICES INC)	AMERICAN EMPIRE INSURANCE
*FIREMANS FUND INSURANCE CO.	ACE INA INSURANCE	ALASKA NATIONAL INSURANCE CO	AMERICAN EMPIRE SURPLUS LINES
*FIREMAN'S FUND INSURANCE CO.	ACE INSURANCE CO.(PUERTO RICO)	ALBANY INSURANCE COMPANY	AMERICAN EMPLOYERS' INSURANCE
*FIREMAN'S FUND PROD #01490045	ACE INSURANCE S.A. - N.V.	ALEA LONDON LIMITED	AMERICAN EQUITY INSURANCE CO
*FLORIDA DEPARTMENT OF	ACE INSURANCE S.A.- N.V.	ALEA NORTH AMERICA INS CO	AMERICAN EQUITY SPECIALTY INS
*GREAT AMERICAN INSURANCE CO	ACE LIMITED	ALESCO RISK MANAGEMENT SERVICE	AMERICAN EQUITY UNDERWRITERS
*GROUP HEALTH COOPERATIVE	ACE PROPERTY & CASUALTY	ALEXANDER & BROWN INS SRVC INC	AMERICAN FAMILY LIFE ASSURANCE
*HANOVER INSURANCE COMPANY	ACE SEGUROS, S.A.	ALEXANDER MORFORD & WOO (CA)	AMERICAN FAMILY LIFE INSURANCE
*HARLEYSVILLE INSURANCE	ACIG INC.	ALL RISKS LTD.	AMERICAN FEDERATED INS CO
*HARLEYSVILLE MUTUAL INS CO	ACIG INSURANCE COMPANY	ALLEGHANY INSURANCE	AMERICAN FIDELITY ASSURANCE CO
*HARTFORD BOND DEPARTMENT	ACSTAR INSURANCE COMPANY	ALLEGHENY SURETY AGENCY INC	AMERICAN FIRE AND CASUALTY CO
*HARTFORD CASUALTY INS COMPANY	ACUITY A MUTUAL INS CO	ALLEGIANZ MGMT SERVICES INC	AMERICAN GENERAL LIFE INS CO
*HARTFORD INSURANCE COMPANY	ADMIRAL INSURANCE COMPANY	ALLENDALE MUTUAL INSURANCE CO	AMERICAN GLOBAL INSURANCE CO
*INTERNATIONAL FIDELITY INS CO	ADRIATIC INSURANCE COMPANY	ALLIANT INSURANCE SERVICES	AMERICAN GUARANTEE & LIABILITY
*INTERNATIONAL MARINE UNDRWTRS	ADROIT MUTUAL BENEFITS LLC	ALLIANZ AUSTRALIA INS.LIMITED	AMERICAN HERITAGE LIFE INS CO
*MARINE OFFICE OF AMERICA	ADVANCED INS COVERAGES INC	ALLIANZ AVIATION MANAGERS LLC	AMERICAN HOME ASSURANCE CO
*MARINE OFFICE OF AMERICA,INC.	AEGIS INSURANCE SERVICES LTD	ALLIANZ GLOBAL CORP & SPEC	AMERICAN INSURANCE COMPANY
*MARYLAND CASUALTY COMPANY	AEGIS INSURANCE SERVICES, LTD.	ALLIANZ GLOBAL RISKS US INS CO	AMERICAN INTERNAT SPECIALTY
*Mississippi Dept. of Ins	AEGIS JANSON GREEN INS SERVICE	ALLIANZ LIFE INS CO OF NO AM	AMERICAN INTERNATIONAL
*NATIONWIDE AGRIBUSINESS INS	AEGIS SECURITY INS. CO.	ALLIANZ UNDERWRITERS INS. CO.	AMERICAN INTERNATIONAL CO
*NEW HAMPSHIRE INS CO	AEGIS SYNDICATE 1225	ALLIED BENEFITS SYSTEMS, INC.	AMERICAN INTERNATIONAL GROUP
*PENN NATIONAL INS. CO.	AETNA LIFE INSURANCE COMPANY	ALLIED P&C INSURANCE CO.	AMERICAN INTERNATIONAL INS.
*PMA INSURANCE GROUP	AETNA US HEALTHCARE INC.	ALLIED UNDERWRITING INC.	AMERICAN INTERNATIONAL INS. CO
*PMA REINSURANCE COMPANY	AETNA US HEALTHCARE OF N.TX.	ALLIED WORLD ASSUR CO EUROPE	AMERICAN INTERNATIONAL PACIFIC
*RELIANCE INS. CO	AFFILIATED FM INSURANCE	ALLIED WORLD ASSURANCE CO (US)	AMERICAN INTERNATIONAL UNION
*ROYAL & SUN ALLIANCE	AFFILIATED FM INSURANCE CO.	ALLIED WORLD ASSURANCE CO LTD	AMERICAN INTERNAT'L GROUP (CA)
*ST PAUL TRAVELERS (PORTLAND)	AFFINITY INS. SERVICES INC.	ALLIED WORLD NATIONAL	AMERICAN INTERSTATE INS CO
*ST. PAUL FIRE & MARINE INS.	AFFINITY INSURANCE SERV., INC.	ALLIED WORLD REINSURANCE CO	AMERICAN INTL CO TEXAS
*ST. PAUL TRAVELERS	AFFINITY PROGRAMS	ALLMERICA FINANCIAL BEN INS CO	AMERICAN INT'L SOUTH INS CO
*TEXAS STAMPING FEE	AFIANZADORA INSURGENTES S.A.	ALLSTAR FINANCIAL GROUP, INC.	AMERICAN INT'L SOUTH INS. CO.
*TEXAS STAMPING FEE (AL)	AGCS MARINE INSURANCE COMPANY	ALLSTAR SURETY COMPANY, INC.	AMERICAN INT'L UNDERWRITERS
*TRAVELERS	AGF BRASIL SEGUROS S.A.	ALLSTATE COUNTY MUTUAL INS CO.	AMERICAN LIFE & GENERAL INS CO
*WAUSAU INSURANCE CO	AGRITRUST OF GEORGIA	Allstate Fire & Casualty Co	AMERICAN LIFE INS CO
*WAUSAU INSURANCE CO.	AI RISK SPECIALISTS INS., INC.	ALLSTATE INDEMNITY COMPANY	AMERICAN LIFE INS CO LTD/KENYA
*WAUSAU INSURANCE COMPANY	AI RISK SPECIALISTS OF MO INC.	ALLSTATE INS CO - DIRECT BILL	AMERICAN LUMBER UNDERWRITERS
*WESTFIELD COMPANIES	AIG	ALLSTATE INS GROUP-DIRECT BILL	AMERICAN MANAGEMENT CORP
*ZURICH AMER. INS. CO BENEFITS	AIG ADVANTAGE INSURANCE CO.	ALTERRA AMERICA INSURANCE CO	AMERICAN MINING INSURANCE CO.
*ZURICH AMERICAN INS COMPANY	AIG AGENCY AUTO	ALTERRA EXCESS & SURPLUS	AMERICAN MODERN HOME INSURANCE
*ZURICH INSURANCE COMPANY	AIG AVIATION, INC.	ALTERRA EXCESS AND SURPLUS	AMERICAN MOTORISTS INS. CO.
+ACCEPTANCE INDEMNITY INS CO	AIG AVIATION INC. (TEXAS)	ALTERRA SPECIALTY INSURANCE	AMERICAN NATIONAL FIRE INS CO
+ACE INSURANCE COMPANY, LTD.	AIG CASUALTY COMPANY	AM GUARD INSURANCE COMPANY	AMERICAN NATIONAL INSURANCE CO
+ALLIED WORLD ASSURANCE US,INC	AIG CENTENNIAL INSURANCE CO.	AM INSURANCE	AMERICAN NAT'L GENERAL INS CO.

AVAILABLE CARRIERS (CONT.)

Name	Name	Name	Name
AMERICAN RELIABLE INS	ARCH INSURANCE COMPANY (EUROPE	AXIS REINSURANCE COMPANY	BLUE CROSS BLUE SHIELD OF OR
AMERICAN RISK FUNDING INS. CO.	ARCH INSURANCE COMPANY(SURETY)	AXIS SPECIALTY EUROPE LIMITED	BLUE CROSS BLUE SHIELD OF SC
AMERICAN SAFETY CASUALTY INS	ARCH REINSURANCE COMPANY	AXIS SPECIALTY INS. CO.	BLUE CROSS BLUE SHIELD OF TN
AMERICAN SAFETY INDEMNITY CO.	ARCH REINSURANCE LTD	AXIS SPECIALTY INSURANCE CO.	BLUE CROSS BLUE SHIELD OF TX
AMERICAN SAFETY INSURANCE CO	ARCH SPECIALTY INS. CO.	AXIS SPECIALTY LIMITED	BLUE CROSS BLUE SHIELD OF UTAH
AMERICAN SAFETY RRG, INC.	ARCH SPECIALTY INSURANCE CO.	AXIS SURPLUS INSURANCE CO.	BLUE SHIELD OF CALIFORNIA
AMERICAN SECRETARY INSURANCE	ARGO GROUP US. INC.	AXIS U.S. INSURANCE	BOILER & PROPERTY CONSULTING
AMERICAN SECURITY INS. CO.	ARGO RE LTD	AXIS U.S. INSURANCE (GA)	BOLLINGER, INC
AMERICAN SOUTHERN INS CO	ARGONAUT GREAT CENTRAL INS CO	BAHAMAS FIRST GENERAL	BOND EXPERTS II LTD
AMERICAN SPECIALTY INS & RISK	ARGONAUT INSURANCE CO (SURETY)	BAILEY SPECIAL RISKS INC.	BOND NOTARY FEES
AMERICAN SPIRIT INSURANCE CO.	ARGONAUT INSURANCE COMPANY	BANKERS INSURANCE COMPANY	BOND SAFEGUARD INSURANCE CO
AMERICAN STANDARD LLOYD'S INS	ARGONAUT-MIDWEST INSURANCE CO	BANKERS STANDARD INSURANCE CO.	BORDEN-PERLMAN INS AGENCY INC
AMERICAN STATES INS CO OF TX	ARIEL REINSURANCE COMPANY LTD	BANNER LIFE INSURANCE COMPANY	BOSTON MUTUAL LIFE INS. CO.
AMERICAN STATES INSURANCE CO.	ARISE BOILER INSPECTION & INS	BARBER STEWART MCVITTIE &	BOSTON OLD COLONY INSURANCE CO
AMERICAN STATES LIFE INS CO	ARISE, INC.	BARTLETT, BAGGETT & SHANDS	BRAISHFIELD ASSOCIATES, INC
AMERICAN STATES LLOYDS INS CO	ARROWHEAD GENERAL INS AGENCY	BASS UNDERWRITERS INC.	BRICKSTREET MUTUAL INS CO
AMERICAN STEAMSHIP MUTUAL P&I	ARTEX RISK SOLUTIONS	BB&T Insurance Services	BRICKSTREET MUTUAL INS. CO
AMERICAN STRATEGIC INSURANCE	ARTHUR J. GALLAGHER & CO	BB&T PREFERRED BUSINESS	BRIDGEFIELD CASUALTY INS. CO.
AMERICAN UNION RISK ASSOC,LLC	ARTHUR J. GALLAGHER(UK) LTD.	BB&T TANNER INSURANCE SERVICES	BRIDGEFIELD EMPLOYERS INS CO
AMERICAN UNITED LIFE INS. CO.	ARTISAN & TRUCKERS CASUALTY CO	BB&T/CARSON INS. SERVICES	BRIT GLOBAL SPECIALTY
AMERICAN WESTERN HOME INS CO	ASCOT UNDERWRITING INC.	BB&T/LANDRUM VAEGER	BRITT/PAULK INS AGENCY INC.
AMERICAN WHOLESALERS UND LTD	ASEGURADORA MEXICANA S.A.	BCS INSURANCE COMPANY	BROKERS NATIONAL LIFE ASSURANC
AMERICAN ZURICH INSURANCE CO.	ASPEN AMERICAN INS CO (SURETY)	BE&G INS. & R/I	BROKER'S RISK PLACEMENT SERV
AMERICANA PROGRAM UNDERWRITERS	ASPEN AMERICAN INSURANCE CO	BEAZLY INSURANCE COMPANY	BROOKWOOD INSURANCE COMPANY
AMERHEALTH CASUALTY INS CO	ASPEN INSURANCE LIMITED	BEAZLEY, USA INC.	BROWN & BROWN MARINE
AMERHEALTH CASUALTY SERVICES	ASPEN INSURANCE UK LIMITED	BELLINGHAM UNDERWRITERS INC.	BROWN & BROWN OF CALIFORNIA
AMERISURE COMPANIES	ASPEN SPECIALTY INS CO	BENCHMARK INSURANCE CO.	BROWN & RIDING INS SVCS INC
AMERISURE INSURANCE COMPANY	ASPEN SPECIALTY INS MANAGEMENT	BENCHMARK MANAGEMENT GROUP INC	BROWNYARD PROGRAMS , LTD.
AMERISURE MUTUAL INSURANCE CO	ASSOCIATED INDEMNITY CORP	BENEFIT PROTECT LLC	BUILDERS INS GROUP-AGENCY BILL
AMERITAS LIFE INSURANCE CORP	ASSOCIATED INS ADMINISTRATORS	BERKELY AGENCY, LTD.	BUILDERS INS GROUP-DIRECT BILL
AMERITAS LIFE INSURANCE CORP.	ASSOCIATED INTERNATIONAL INS.	BERKLEY ADMINISTRATORS	BUILDERS INSURANCE GROUP
AmFed NATIONAL INSURANCE CO.	ASSOCIATION INS. CO.	BERKLEY ASSET PROTECTION	BURKE-DANIELS CO., INC.
AMLIN EUROPE N.V.	ASSURANCE COMPANY OF AMERICA	BERKLEY AVIATION LLC	BURLINGTON INSURANCE COMPANY
AMRISC, LP	ASSURANCEFORENINGEN GARD-	BERKLEY INSURANCE COMPANY	BURNETT & COMPANY, INC.
AMTRUST GROUP	ASSURANT INSURANCE GROUP	BERKLEY LIFE & HEALTH INS CO	BURNS & WILCOX, LTD.
AMTRUST INS COMPNAVY OF KANSAS	ATAIN SPECIALTY INSURANCE CO	BERKLEY NATIONAL INSURANCE CO	BUSINESS INSURANCE GROUP
AMTRUST INTNL UNDRWRTS LIMITED	ATESHGHAH INSURANCE COMPANY	BERKLEY OIL & GAS SPECIALTY	BUSINESSFIRST INSURANCE CO.
AMTRUST SOUTH	ATHENA ASSURANCE COMPANY	BERKLEY PROFESSIONAL LIAB LLC	C G & B GROUP
ANCHOR MANAGING AGENCY	ATLANTIC CASUALTY INSURANCE CO	BERKLEY REGIONAL INSURANCE CO	C PRO ASSOCIATES
ANESTHESIOLOGIST'S PROF ASSR	ATLANTIC CHARTER INS CO-DIRECT	BERKLEY RENEWABLE ENERGY	C. A. SHEA & COMPANY, INC.
ANTHEM HEALTH PLANS OF VA	ATLANTIC INSURANCE CO	BERKLEY SURETY GROUP LLC	CALIFORNIA INSURANCE COMPANY
ANTHEM HEALTH SYSTEMS	ATLANTIC MUTUAL COMPANY	BERKSHIRE HATHAWAY HOMESTATE	CANADA LIFE ASSURANCE COMPANY
ANV UNDERWRITERS INC	ATLANTIC MUTUAL INS CO.	BERKSHIRE HATHAWAY INS. GROUP	CANADA REVENUE AGENCY
AON (BERMUDA) LTD	ATLANTIC SECURITY LTD (BDA)	BEVCP MANAGEMENT LLC	CANADIAN GENERAL INSURANCE CO
AON AZERI INS.& REINS.BROKERS	ATLANTIC SPECIALTY INS CO.	BILL BEATTY INS AGENCY INC	CANAL INDEMNITY COMPANY
AON GROUP LIMITED (JFS)	ATRAIDIUS TRADE CREDIT INS INC	BISYS SPECIALTY PROGRAMS	CANAL INSURANCE COMPANY
AON GROUP LIMITED (JFS)	AUDUBON INDEMNITY COMPANY	BITUMINOUS CASUALTY CORP	CAPACITY MARINE CORPORATION
AON GROUP LIMITED (NICHOLSON)	AUDUBON INSURANCE COMPANY	BITUMINOUS INSURANCE CO	CAPITAL HEALTH PLAN, INC.
AON GROUP LIMITED(ALEX HOWDEN)	AUTO OWNERS INSURANCE CO.	BLACK WHITE& ASSOC.INS.BROKERS	CAPITOL INDEMNITY CORPORATION
AON NORWAY AS	AVIATION INS BROKERS OF NORTH	BLADES MARINE	CAPITOL SPECIAL RISK, INC
AON REED STENHOUSE, INC.	AVIATION INSURANCE MANAGERS	BLAIS EXCESS & SURPLUS AGENCY	CAPITOL SPECIALTY INS CORP.
AON RISK SERVICES OF TEXAS	AVIATION RISK CONSULTING INC.	BLISS & GLENNON INC	CAPTIAL BLUE CROSS
AON/HUNTINGTON T. BLOCK INS CO	AVIVA INSURANCE CO. OF CANADA	BLUE CROSS BLUE SHIELD	CAPTIVE RESOURCES LLC
APEX INSURANCE SERVICES	AXA ART INSURANCE CORP	BLUE CROSS BLUE SHIELD OF	CARITEN HEALTH PLAN
APPALACHIAN UNDERWRITERS, INC.	AXA CORPORATE SOLUTIONS INS CO	BLUE CROSS BLUE SHIELD OF FL	CARMOUCHE INSURANCE INC.
APPLICATION COMPANY	AXA CORPORATE SOLUTIONS LLOYDS	BLUE CROSS BLUE SHIELD OF FLA	CAROLINA CASUALTY INSURANCE CO
APPLIED UNDERWRITERS INC	AXA EQUITABLE LIFE INS. CO.	BLUE CROSS BLUE SHIELD OF GA	CASTLEPOINT INSURANCE COMPANY
ARAB INSURANCE GROUP (BSC)	AXA GLOBAL RISKS	BLUE CROSS BLUE SHIELD OF IA	CATAWBA INSURANCE CO. (FLOOD)
ARAB MISR INS GROUP (AMIG)	AXA INSURANCE COMPANY	BLUE CROSS BLUE SHIELD OF IL	CATLIN INSURANCE CO (UK) LTD
ARABIAN AMERICAN INSURANCE CO	AXA NORDSTERN ART INS. CORP.	BLUE CROSS BLUE SHIELD OF LA	CATLIN INSURANCE CO, LTD TX
ARBELLA PROTECTION INS CO	AXA RE INSURANCE GROUP	BLUE CROSS BLUE SHIELD OF MI	CATLIN INSURANCE COMPANY INC
ARC-EN INSURANCE SERVICES, INC	AXA RE PROPERTY & CASUALTY INS	BLUE CROSS BLUE SHIELD OF MS	CATLIN INSURANCE COMPANY INC.
ARCERI & ASSOCIATES INC	AXA SEGUROS S.A. DE CV	BLUE CROSS BLUE SHIELD OF NC	CATLIN SPECIALTY INSURANCE CO.
ARCH EXCESS & SURPLUS INS. CO.	AXIOM INSURANCE MANAGEMENT LTD	BLUE CROSS BLUE SHIELD OF NM	CATLIN UNDERWRITING AGENCY
ARCH INSURANCE COMPANY	AXIS INSURANCE COMPANY	BLUE CROSS BLUE SHIELD OF OK	CCI SURETY INC

AVAILABLE CARRIERS (CONT.)

Name	Name	Name	Name
CENTRAL INSURANCE SERVICES LTD	COGENT RESOURCES LTD	CRUMP INSURANCE SERVICES INC	ENERGI INSURANCE SERVICES INC
CENTRE INSURANCE COMPANY	COLEMONT INS BROKERS OF GA LLC	CRUMP INSURANCE SERVICES INC.	ENERGY INSURANCE MUTUAL
CENTURY HEALTHCARE LLC	COLEMONT INS BROKERS OF TX LP	CRUMP INT'L LTD (BERMUDA)	ENERGY TECHNICAL UNDERWRITERS
CENTURY SURETY COMPANY	COLEMONT INSURANCE BROKERS OF	CU LLOYDS OF TEXAS	ENNA CARIBE SCHADE NV
CENTURY SURETY UNDERWRITER	COLONIA INSURANCE CO	CUNNINGHAM GROUP	ENTERTAINMENT PRO INSURANCE
CENTURY-NATIONAL INSURANCE CO	COLONIAL AMERICAN CASUALTY &	CV STARR & COMPANY	ENVIRONMENTAL INS SERVICES INC
CHAMBER INS AGENCY SERVICES	COLONIAL COUNTY MUTUAL INS CO	CYPRESS INSURANCE COMPANY	ENVIRONMENTAL POLLUTION GROUP
CHARITY FIRST	COLONIAL LIFE & ACCIDENT	DAKOTA SPECIALTY INSURANCE CO	ENVIRONMENTAL UNDERWRITING
CHARTER OAK FIRE INSURANCE CO	COLONY INSURANCE COMPANY	DARWIN NATIONAL ASSURANCE CO.	EQUINOX UNDERWRITING
CHARTIS AEROSPACE INS SVCS INC	COLONY NATIONAL INSURANCE CO.	DARWIN PROFESSIONAL U/W INC.	EQUITY PARTNERS INS SERVICES
CHARTIS EUROPE LIMITED	COLONY SPECIALTY INSURANCE CO.	DARWIN SELECT INSURANCE CO.	ERC FRANKONA REINSURANCE LTD
CHARTIS EXCESS LIMITED	COLUMBIA CASUALTY COMPANY	DAUNTLESS SPECIALTY BROKERAGE	ESIS, INC.
CHARTIS INC.	COLUMBIA MUTUAL INSURANCE CO	DEANS & HOMER	ESSEX INSURANCE COMPANY
CHARTIS INS CO PUERTO RICO	COMBINED INSURANCE CO OF AMER	DEANS & HOMER (SELF STORAGE	EUCLID MANAGERS
CHARTIS INS HONG KONG LIMITED	COMBINED SPECIALTY INS CO	DEEP SOUTH SURPLUS OF GA	EULER HERMES AMERICAN CREDIT
CHARTIS INSURANCE CO OF CANADA	COMMERCE & INDUSTRY INS. CO.	DEEP SOUTH SURPLUS OF LA	EVANSTON INSURANCE COMPANY
CHARTIS PROPERTY & CASUALTY CO	COMMERCIAL INSURANCE CO. OF	DEEP SOUTH SURPLUS OF TEXAS	EVEREST INDEMNITY INSURANCE CO
CHARTIS SPECIALTY INS CO	COMMERCIAL SECTOR INS BROKERS	DEERFIELD INSURANCE COMPANY	EVEREST NATIONAL
CHICAGO INSURANCE COMPANY	COMMERCIAL UNDERWRITERS INS CO	DELTA DENTAL INSURANCE CO.	EVEREST NATIONAL INSURANCE CO
CHICAGO UNDERWRITING GROUP INC	COMMERCIAL UNION ASSURANCE CO	DELTA DENTAL OF VIRGINIA	EVEREST REINSURANCE CO
CHITTENDEN INSURANCE GROUP	COMMONWEALTH INSURANCE COMPANY	DELTA LLOYD SCHADEVERZEKERING	EVEREST SECURITY INSURANCE CO
CHUBB	COMPANHIA DE SEGUROS ALIANCADA	DEPOSITORS INSURANCE COMPANY	EVERGREEN NATIONAL INDEMNITY
CHUBB & SON	COMPANION COMMERCIAL INSURANCE	DHOFAR INSURANCE COMPANY	EXCEL INSURANCE BROKERS
CHUBB ATLANTIC INDEMNITY LTD	COMPANION LIFE INSURANCE CO	DIAMOND STATE INSURANCE CO	EXCELSIOR INSURANCE COMPANY
CHUBB CUSTOM INS. CO.	COMPANION PROPERTY & CASUALTY	DISCOVER PROPERTY & CASUALTY	EXECUTIVE LIABILITY
CHUBB INDEMNITY INSURANCE CO	COMPANY HEALTH COVERAGE	DISCOVER REINSURANCE COMPANY	EXECUTIVE RE INDEMNITY CO
CHUBB INS CO OF EUROPE SA	CONNECTICUT INDEMNITY CO	DISCOVER SPECIALTY INS.CO.	EXECUTIVE RISK INDEMNITY, INC
CHUBB INS CO OF NEW JERSEY	CONNECTICUT SPECIALTY INS. CO.	DISCOVERY MANAGERS, LTD.	EXECUTIVE RISK SPECIALTY INS
CHUBB INS. CO.OF AUSTRALIA LTD	CONNECTICUT GENERAL LIFE	DISTINGUISHED PROGRAMS	EXECUTIVE STRATEGIES INC./DBA
CHUBB INSURANCE CO. OF CANADA	CONSOLIDATED AMERICAN INS. CO.	DOCTORS COMPANY INS GROUP	FACTORY MUTUAL INSURANCE CO
CHUBB LLOYD'S INS. CO. OF TX	CONSUMERS COUNTY MUTUAL INS	DOHA INSURANCE COMPANY - QSC	FAIRFAX FINANCIAL (USA) GROUP
CHUBB NATIONAL INSURANCE CO.	CONTINENTAL - LLOYD'S	DONG	FAIRFIELD INSURANCE COMPANY
CHUBB SPECIAL	CONTINENTAL CASUALTY CO	DONGBU INSURANCE COMPANY LTD	FAIRMONT INSURANCE CO
CIBA INSURANCE SERVICES	CONTINENTAL DIVIDE INS CO	DOVETAIL MANAGING GENERAL AGCY	FALVEY CARGO UNDERWRITING, LTD
CIGNA HEALTH & LIFE INS CO	CONTINENTAL INSURANCE CO	E RISK SERVICES	FALVEY YACHTS INSURANCE
CIGNA HEALTHCARE OF TEXAS INC	CONTINENTAL WESTERN INS. CO.	EAGLE STAR INSURANCE CO LTD	FARMERS INSURANCE EXCHANGE r
CIGNA HEALTHCARE VOLUNTARY	CONTRACTORS BONDING AND INS CO	EASTERN INS. BROKERS LTD.(EC)	FARMINGTON CASUALTY CO.
CINCINNATI INSURANCE CO	COOPER GAY RISKS SERVICES INC.	EBCO AVIATION UNDERWRITERS INC	FARMLAND MUTUAL INSURANCE CO
CITADEL INSURANCE COMPANY	COOPER GAY STEELE	ECCLESIASTICAL INS COMPANY	FCCI COMMERCIAL INSURANCE CO.
CITIZENS INS CO OF AMERICA	COREGIS INDEMNITY CO	ECONOMY FIRE & CASUALTY CO	FCCI INSURANCE COMPANY
CITIZENS PROPERTY INS. CORP.	COREGIS INSURANCE COMPANY	ECONOMY PREFERRED INSURANCE CO	FCCI INSURANCE GROUP
CITY COUNTY INS SERVICES	CORNHUSKER CASUALTY COMPANY	EDGEWATER HOLDINGS COMPANY	FEDERAL INSURANCE COMPANY
CITY COUNTY PROPERTY CASUALTY	CORPORACION CONTINENTAL	EDGEWOOD PARTNERS INS CENTER	FEDERAL KEMPER LIFE INSURANCE
CK SPECIALTY INSURANCE	CORPORATE OFFICERS & DIRECTORS	EFP WORKERS COMPENSATION FUND	FEDERATED RURAL ELECTRIC
CLARENDON AMERICA INS. CO.	COTTON FIRE & MARINE	EFU GENERAL INSURANCE	FEDERATION INS CO OF CANADA
CLARENDON NATIONAL INS CO	COVENANT MANAGEMENT INC	EL ROBLE, SA	FIANZAS MONTERREY
CLASSIC INSURANCE	COVENANT MANAGEMENT LLC	EMPIRE FIRE & MARINE INS. CO.	FIDELIS CONTINENTAL LLC
CLEARWATER INSURANCE COMPANY	COVENTRY HEALTH & LIFE INS CO	EMPIRE GENERAL LIFE ASSURANCE	FIDELITY & CASUALTY INS. CO.
CLEARWATER MARINE	COVENTRY INS CO	EMPIRE INDEMNITY INS. CO.	FIDELITY & DEPOSIT CO MARYLAND
CM&F GROUP, INC.	COVINGTON SPECIALTY INS CO	EMPLOYERS COMP ASSOCIATES, INC	FIDELITY & DEPOSIT CO. OF MD.
CNA	CRC INSURANCE SERVICES, INC	EMPLOYERS COMPENSATION INS CO	FIDELITY & GUARANTY INS. CO.
CNA CCC RISK MANAGEMENT (PROP)	CRC INSURANCE SERVICES, INC.	EMPLOYERS FIRE INSURANCE	FIDELITY & GUARANTY INS. UNB.
CNA HEALTHPRO	CRC OF TEXAS, INC.	EMPLOYERS INS CO OF NEVADA	FIDELITY AND DEPOSIT COMPANY
CNA INSURANCE COMPANIES	CRC UNDERWRITING	EMPLOYERS INS OF WAUSAU	FIDELITY EXCESS & SURPLUS INS
CNA INSURANCE COMPANY LIMITED	CROSSPOINT	EMPLOYERS MUTUAL CASUALTY CO	FIDELITY NATIONAL INDEMNITY
CNA INTERNATIONAL	CROUSE & ASSOCIATES	ENCOMPASS HOME AND AUTO INS CO	FIDELITY NATIONAL INSURANCE CO
CNA PRO - INSURANCE	CRUM & FORSTER	ENCOMPASS INDEPENDENT INS CO.	FIDELITY NATIONAL PROP & CAS
CNA SURETY	CRUM & FORSTER INDEMNITY CO.	ENCOMPASS INSURANCE COMPANY	FIDELITY SECURITY LIFE
CNA SURETY (ACCTS RECEIVABLE)	CRUM & FORSTER SPEC. INS. CO.	ENCOMPASS INSURANCE COMPANY OF	FINANCIAL INDEMNITY COMPANY
CNA SURETY ACCTG DEPT-ATTN:A/R	CRUMP E&S OF SAN FRANCISCO	ENCOMPASS PROPERTY & CASUALTY	FIRE & CASUALTY INSURANCE
CNA SURETY CORPORATION GROUP	CRUMP INS SERVICE OF HOUSTON	ENDURANCE AMERICAN INS COMPANY	FIRE AND CASUALTY INS OF CT
CNA/CCC RISK MANAGEMENT	CRUMP INS SERVICES OF LA, INC	ENDURANCE INSURANCE COMPANY	FIREMAN'S INSURANCE COMPANY OF
COCHRANE & COMPANY	CRUMP INS SERVICES OF MEMPHIS	ENDURANCE RISK SOLUTIONS	FIREMEN'S INS CO OF NEWARK, NJ
CODAN INSURANCE LTD	CRUMP INS SERVICES OF TX INC	ENDURANCE SPECIALTY INC, LTD	FIRST AMERICAN INSURANCE CO.
CODAN MARINE SERVICES	CRUMP INSURANCE SERVICES	ENDURANCE SPECIALTY INS. LTD.	FIRST CITY INSURANCE BROKERS

AVAILABLE CARRIERS (CONT.)

Name
FIRST FINANCIAL INSURANCE CO
FIRST FLORIDIAN AUTO AND HOME
FIRST LIBERTY INS CORP
FIRST LIBERTY INSURANCE CORP.
FIRST MERCURY INS. CO.
FIRST NAT'L INS CO OF AMERICA
FIRST NONPROFIT INSURANCE CO
FIRST PENN-PACIFIC LIFE INS CO
FIRST REINSURANCE COMPANY
FIRST SEALORD SURETY, INC.
FIRST SPECIALTY INSURANCE CORP
FLORIDA HOSPITALITY MUTUAL
FLORIDA INT'L INDEMNITY CO
FM GLOBAL GROUP
FM INSURANCE COMPANY LIMITED
FORAM BROKERAGE, LTD
FOREMOST COUNTY MUTUAL
FOREMOST INSURANCE COMPANY
FOREST INSURANCE FACILITIES
FORT DEARBORN LIFE INS. CO.
FORT DEARBORN LIFE INSURANCE
FORTIS CORPORATE INS NV
FOUNDERS INSURANCE COMPANY
FRANCHISE INSURANCE GROUP, INC
FRANK CRYSTAL & CO
FREEDOM SPECIALTY INSURANCE
FREEDOM SPECIALTY INSURANCE CO
Fringe Insurance Benefits
FULCRO INSURANCE INC
FULCRUM INSURANCE COMPANY
FULCRUM INSURANCE PROGRAMS
G & M MARINE INC.
G CUBE INSURANCE SERVICES INC.
G J SULLIVAN COMPANY
GAGLIARDI INSURANCE SERVICES
GALLAND GENERAL AGENCY INC.
GARD P&I (BERMUDA) LTD
GARRISON INSURANCE BROKERS
GCUBE
GCUBE UNDERWRITING LIMITED
GE FINANCIAL ASSURANCE
GEISINGER HEALTH PLAN
GEMINI INSURANCE COMPANY
GENATT ASSOCIATES INC
GENERAL AGENCY SERVICES
GENERAL AGENTS INSURANCE CO.
GENERAL INS CO OF AMERICA
GENERAL REINSURANCE CORP
GENERAL SEC INDEMNITY CO OF AZ
GENERAL SECURITY INS CO
GENERAL STAR INDEMNITY CO.
GENERAL STAR NATIONAL INS CO
GENERALI IARD
GENERALI PHILIPINAS INS. CO.
GENERALI-UNITED STATES BRANCH
GENESEE GENERAL AGENCY
GENESIS INDEMNITY INS CO
GEORGIA SURETY CO., INC.
GERBER LIFE INSURANCE CO
GERLING AMERICA INS CO
GERLING-KONZERN ALLGEMEINE
GILES INSURANCE BROKERS
GILLINGHAM & ASSOCIATES
GLATFELTER INSURANCE GROUP
GLENCOE INSURANCE, LTD.

Name
GLENS FALLS INSURANCE CO
GLOBAL AEROSPACE UNDERWRITING
GLOBAL AEROSPACE, INC.
GLOBAL BENEFITS GROUP/TIECARE
GLOBAL SPECIAL RISKS, LLC
GLOBEX INTERNATIONAL GROUP
GMAC RE CORPORATION
GMG UNDERWRITERS INC.
GOLDEN BEAR INSURANCE COMPANY
GOLDEN EAGLE INSURANCE CORP.
GOTHAM INSURANCE COMPANY
GRANITE STATE INSURANCE CO.
GRAY INSURANCE COMPANY
GREAT AMERICAN ALLIANCE INS CO
GREAT AMERICAN ASSURANCE CO.
GREAT AMERICAN E & S INS CO
GREAT AMERICAN FIDELITY INS CO
GREAT AMERICAN INS AGENCY
GREAT AMERICAN INS CO. -NON AC
GREAT AMERICAN INS. CO
GREAT AMERICAN INS. CO.
GREAT AMERICAN INS. CO. OF NY
GREAT AMERICAN INSURANCE
GREAT AMERICAN INSURANCE (D&O)
GREAT AMERICAN PROTECTION
Great American Security Ins Co
GREAT CORNERSTONE LIFE & (TX)
GREAT DIVIDE INS COMPANY
GREAT LAKES CASUALTY INS. CO.
GREAT LAKES INSURANCE COMPANY
GREAT LAKES REINSURANCE (UK)
GREAT LAKES REINSURANCE UK
GREAT LAKES REINSURANCE UK PLC
GREAT MIDWEST INSURANCE CO.
GREAT NORTHERN INSURANCE
GREAT POINT INS SERVICES, INC.
GREATER GEORGIA LIFE
GREATER NEW YORK MUTUAL INS CO
GREAT-WEST LIFE ASSURANCE CO
GREENWICH INSURANCE COMPANY
GREENWICH TRANSPORTATION
GRESHAM & ASSOC.OF INDIANA INC
GRESHAM & ASSOCIATES
GROCERS INSURANCE GROUP
GROSVENOR BROKERS AMERICA, LLC
GROUPAMA TRANSPORT
GROUPAMA, S.A.
GRUNDY WORLDWIDE
GRUPO NACIONAL PROVINCIAL S.A.
GRUPO SEKURA
GUARANTEE CO OF N AMERICA USA
GUARANTEE COMPANY OF NORTH
GUARANTEE INSURANCE COMPANY
GUARANTEE LIFE INSURANCE CO
GUARANTY NATIONAL INSURANCE CO
GUARDIAN LIFE INS CO AMERICA
GUIDEONE INSURANCE COMPANY
GUIDEONE MUTUAL INS CO
GUIDEONE SPECIALTY MUTUAL INS
GUILFORD INSURANCE COMPANY
GULF AGENCY
GULF COAST MARINE POOL CO.
GULF COAST MARINE, INC.
GULF INSURANCE CO. (UK) LTD
GULF INSURANCE COMPANY

Name
GULF UNDERWRITERS INS CO
H S B ENGINEERING INS. LTD
H W WOOD LIMITED
HALLMARK COUNTRY MUTUAL INS CO
HALLMARK INSURANCE GROUP
HALLMARK SPECIALTY INS. CO.
HALTON HALL & ASSOCIATES
HANOVER AMERICAN INS. CO.
HANOVER LLOYDS INSURANCE CO.
HANSEATIC INSURANCE COMPANY
HARCO NATIONAL INSURANCE CO
HARLEYSVILLE PREFERRED INS CO
HARLEYSVILLE WORCESTER INS CO.
HARTFORD ACCIDENT & INDEMNITY
HARTFORD FINANCIAL PRODUCTS
HARTFORD FIRE INS. CO. - FLOOD
HARTFORD FIRE INSURANCE CO
HARTFORD FIRE INSURANCE CO.
HARTFORD INS CO OF THE MIDWEST
HARTFORD INS OF THE SOUTHEAST
HARTFORD INSURANCE CO/ILLINOIS
HARTFORD INSURANCE COMPANY OF
HARTFORD LIFE AND ACCIDENT
HARTFORD LIFE INSURANCE CO.
HARTFORD LLOYD'S INS. CO.
HARTFORD SPECIALTY COMPANY
HARTFORD STEAM BOILER
HARTFORD STEAM BOILER & INSPEC
HARTFORD STEAM BOILER GROUP
HARTFORD UNDERWRITERS INS. CO.
HARTFORD-SPECIALTY BILLING
HARVARD PILGRIM HEALTH CARE
HAWAII EMPLOYERS MUTUAL INS CO
HAWAII MEDICAL SERVICE
HCC GLOBAL FINANCIAL PRODUCTS
HCC INTERNATIONAL INS CO PLC
HCC LIFE INSURANCE COMPANY
HCC SPECIALTY INSURANCE CO.
HCC SPECIALTY UNDERWRITERS INC
HDI-GERLING AMERICA INS CO
HDI-GERLING INDUSTRIAL INS CO
HEALTH NET LIFE INSURANCE CO.
HEALTH SPECIAL RISK, INC.
HEALTHCARE WORKERS' COMP
HERMITAGE INSURANCE COMPANY
HIGH POINT UNDERWRITERS LLC
HIGHLANDS INSURANCE CO
HIGHLANDS LLOYDS INS. CO.
HIGHLANDS UNDERWRITERS INS CO
HIGHMARK CASUALTY INS CO
HIIG CONSTRUCTION
HISCOX INS CO (GUERNSEY LTD)
HISCOX INSURANCE COMPANY INC
HISCOX SPECIALTY INS. CO. INC.
HISCOX, INC.
HKMB INTERNATIONAL INS.BROKERS
HM LIFE INSURANCE CO.
HOLYOKE MUTUAL INS. COMPANY
HOME STATE COUNTY MUTUAL
HOMELAND INSURANCE CO OF NY
HONG KONG SHANGHAI BANKING
HORIZON BLUE CROSS BLUE SHIELD
HORNBECK OFFSHORE SERVICES INC
HOUSTON CASUALTY CO EUROPE
HOUSTON CASUALTY COMPANY

Name
HOUSTON SPECIALTY INS CO
HOWDEN INS BROKERS (LONDON)
HOWDEN INS BROKERS INC. (USA)
HPSO
HSB GLOBAL LARGE RISK[EMD-BHAM
HUATAI INSURANCE COMPANY OF
HUDSON FINANCIAL PRODUCTS
HUDSON INSURANCE COMPANY
HUDSON SPECIALTY INS CO
HUDSON SPECIALTY INSURANCE CO
HULL & COMPANY
HUMANA INSURANCE COMPANY
HUNTER, KEILTY, MUNTZ &
HUNTERSURE LLC
HURTADO & ASSOCIATES INC.
I O A RE
IAN H. GRAHAM, INC.
ILLINOIS EMCASCO INSURANCE CO
ILLINOIS NATIONAL INS. CO
ILLINOIS UNION INSURANCE CO.
IMPERIUM INSURANCE CO
IMS/LONDON AMERICAN INC
INDEMCO, L.P.
INDEMNITY INS CO NORTH AMERICA
INDEPENDENCE CAS & SURETY
INDIANA HARBOR INSURANCE CO
INDIANA LUMBERMAN'S MUTUAL
INDUSTRIAL INDEMNITY CO.
INDUSTRIAL INS. CO. OF HAWAII
INFRASSURE LTD
INS CO OF STATE OF PENNSYLVANI
INS. CO. OF STATE OF PA.
INSURANCE CO. OF NORTH AMERICA
INSURANCE COMPANY OF EVANSTON
INSURANCE COMPANY OF THE WEST
INSURANCE CORP. OF HANNOVER
INSURANCE INNOVATORS INC.
INSURANCE PROGRAMS OF AMERICA
INSURERS UNLIMITED INC.
INSURETRUST COM LLC
INSURISK EXCESS & SURPLS LINES
INTEGON NATIONAL INSURANCE CO
INTEGON PREFERRED INSURANCE CO
INTEGRITY SURETY, LLC
INTELLECTUAL PROPERTY INS.
INTERCARGO INSURANCE COMPANY
INTERNATIONAL AEROSPACE
INTERNATIONAL FACILITIES
INTERNATIONAL GEN INS CO LTD
INTERNATIONAL INS. CO.
International Placement
INTERNATIONAL RISK PLACEMENT
INTERNATIONAL RISK SOLUTIONS
INTERNATIONAL SPECIAL RISKS
INTERNATIONAL SPECIALTY INC.
INTERNATIONAL SPECIALTY, INC.
INTERNEX LLC
INTERSTATE FIRE & CASUALTY
INTERSTATE INDEMNITY COMPANY
INTN'L INS CO OF HANNOVER LTD
INVESTORS INS CO OF AMERICA
IRB-BRASIL RESSEGUROS S.A.
IRF ADMINISTRATORS LLC
IRIDIUM RISK SERVICES INC.
IRONSHORE EUROPE LIMITED

AVAILABLE CARRIERS (CONT.)

Name	Name	Name	Name
IRONSHORE INDEMNITY INC	LIBERTY AGENCY U/W (SURETY)	MAX SPECIALTY INSURANCE CO.	NAGICO INSURANCE COMPANY LTD
IRONSHORE INS SERVICES LLC	LIBERTY BOND SERVICES	MAXIMUM INDEPENDENT BROKERAGE	NAI EXCESS & SURPLUS LINES
IRONSHORE INSURANCE LTD.	LIBERTY COUNTY MUTUAL INS CO	MAXUM INDEMNITY CO.	NAPCO, LLC
IRONSHORE SPECIALTY INSURANCE	LIBERTY INS. UNDERWRITERS, INC	MCDUGALL RISK MANAGEMENT LLC	NAS INSURANCE SERVICES INC.
ISLAND HERITAGE INSURANCE CO	LIBERTY INSURANCE CORPORATION	MCGOWAN & COMPANY INC	NAS SURETY GROUP
ISO-POLICY ANALYST USE ONLY	LIBERTY INTERNATIONAL	MCGOWAN EXCESS CASUALTY	NASON ASSOCIATES, INC.
ITAU SEGUROS SA	LIBERTY INT'L UNDERWRITERS	MECC LD (ATTENTA)	NASSAU U/W'S (NUA) AGENCY INS
IZZO INSURANCE SERVICES INC	LIBERTY MUTUAL FIRE INS. CO.	MED JAMES, INC.	NATIONAL CASUALTY COMPANY
J & N INSURANCE SERVICES	LIBERTY MUTUAL INS CO	MEDICAL ASSURANCE	NATIONAL EMPLOYEE BENEFIT CO.
J. C. STEVENS, INC.	LIBERTY MUTUAL INS EUROPE LTD	MEDICAL MUTUAL OF OHIO	NATIONAL FIRE & MARINE
J.H. BLADES	LIBERTY MUTUAL INSURANCE CO	MEDICAL PROTECTIVE COMPANY	NATIONAL FIRE INS CO HARTFORD
J.M.D. ROSS INSURANCE BROKERS	LIBERTY MUTUAL INSURANCE CO.	MEDMARC CASUALTY INSURANCE CO.	NATIONAL FIRE INSURANCE CO OF
JACOBSON, GOLDFARB & SCOTT	LIBERTY MUTUAL SURETY	MEDMARC INSURANCE GROUP	NATIONAL FLOOD SERVICES
JAMES GORMAN INSURANCE INC	LIBERTY NORTHWEST INS CORP	MEMIC INSURANCE AGENCY	NATIONAL HOLE-IN-ONE ASSN.
JAMES RIVER INSURANCE CO.	LIBERTY SURPLUS INS. CORP	MERCATOR RISK SERVICES INC.	NATIONAL INDEMNITY COMPANY
JAMISON SPECIAL RISK INS.	LIFE INS CO. OF NORTH AMERICA	MERCHANTS BONDING CO. (MUTUAL)	NATIONAL INS. PROFESSIONALS
JARDINE INTERNATIONAL LIMITED	LIFE INSURANCE COMPANY OF	MERCHANTS BONDING COMPANY	NATIONAL INSURANCE COMPANY
JEFFERSON PILOT FINANCIAL INS	LIFEWISE ASSURANCE COMPANY	MERCHANTS NATIONAL INS CO	NATIONAL INSURANCE PARTNERS
JEFFERSON PILOT LIFE	LIG MARINE MANAGERS, INC.	MESA UNDERWRITERS SPECIALTY	NATIONAL INTERSTATE INS. CO.
JLT AEROSPACE (NORTH AMERICA)	LIGHTHOUSE UNDERWRITERS, LLC	METROPOLITAN LIFE INSURANCE	NATIONAL LIAB. & FIRE INS. CO.
JLT OF ALBERTA, CANADA	LINCOLN NATIONAL LIFE INS CO	METROPOLITAN PROPERTY & CASUAL	NATIONAL RISK SOLUTIONS
JLT OF HONG KONG CHINA	LLOYD & PARTNERS, LTD.	MIC PROPERTY & CASUALTY	NATIONAL SECURITY FIRE/CAS INS
JLT OF SANTIAGO CHILE	LLOYD SADD INS BROKER LTD	MID-CENTURY INSURANCE COMPANY	NATIONAL SPECIALTY INS. CO.
JLT OF SOLBERG NORWAY	LLOYD'S OF LONDON SYND. 1688	MID-CENTURIN CASUALTY CO	NATIONAL SPECIALTY UNDRWRTRS
JLT OF SYDNEY AUSTRALIA	LLOYD'S OF LONDON SYND. 2020	MIDDLE OAK SPECIALTY	NATIONAL SURETY CORPORATION
JLT OF TORONTO CANADA	LLOYDS-(LONDON)	MIDDLESEX MUTUAL ASSURANCE CO	NATIONAL TRUCK UNDERWRITING
JLT RISK SOLUTIONS (BERMUDA)	LM INSURANCE CORPORATION	MIDLANDS MANAGEMENT CORP	NATIONAL TRUST INSURANCE CO
JLT SPECIALTY LTD (SOLUTIONS)	LOMBARD GENERAL INSURANCE CO.	MIDWEST EMPLOYERS CASUALTY CO	NATIONAL UNION FIRE INS CO/LA
JLT SPECIALTY LTD.	LONDON AMERICAN RISK SPECIAL.	MIDWEST MUTUAL INSURANCE CO.	NATIONS BONDING COMPANY
JOHN ALDEN LIFE INSURANCE CO	LONDON AVIATION UNDERWRITERS	MIDWESTERN INDEMNITY COMPANY	NATIONWIDE AGRIBUSINESS INS CO
JOHN HANCOCK LIFE INS. CO.	LONPAC INS BHD C/O JLT ASIA	MIGUEL ANGEL CAMANCHO TORRES	NATIONWIDE INS COMPANY OF AMER
JOHN HANDEL & ASSOCIATES INC	LOUISIANA WORKERS COMP. CORP.	MILLER INSURANCE SERVICES LTD.	NATIONWIDE LIFE INSURANCE CO.
JONES BROWN INC.	LUBA CASUALTY COMPANY	MILLERS MUTUAL FIRE INS CO-TX	NATIONWIDE MUTUAL INS. CO
K & K INS GROUP / AMO SERV CTR	LUMBERMAN'S UND ALLIANCE	MILLERS MUTUAL INSURANCE CO.	NAT'L BENEFITS RESOURCES INC
KAISER FOUNDATION HEALTH PLAN	LYNDON PROPERTY INSURANCE CO	MILWAUKEE CASUALTY INS COMPANY	NAT'L UNION FIRE INS CO/PA
KANAWHA INSURANCE COMPANY	MACAFEE & EDWARDS, INC.	MINING INSURANCE MARKETS	NAUTILUS INSURANCE COMPANY
KANSAS CITY FIRE & MARINE	MACLEAN ODDY (RT SPCL-DALLAS)	MINNESOTA LIFE INS COMPANY	NAVIGATORS INS SERV OF TX, INC
KANSAS MEDICAL MUTUAL INS CO.	MADISON NATIONAL LIFE INS.	Miscellaneous/Accounting use	NAVIGATORS INSURANCE COMPANY
KEITH D. PETERSON & CO., INC.	MAGNA CARTA COMPANIES	Miscellaneous/Referral Fee	NAVIGATORS INSURANCE GROUP
KEMPER PREFERRED	MAIDEN SPECIALTY INSURANCE CO	MISSOURI EMPLOYERS MUTUAL	NAVIGATORS SPECIALTY INS CO.
KENTUCKY EMPLOYERS MUTUAL INS.	MAIN STREET AMERICA GROUP	MONITOR LIABILITY MANAGERS INC	NBIS CONSTRUCTION & TRANSPORT
KEY RISK INSURANCE COMPANY	MALAYAN INSURANCE CO INC	MONROE GUARANTY INSURANCE	NCMIC INSURANCE COMPANY
KEY RISK MANAGEMENT SERVICES	MANCHESTER SPECIALTY PROGRAMS	MONTGOMERY INSURANCE COMPANY	NETHERLANDS INSURANCE COMPANY
KEYSTONE RISK PARTNERS, INC.	MANUFACTURERS ALLIANCE INS CO	MONTGOMERY MUTUAL INSURANCE CO	NEW ALLIANCE INS AGENCY INC
KINSALE INSURANCE COMPANY	MAPFRE TEPEYAC S.A.	MONTICELLO INS. CO.	NEW DAY UNDERWRITING MGMT LLC
KLEIN INSURANCE SERVICES, INC.	MARINE INDEMNITY INSURANCE	MONTLAKE CASUALTY /	NEW ENGLAND MUTUAL LIFE
KOREAN REINSURANCE COMPANY	MARINE INSURANCE COMPANY LTD	MONTPELIER REINSURANCE LTD.	NEW HAMPSHIRE INS. CO. LTD.
LA MERIDIONAL COMPANIA	MARINE N-SURANCE BROKERS	MONTPELIER US INSURANCE CO.	NEW INDIA ASSURANCE CO. LTD.
LA XCESS INSURANCE BROKERS INC	MARINE UNDERWRITERS OF	MOREFAR MARKETING, INC.	NEW MARKETS INSURANCE AGENCY
LAMBENT RISK MANAGEMENT	MARKEL AMERICAN INS CO	MOUNT HAWLEY INS CO	NEW MEXICO MUTUAL CASUALTY CO
LANCASHIRE INS CO (UK) LIMITED	MARKEL GLOBAL MARINE &	MOUNT VERNON FIRE INSURANCE CO	NEW WORLD VENTURES, LTD.
LANCASHIRE INS COMPANY LIMITED	MARKEL INSURANCE COMPANY	MOUNTAIN LAUREL ASSURANCE CO.	NEW YORK MARINE & GENERAL INS.
LANCER INSURANCE COMPANY	MARKETSCOUT	MS & G INC. (DBA FORTRESS	NEWMAN MARTIN AND BUCHAN LTD
LANDMARK AMERICAN INS. CO.	MARKETSCOUT INC.	MSA INSURANCE COMPANY	NEWMARKET UNDERWRITERS INS CO
LANDMARK INSURANCE COMPANY	MARNITZ & ASSOCIATES INS INC	MSW Expense Reimbursements	NGIC
LARIM CORRETORA DE RESEGUROS	MARSH A/S (DEMARK)	MT MCKINLEY MANAGERS LLC	NGM INSURANCE COMPANY
LARK INSURANCE BROKING GROUP	MARSH GMBH (GERMANY)	MUNICH REINSURANCE	NIAGARA FIRE INSURANCE CO.
LAVARETUS UNDERWRITING AB	MARSH USA, INC.	MUNICH REINSURANCE AMERICA INC.	NIC INSURANCE COMPANY
LEICHT GENERAL AGENCY	MARSH, LTD.	MUNICH-AMERICAN RISK PARTNERS	NIELSEN INSURANCE INC.
LEMAC & ASSOCIATES, INC.	MARYLAND LLOYD'S COMPANY	MUTUAL ASSURANCE ADMINISTRATORS	NIF GROUP INC. ETAL
LEMIC INSURANCE COMPANY	MARYLAND/HOME BLDRS INS PROG.	MUTUAL BOILER RE	NO AMERICAN SPECIALTY INS CO
LEXINGTON INSURANCE CO.	MASSACHUSETTS BAY INS CO	MUTUAL OF OMAHA INS. CO.	NOBLE ASSURANCE COMPANY
LEXINGTON INSURANCE COMPANY	MASSACHUSETTS CASUALTY	MXGA INC.	NOETIC SPECIALTY INSURANCE CO.
LEXON INSURANCE COMPANIES	MASSACHUSETTS MUTUAL LIFE	MYRON F. STEVES & COMPANY	NONPROFITS INSURANCE ALLICANCE
LIBERTY	MAX BERMUDA LTD	NAC REINSURANCE COPORATION	NORMAN-SPENCER AGENCY INC.

AVAILABLE CARRIERS (CONT.)

Name
NORTH AMERICAN CAPACITY
NORTH AMERICAN ELITE INS.CO.
NORTH AMERICAN SPECIALTY INS
NORTH EAST INSURANCE COMPANY
NORTH OF ENGLAND P&I
NORTH PACIFIC INSURANCE CO
NORTH RIVER INSURANCE COMPANY
NORTH ROCK INSURANCE CO LTD
NORTHBRIDGE INDEMNITY INS CORP
NORTHBROOK INDEMNITY
NORTHBROOK NATIONAL INS. CO.
NORTHBROOK PROPERTY & CASUALTY
NORTHERN INSURANCE CO. OF NY
NORTHERN INSURANCE COMPANY OF
NORTHFIELD INSURANCE COMPANY
NORTHLAND INSURANCE COMPANY
NORTHWESTERN PACIFIC INDEMNITY
NORWEGIAN HULL CLUB
NOVA CASUALTY COMPANY
NSM INSURANCE GROUP
NUCLEAR ELECTRIC INSURANCE LTD
NUERNBERGER ALLGEMEINE
NUTMEG INSURANCE COMPANY
OAK RIVER INSURANCE COMPANY
OCEAN CONSULTING GROUP
ODYSSEY AMERICA REINSURANCE
OHIO CASUALTY INSURANCE CO.
OHIO FARMERS INSURANCE COMPANY
OHIO SECURITY INSURANCE CO
OIL INSURANCE LIMITED (DIRECT)
OKLAHOMA SPECIALTY INS COMPANY
OKLAHOMA SURETY CO.
OLD AMERICAN COUNTY MUTUAL
OLD REPUBLIC CONSTRUCTION
OLD REPUBLIC GENERAL INS CORP
OLD REPUBLIC INSURANCE CO
OLD REPUBLIC SURETY
OMAHA PROPERTY AND CASUALTY
OMAN INSURANCE COMPANY (PSC)
OMEGA US INSURANCE INC.
ONE BEACON PROFESSIONAL INS
ONEBEACON AMERICA INS. CO.
ONEBEACON ENTERTAINMENT
ONEBEACON INSURANCE COMPANY
ONEBEACON INSURANCE GROUP
ONEBEACON MIDWEST INSURANCE CO
ONEBEACON PROFESSIONAL INS INC
OSPREY SPECIAL RISKS
OUTDOORS INSURANCE COM. INC
OWNERS INSURANCE COMPANY
OXFORD HEALTH PLANS (CT) INC.
OXFORD INSURANCE SERVICES LTD
P. BRUNET ASSURANCE INC.
PACIFIC EMPLOYERS INS
PACIFIC INDEMNITY COMPANY
PACIFIC INSURANCE CO, LTD
PACIFIC INSURANCE COMPANY LTD.
PACIFIC MUTUAL MARINE OFFICE
PACIFIC SPEC INS CO*PersLines
PACIFIC WHOLESALE INS BROKER
PACIFICARE LIFE AND HEALTH INS
PACIFICARE LIFE INSURANCE CO
PACIFICARE OF CALIFORNIA
PACIFICARE OF TEXAS INC
PACIFICSOURCE HEALTH PLANS

Name
PAIGE-RUANE INC
PAN AMERICAN LIFE INS CO
PARAGON INTERNATIONAL INS.
PARK BERMUDA
PARQUETTE & ASSOCIATES, INC.
PARTNER REINSURANCE CO LTD
PARTNER REINSURANCE CO. LTD
PARTNER REINSURANCE EUROPE LTD
PARTNERS RE IRELAND INSURANCE
PARTNERS SPECIALTY GROUP LLC
PAUL REVERE LIFE INS. COMPANY
PEERLESS INSURANCE COMPANY
PELICAN GENERAL INS AGENCY LLC
PENN LUMBERMANS MUTUAL INS
PENN MILLERS INSURANCE COMPANY
PENN NATIONAL MUTUAL CASUALTY
PENN NATIONAL SECURITY INS CO
PENN-AMERICA INS CO
PENN-STAR INSURANCE COMPANY
PENNSYLVANIA GENERAL INS CO
PENNSYLVANIA MFG ASSN INS CO
PENNSYLVANIA MFR INDEMNITY CO
PENTAL INSURANCE COMPANY LTD
PEOPLES INSURANCE CO CHINA
PHILADELPHIA INDEMNITY INS CO
PHILADELPHIA INDEMNITY INS.CO
PHILADELPHIA INSURANCE CO
PHILAM INSURANCE CO., LTD.
PHOENIX ASSURANCE COMPANY NY
PHOENIX ASSURANCE COMPANY, LTD
PHOENIX AVIATION MANAGERS, INC
PHOENIX GROUP OF INS BROKERS
PHOENIX SPECIAL RISK
PHYSICIANS RECIPROCAL INSURERS
PICC PROPERTY & CASUALTY LTD
PING AN PROPERTY & CASUALTY
PIONEER SPECIALTY INS GROUP
PLATTE RIVER INSURANCE COMPANY
PMA INSURANCE GROUP
PMA INSURANCE GRP-CAPTIVE
POINTSURE INSURANCE SERVICES
POLICY MANAGERS
POOL REINSURANCE CO. LTD.
POTOMAC INS CO OF ILLINOIS
PRAETORIAN INSURANCE COMPANY
PRAETORIAN SPECIALTY INSURANCE
PREFERRED EMPLOYERS INS CO
PREMERA BLUE CROSS
PRESBYTERIAN HEALTH PLAN, INC.
PRICE FORBES LIMITED
PRINCETON EX& SURPLUS LINES CO
PRINCIPAL LIFE INS CO
PRIVATE CLIENT GROUP, A
PROASSURANCE (SIGNATURE HEALTH
PROASSURANCE INDEMNITY CO INC
PROASSURANCE SPECIALTY INS
PROCENTURY INSURANCE COMPANY
PROCTOR FINANCIAL, INC.
PROFESSIONAL BENEFIT
PROFESSIONAL GOVERNMENTAL
PROFESSIONAL INDEMNITY AGENCY
PROFESSIONAL LIABILITY INS INC
PROFESSIONAL LIABILITY INS.
PROFESSIONAL LINES
PROFESSIONAL UNDERWRITERS

Name
PROGRAM BROKERAGE CORP
PROGRESSIVE NORTHWESTERN
PROGRESSIVE AMERICAN INS. CO
PROGRESSIVE CASUALTY INS CO
PROGRESSIVE CASUALTY INS. CO.
PROGRESSIVE CLASSIC INSURANCE
PROGRESSIVE COMPANIES
PROGRESSIVE COUNTY MUTUAL INS
PROGRESSIVE EXPRESS INS. CO.
PROGRESSIVE GULF INS COMPANY
PROGRESSIVE HAWAII INSURANCE
PROGRESSIVE MOUNTAIN INS CO
PROGRESSIVE NORTHERN INS. CO.
PROGRESSIVE PALOVERDE INS. CO.
PROGRESSIVE PREFERRED INS CO
PROGRESSIVE SECURITY INS CO.
PROGRESSIVE SOUTHEASTERN IN CO
PROGRESSIVE SPECIALTY
PROGRESSIVE WEST INS. COMPANY
PRONATIONAL INSURANCE COMPANY
PROPERTY & CASUALTY INSURANCE
PROSIGHT SPECIALTY INSURANCE
PROTECTIVE LIFE INS. CO.
PROVIDENCE HEALTH PLAN
PROVIDENT LIFE & ACCIDENT
PROVIDENT MANAGERS, L.L.C.
PRUDENTIAL INS. CO OF AMERICA
PT. TUGU PRATAMA KRESNA
PUBLIC RISK UNDERWRITING
PURVES REDMOND LIMITED
QATAR GENERAL INS. & REINS. CO
QBE INSURANCE (AUSTRALIA)
QBE INSURANCE CORPORATION
QBE MERCANTILE MUTUAL
QBE SPECIALTY INSURANCE CO
QUANTA REINSURANCE U.S. LTD.
QUANTA SPECIALTY LINES INS CO
QUIRK & COMPANY
R I S C, INC.
R&Q MARINE SERVICES LTD
R. MEARS & CO. LTD.
R+V VERSICHERUNG AG
RANGER LLOYD'S
REALM NATIONAL INSURANCE CO
RED SHIELD INSURANCE COMPANY
REDLAND INSURANCE CO
REDWOOD FIRE & CASUALTY IN.CO.
REGAL INSURANCE COMPANY
REGIONAL INSURANCE SERVICES
RELIANCE STANDARD LIFE INS CO
RELIASTAR LIFE INS. CO.
RELIASTAR LIFE INSURANCE CO
RENAISSANCE LIFE & HEALTH INS
RENFREW INSURANCE BROKERS LTD.
REPUBLIC INDEMNITY CO OF (CA)
REPUBLIC INSURANCE COMPANY
REPUBLIC VANGUARD INS. CO.
RETAILERS CASUALTY INS. CO.
RETIRED DIRECTORS ASSURANCE
REUBEN WARNER ASSOCIATES, INC.
RFIB GROUP LIMITED
RISK INNOVATIONS, LLC
RISK SPECIALIST COMPANY
RISK SPECIALISTS CO INS AGENCY
RIVERPORT INSURANCE COMPANY

Name
RK HARRISON INS BROKERS LTD
RK HARRISON INSURANCE BROKERS
RLI INSURANCE COMPANY
RLI SURETY DIVISION
ROANOKO TRADE SERVICES
ROBERTS & CROW INC.
ROCHDALE INSURANCE COMPANY
ROCK RIVER INSURANCE COMPANY
ROCKHILL INSURANCE COMPANY
ROCKWOOD CASUALTY INSURANCE CO
ROCKY MOUNTAIN HOSPITAL AND
ROPNER INSURANCE SERVICES
ROYAL & SUN ALLIANCE INS PLC
ROYAL INDEMNITY COMPANY
ROYAL INSURANCE CO. OF CANADA
ROYAL LLOYDS INSURANCE COMPANY
ROYAL SURPLUS LINES INS. CO.
RPS (RISK PLACEMENT SERVICES)
RSUI INDEMNITY COMPANY
RUTHERFOORD INTERNATIONAL INC.
RVI GUARANTY CO., LTD
SAFECO INS CO OF ILLINOIS
SAFECO SURPLUS LINES INS. CO.
SAFEGUARD GUARANTEE CO. LTD
SAFETY FIRST INSURANCE COMPANY
SAFETY MUTUAL CASUALTY CORP.
SAFETY NATIONAL CASUALTY CORP
SAMPO INDUSTRIAL INSURANCE N V
SARGASSO MUTUAL INS. CO. LTD.
SCA PROMOTIONS
SCHWARZMEER UND OSTSEE
SCHWEIZERISCHE NATIONAL-VERS
SCOR GLOBAL P&C SE
SCOR UK COMPANY LIMITED
SCOTT AND WHITE HEALTH PLAN
SCOTSDALE INDEMNITY
SCOTSDALE INDEMNITY COMPANY
SCOTSDALE INSURANCE CO
SEABOARD SURETY COMPANY
SEABRIGHT INSURANCE COMPANY
SEABURY & SMITH
SEAHORSE UNDERWRITERS
SECURITY CONNECTICUT LIFE INS
SECURITY INSURANCE COMPANY OF
SECURITY LIFE INSURANCE CO.
SECURITY MUT.LIFE INS.CO.OF NY
SECURITY NATIONAL INSURANCE CO
SEGUROS ATLAS, S.A.
SEGUROS CATATUMBO c/o QUORUM CA
SEGUROS COLPATRIA SA
SEGUROS COMMERCIAL AMERICA
SEGUROS INBURSA S.A. GRUPO
SEGUROS LA COMMERCIAL SA
SEGUROS MONTERREY AETNA
SEGUROS TRIPLE-S INC
SEGUROS Y FIANZAS
SELECT INSURANCE COMPANY
SELECTIVE INS. CO. OF NEW YORK
SELECTIVE INSURANCE CO OF AMER
SELECTIVE INSURANCE CO OF SE
SENECA INSURANCE COMPANY
SENECA SPECIALTY INSURANCE CO
SENTINEL INSURANCE COMPANY LTD
SENTRY CASUALTY COMPANY
SENTRY INSURANCE CO.

AVAILABLE CARRIERS (CONT.)

Name
SENTRY INSURANCE GROUP
SENTRY INSURANCE MUTUAL CO.
SENTRY SELECT INSURANCE CO.
SERVICE FEE ONLY
SERVICE LLOYDS INSURANCE CO
SES INS BROKERAGE SERVICES INC
SFB ASSOCIATES
SHAREBRIDGE
SHEFFIELD INSURANCE CORP.
SHELLY, MIDDLEBROOKS & O'LEARY
SHELTER REINSURANCE COMPANY
SHENANDOAH LIFE INS. CO.
SIA INSURANCE CO (RPG) LTD
SIA INSURANCE COMPANY
SIERRA HEALTH & LIFE
SILVER OAK CASUALTY, INC.
SIRIUS AMERICA INSURANCE CO.
SJA AGENCY LLC
SKADEFORSIKRING AB
SKYSURANCE
SMITH, BELL & THOMPSON, INC.
SOCIETE NATIONAL D'ASSURANCES
SOCIUS INSURANCE SERVICES
SOLEN VERSICHERUNGEN AG
SOMPO JAPAN INSURANCE CO. OF
SOUTH AND WESTERN GENERAL
SOUTHERN COUNTY MUTUAL INS CO
SOUTHERN CROSS UNDERWRITERS
SOUTHERN HOSPITALITY
SOUTHERN INSURANCE COMPANY
SOUTHERN MARINE AVIATION
SOUTHERN SELECT INSURANCE CO
SOUTHERN STATES INS. EXCHANGE
SOUTHWEST MARINE AND GENERAL
SOUTHWEST RISK LP
SOVEREIGN GENERAL INS CO
SPARTA INSURANCE COMPANY
SPECIAL CONTINGENCY RISKS LTD
SPECIAL MARKETS INSURANCE
SPECIALTY SURPLUS INS CO
SPECTERA INSURANCE CO
SPIRIT INSURANCE COMPANY
ST PAUL MERCURY INSURANCE CO
ST PAUL SURPLUS LINES INS. CO.
ST. PAUL FIRE & CASUALTY
ST. PAUL FIRE & MARINE
ST. PAUL GUARDIAN INS. CO.
ST. PAUL INDEMNITY COMPANY
ST. PAUL INS. CO. OF ILLINOIS
ST. PAUL INS. CO. OF LA
ST. PAUL INSURANCE COMPANY
ST. PAUL PROTECTIVE INS. CO.
ST. PAUL SEAHORSE
STANDARD FIRE INSURANCE CO
STANDARD INSURANCE COMPANY
STANDARD SECURITY LIFE INS.
STAR INSURANCE COMPANY
STARNET INSURANCE CO.
STARNET INSURANCE COMPANY
STARR AVIATION AGENCY, INC.
STARR EXCESS LIABILITY INS LTD
STARR INDEMNITY & LIABILITY CO
STARR INS & REINSURANCE LTD
STARR INTERNATIONAL USA INC.
STARR MARINE AGENCY

Name
STARR MARINE AGENCY INC.
STARR SPECIALTY LINES INS
STARR SURPLUS LINES INS CO
Starr Technical Risks (New 06)
STATE & COUNTY MUTUAL FIRE INS
STATE COMPENSATION INS FUND
STATE COMPENSATION INS. FUND
STATE FARM MUTUAL AUTOMOBILE
STATE NATIONAL INS. CO, INC.
STATEWIDE BONDING COMPANY INC.
STEADFAST INSURANCE COMPANY
STEAMSHIP MUTUAL U/W ASSOC LTD
STERLING & STERLING INC.
STEWART SMITH SOUTHEAST, INC.
STOCKTON INSURANCE CO
STONINGTON INSURANCE COMPANY
STOP LOSS INS SERVICES INC
STRATEGIC COMP INC
STRATEGIC RISK SOLUTIONS
STRATEGIC RISK SOLUTIONS LTD
STRICKLAND GENERAL AGENCY, INC
SUL AMERICA CIA NACIONAL
SUMITOMO FIRE & MARINE/AMERICA
SUMMIT AMERICA INS SERVICES
SUMMIT CONSULTING INC
SUNLIFE ASSURANCE CO OF CANADA
SUNSHINE STATE INSURANCE CO
SUNZ INSURANCE COMPANY
SUPERIOR UNDERWRITERS, A
SURETEC INSURANCE COMPANY
SWETT & CRAWFORD
SWETT & CRAWFORD CO
SWETT & CRAWFORD GROUP
SWETT & CRAWFORD OF TEXAS, INC
SWETT & CRAWFORD TX
SWISS RE INTERNATIONAL SE
SWISS REINSURANCE AMERICA CORP
SWISS REINSURANCE COMPANY
SYMETRA LIFE INSURANCE CO.
SYNAPSE INC.
TALBOT UNDERWRITING SERVICES
TAPCO UNDERWRITERS INC
TARGET INSURANCE SERVICES
TAS INSURANCE GROUP INC.
TECHNOLOGY INSURANCE COMPANY
TEJAS AMERICAN GENERAL AGENCY
TERRA NOVA HOUSE
TEXAS AGA INC.
TEXAS ASSOCIATED UNDERWRITERS
TEXAS COUNTY MUTUAL INS. CO.
TEXAS MUTUAL INSURANCE CO (DB)
TEXAS PACIFIC INDEMNITY CO.
TEXAS SPECIALTY RISK PROGRAMS
THAMES BATRE' MATTEI BEVILLE
THE ALLEN J FLOOD COMPANIES IN
THE AMERICAN WORKER PLANS INC.
THE ARGOS GROUP
THE ASSOCIATION OF OREGON
THE AUTOMOBILE INS CO OF HARTF
THE BEACON INSURANCE COMPANY
THE BEACON MUTUAL INS CO
THE BELL AGENCY INC.
THE BROKERAGE STORE
THE BUCKEYE UNION INSURANCE CO
THE CHESAPEAKE LIFE INS (TX)

Name
THE COMBINED GROUP
THE GOVERNMENTAL INSURANCE
THE HAND-IN-HAND MUTUAL
THE HARTFORD - LIVESTOCK DEPT
THE HARTFORD INSURANCE COMPANY
THE INSCO/DICO GROUP
THE INSURANCE CENTER
THE INSURANCE PROFESSIONALS
THE LEAGUE OF OREGON CITIES
THE MAHONEY GROUP
THE NORTHERN ASSURANCE CO. OF
THE PHOENIX INSURANCE COMPANY
THE STEAMSHIP MUTUAL UND ASSN
THE TRAVELERS COMPANIES
THE TRAVELERS INS. COMPANY
THE UNITED KINGDOM MUTUAL
THE WESTWOOD GROUP
THOMAS MCGEE, LC
THOMAS MILLER & COMPANY
THOMCO
THOMPSON HEATH & BOND LIMITED
THREADNEEDLE INSURANCE CO LTD
THROUGH TRANSPORT MUTUAL INS.
TIG INSURANCE COMPANY
TIP NATIONAL
TOKIO MARINE & NICHIDO FIRE
TOKIO MARINE EUROPE INS. LTD.
TOPA INSURANCE COMPANY
TORUS INSURANCE (BERMUDA) LTD
TORUS INSURANCE (UK) LIMITED
TORUS NATIONAL INSURANCE CO
TORUS SPECIALTY INSURANCE CO
TORUS US SERVICES INC.
TOWER GROUP COMPANIES
TOWER INS COMPANY OF NEW YORK
TOWER NATIONAL INSURANCE CO.
TOWERSTONE, INC.
TRADERS & PACIFIC INS. CO
TRAFALGAR MARINE INS. SERVICES
TRANSAMERICA LIFE INS. CO.
TRANSGUARD GENERAL AGENCY, INC
TRANSGUARD INS CO OF AMERICA
TRANSPAC MANAGERS, INC.
TRANSPORTATION COVERAGE
TRANSPORTATION INSURANCE CO
TRANSPORTATION INSURANCE CO.
TRANSPORTATION INSURORS INC
TravCO INSURANCE COMPANY
TRAVELERS AUTO INS. CO. OF NJ
TRAVELERS BOND DEPT.
TRAVELERS CAS & SURETY CO/AM
TRAVELERS CAS & SURETY OF AMER
TRAVELERS CASUALTY CO OF CT
TRAVELERS CASUALTY INS. CO. OF
TRAVELERS COMMERCIAL CASUALTY
TRAVELERS COMMERCIAL INS. CO.
TRAVELERS EXCESS & SURPLUS
TRAVELERS FLOOD INS. PROGRAM
TRAVELERS GUARANTEE COMPANY
TRAVELERS HOME & MARINE
TRAVELERS IND CO. OF AMERICA
TRAVELERS INDEMNITY CO
TRAVELERS INDEMNITY CO OF CT
TRAVELERS INSURANCE CO LIMITED
TRAVELERS LLOYDS INS. COMPANY

Name
TRAVELERS PROPERTY CASUALTY
TRAVELERS PROPERTY CASUALTY CO
TRAVIS PEDERSEN & ASSOC. INC
TRI-ARC FINANCIAL SERVICES, INC
TRIDENT MARINE MANAGERS
TRINITY RISK, LLC
TRI-STATE INS. CO. OF MINNESOTA
TRUCK INSURANCE EXCHANGE
TRUMBULL INSURANCE COMPANY
TRUST ALGERIA INS. & REINS. CO.
TRUST INSURANCE COMPANY - LIBYA
TRUST INT'L INS CO EC(BAHRAIN)
TRUST RE INTERNATIONAL INS &
TRUSTMARK INSURANCE COMPANY
TRYTON INSURANCE GROUP
TT CLUB MUTUAL INSURANCE LTD
TUDOR INSURANCE COMPANY
TUFTS HEALTH PLAN
TWIN CITY FIRE INSURANCE CO.
U S AVIATION UNDERWRITERS
U S SPECIALTY INSURANCE CO
U.S. RISK INSURANCE GROUP
U.S. RISK UNDERWRITERS, INC.
U.S. RISK FINANCIAL SERVICES
ULLICO CASUALTY COMPANY
UND AT LLOYDS/CERTAIN OTHER CO
UNDERWRITERS AT LLOYDS, LONDON
UNDERWRITER'S INDEMNITY
UNDERWRITERS INSURANCE CO. LTD
UNDERWRITERS MARINE SERVICE
UNICARE LIFE & HEALTH INS. CO.
UNIGARD INSURANCE COMPANY
UNIMERICA INSURANCE COMPANY
UNION AMERICA INSURANCE CO LTD
UNION CENTRAL LIFE INS CO
UNION INSURANCE COMPANY
UNION SECURITY INSURANCE CO.
UNION STANDARD INSURANCE CO.
UNITED AMERICAN INSURANCE CO
UNITED CAPITOL ENVIRONMENTAL
UNITED COASTAL INSURANCE CO
UNITED CONCORDIA INS(BENEFITS)
UNITED EDUCATORS INSURANCE
UNITED FINANCIAL CASUALTY CO
UNITED FIRE & CASUALTY
UNITED HEALTHCARE INS. CO.
UNITED INSURANCE COMPANY LTD
UNITED NATIONAL INS. CO.
UNITED OF OMAHA LIFE INS CORP
UNITED SELF INSURANCE SERVICES
UNITED SHORTLINE INSURANCE
UNITED SPECIALTY INSURANCE CO
UNITED STATES FID. & GUAR. CO.
UNITED STATES FIDELITY &
UNITED STATES FIRE INSURANCE
UNITED STATES LIABILITY INS
UNITED STATES LIABILITY INS CO
UNITED STATES LIABILITY INS.
UNITED STATES SURETY COMPANY
UNITED WISCONSIN LIFE INS CO
UNIVERSAL INSURANCE COMPANY
UNUM LIFE INS. CO OF AMERICA
US ASSURE
US ASSURE INS. SERVICES INC.
US FINANCIAL LIFE INS. CO.

AVAILABLE CARRIERS (CONT.)

Name
US RISK BROKERS INC.
US SPECIALTY UNDERWRITERS INC
USA INSURANCE SERVICES, INC
USG INSURANCE SERVICES INC.
VALIANT INSURANCE COMPANY
VALLEY FORGE INSURANCE BROKERA
VALLEY FORGE INSURANCE COMPANY
VALLEY FORGE LIFE
VANLINER INSURANCE COMPANY
VCW, INC.
VENTURE INSURANCE PROGRAMS INC
VERA CRUZ SEGURADOR, S.A.
VERLAN FIRE INSURANCE COMPANY
VESTA LLOYD'S INS. CO.
VICTOR O SCHINNERER & CO INC
VIGILANT INSURANCE COMPANY
VIKING BOND SERVICE
VIRGINIA SURETY COMPANY, INC.
VIRTUAL MGU, INC.
VISION SERVICE PLAN
VISTA INS.PARTNERS OF ILLINOIS
VOYAGER INDEMNITY INS. COMPANY
W F T INSURANCE SERVICES LTD
W R BERKLEY INS. (EUROPE) LTD
W. BROWN & ASSOCIATES INS.SVCS
W. H. BROWN YARD CORPORATION
WASHINGTON INT'L INSURANCE CO
WAUSAU BUSINESS INSURANCE CO.
WAUSAU GENERAL INSURANCE CO
WAUSAU GENERAL INSURANCE CO.
WAUSAU INSURANCE
WAUSAU UNDERWRITERS INS CO
WAXMAN, CAVNER & OLIVER
WELLINGTON SPECIALTY INS CO.
WELLS FARGO INS. SERVICES NW
WESCO INSURANCE COMPANY
WEST AMERICAN INSURANE CO
WEST BEND MUTUAL INSURANCE CO.
WEST COAST LIFE INS CO.
WESTCHESTER FIRE INS CO
WESTCHESTER SURPLUS LINES
WESTERN HERITAGE INSURANCE CO.
WESTERN MARINE INS. SVCS CORP.
WESTERN NATIONAL ASSURANCE CO
WESTERN NATIONAL MUTUAL GROUP
WESTERN NATIONAL MUTUAL INS CO
WESTERN SECURITY SURPLUS
WESTERN SURETY COMPANY
WESTERN WORLD INSURANCE CO,INC
WESTFIELD INSURANCE COMPANY
WESTPORT INSURANCE CO
WESTPORT INSURANCE CORP
WESTROPE & ASSOCIATES
WFT INCORPORATED
WILLIS - CANADA
WILLIS (BERMUDA) LIMITED
WILLIS AS
WILLIS CORROON CORPORATION
Willis Limited (New Orleans)
WILLIS OF ALABAMA
WILLIS OF DELAWARE INC.
WILLIS OF ILLINOIS, INC.
WILLIS OF ILLINOIS/HPP ALEMBC
WILLIS OF NEW HAMPSHIRE
WILSHIRE INSURANCE COMPANY

Name
WILSHIRE NATIONAL INS AGENCY
WIND RIVER REINSURANCE COMPANY
WINDSOR INS. CO.
WM. H. MCGEE & CO., INC.
WNC FIRST INS SERVICES (FLOOD)
WOODUS K. HUMPHREY & CO., INC.
WORKCARE SOUTHEAST INC
WORKERS FIRST COMP FUND
WORLD WIDE FACILITIES, INC.
WORLDWIDE FACILITIES INC.
WSIB MOTORSPORTS INSURANCE
XL ENVIRONMENTAL, INC.
XL EUROPE LIMITED
XL INSURANCE AMERICA, INC.
XL INSURANCE CO LTD
XL INSURANCE GROUP
XL INSURANCE SWITZERLAND LTD
XL LLOYDS INSURANCE CO
XL MARINE AND OFFSHORE ENERGY
XL SPECIALTY INSURANCE CO.
XL SPECIALTY INSURANCE COM
YORK
YORK ALLIANCE INS. BROKERS INC
YORK S/A CORRECTAGENS
ZE/USI INSURANCE SERVICES
ZENITH INSURANCE COMPANY
ZNAT INSURANCE CO
ZURICH AMERICAN INS CO OF IL
ZURICH AMERICAN INSURANCE CO.
ZURICH ARGENTINA COMPANIA DE
ZURICH AUSTRALIAN INS LIMITED
ZURICH INS CO (BERMUDA BRANCH)
ZURICH INSURANCE CO LIMITED
ZURICH INSURANCE PUBLIC
ZURICH NORTH AMERICA
ZURICH RE U.K.
ZURICH SPECIALTIES LONDON LTD

5. Provide information documenting your brokerage firm's ability to assist the County in proving and resolving difficult claims with insurers.

Through long established contacts with major markets and experience in handling some of the industry's most complex claims, we are able to overcome obstacles that inevitably arise in the event of a claim. Our goal is to ensure that those obstacles do not result in reduced or delayed claim settlements to our clients. We work hard to settle claims expeditiously, with the insureds best interests, business policies and public relations in mind.

The McGriff Houston office is invested in providing excellent claim service to our clients. The McGriff Houston claims department is staffed with over 25 employees whose sole job is to push claims to resolution for our clients. Our claim department experience consists of former carrier insurance company adjusters, supervisors/managers, independent adjusters, in-house risk management department claim and litigation managers, loss control technicians and attorneys. These individuals have been involved in some of the most complex and high profile claims.

McGriff Houston serves 57 Public Entities that sustained Hurricane Harvey damage/insurance claims. We are proud to admit that we still provide Risk Management/Insurance services to these Public Entities that sustained Hurricane Harvey damage. We attribute this to our claim department's ability to push claim adjusters to claim resolution as quickly as possible and our ability to deploy the necessary resources that our clients need when it matters the most.

Success Story: Hurricane Harvey Recovery – Humble ISD, Kingwood, TX

On the days surrounding August 25, 2017, Category 4 Hurricane Harvey inundated the Texas Gulf Coast with over 50 inches of rain during a four-day period causing historic flooding that severely impacted many local communities, including one of the largest school districts in Texas, Humble Independent School District (HISD). Forty of HISD's 43 campuses sustained damage from the storm resulting in a loss in excess of \$100M, with approximately 2,700 students displaced from HISD's most heavily damaged campus, Kingwood High School (KHS), a 600,000 square foot high school that was under five feet of water for up to a week.

McGriff acted immediately, working closely with DRS disaster recovery consultants to coordinate insurance carrier representatives, NFIP adjusters, FEMA representatives, and restoration contractors to facilitate both financial and physical recovery. A strategy was quickly developed to optimize financial recovery between all available funding sources (Property Insurance, NFIP, FEMA, and available grants) that resulted in over \$30M received within the first 3 months of the catastrophe. Our client was also the first local government to receive reimbursement funds from FEMA, including the first to receive obligation of \$56M for permanent repairs.

Our team also developed a physical recovery strategy that coordinated a wide range of resources including FEMA/insurance recovery experts, estimators, and project managers, among others, to accelerate the repairs to Kingwood High School. This successful recovery strategy resulted in 6,000 displaced students returning to their High School on by Spring Break, less than seven months after the loss, which far exceeded initial recovery expectations of 12-18 months. The return to Kingwood HS ended the 40-mile round trip daily commute for students and teachers to a shared campus and enabled KHS seniors to graduate from their own school. The recovery team was also successful in obtaining approval from FEMA to fund the building of brand-new Agricultural Barns at a new location.

Our efforts were instrumental in turning this Hurricane Harvey nightmare into a success story for the district through our ability to view the full recovery picture and our strong industry relationships that allowed us to bring in the qualified resources necessary to meet the district’s financial and physical recovery needs.



Harvey Flooding at Kingwood High School



Restored Kingwood High School Campus

Claims Services

The importance of claims management to the insurance process can never be overstated. The response of an insurance carrier and its product to a claim situation reveals what the insurance buyer has purchased. Throughout the claims process, your entire McGriff team is actively involved in discussions with your loss adjusters, insurers and legal representatives.

The following outlines the typical responsibilities for McGriff claims professionals:

Pre-Renewal	Year Round	After a Claim
<ul style="list-style-type: none"> ● Review insurance program with account executive ● Establish claim-handling procedures for the carriers ● Assist with internal claims procedures and reporting requirements ● Develop and implement specific claim strategies 	<ul style="list-style-type: none"> ● Facilitate and attend claim review sessions ● Perform claim audits ● Review, analyze and discuss large claims ● Provide customized executive summaries, management reports, flow charts and open item lists covering claim activities ● Participate in loss adjustment meetings 	<ul style="list-style-type: none"> ● Advocate for client, dispute resolution with claims adjusters ● Liaise with adjusters, underwriters, attorneys and client staff ● Expedite partial payments, make recommendations on settlements, and monitor reserves ● Respond to reservation of rights letters and coverage denials ● Continually track identified claims and monitor dates for full settlement

McGriff employs a full-time claim staff dedicated to facilitating claims for our clients. In addition, a dedicated Claims Account Executive is permanently assigned to each client's account. We believe that the performance of adjusters and claims personnel significantly influences the ultimate cost of a loss. By aggressively supervising the activities of adjusters and claims personnel, quality of service and loss reserving can be improved. Frank DeLeon will continue to be Fort Bend County's dedicated Claim Account Executive.

6. Provide a statement of whether the brokerage firm will agree to disclose all compensation it receives as a result of contracts placed on behalf of County and, if not, an explanation of why it will not provide such information.

McGriff is 100% transparent about the compensation received for our services and committed to a purely fixed flat fee compensation.

7. Indicate whether the brokerage firm provides full risk identification and analysis as part of broker's normal contracted services.

McGriff Houston has a fully staffed Loss Control/Risk Identification Department and Risk Analytics/Analysis Department. These services will be extended to Fort Bend County at no additional cost outside of our service fee. These services will be further illustrated in response to question 9.

8. Describe what the brokerage firm will do to assure that proper attention will be given to the County's account now and as its book of business grows.

Our service team for Fort Bend County is 100% local. We are accessible to you day or night, weekends and holidays. Several of the service team members are long time Fort Bend County residents. Due to our local presence, we are best suited to identify new risks and exposures associated with County operations and programs.

As County residents, we are highly motivated to protect County assets, address exposures and provide outstanding service. Failure to adequately perform for Fort Bend County creates a substantial reputational risk for our team.

Our Claims Response time will continue to be second to none and we are able to attend any last minute or impromptu meetings, claim reviews, site visits, etc. on short notice.

Besides our local presence, we serve the needs of several Texas Counties and local governments on a daily basis. We attribute our success to a "Client Centric" service model and our technical ability.

9. Describe any and all products offered that are unique to the firm such as risk management information systems, loss control programs, actuarial services, etc. Provide a brief description of Proposer’s firm, and the scope and nature of services routinely provided by Proposer. Demonstrate the ability to perform the required services as described in this RFP. Indicate Proposer’s understanding of the purpose and scope of the proposed services as evidenced by the quality of the proposal submitted. Identify the type of business (corporation, partnership, sole proprietor, etc.) under which Proposer’s firm operates, date business started, and license number to do business in the State of Texas.

McGriff is an Insurance/Risk Management brokerage firm that specializes in providing Risk Management services to Texas Public Entities. We believe Fort Bend County will recognize our ability to perform the required services as described in the RFP. We understand the purpose and the scope of proposed services outlined and are committed and qualified to provide said services to Fort Bend County. McGriff is a wholly owned subsidiary of Truist Insurance Holdings, founded in 1922 and is licensed to do business in the State of Texas (License #6816)

We view our services in four quadrants of equal importance below.



McGriff Houston has developed a quantitative analytics practice headed by Tom Bradt to support Texas Public Entities. Our analytics team provides needed technical support with complex mathematical and statistical modeling which will enable Fort Bend County to make more informed financial decisions. Some examples of these services include:

Loss Stratification and Analysis

Determine an optimal range of deductibles that will provide the best premium consideration while shielding Fort Bend County from absorbing an inordinate amount of risk.

Loss Projection

Projection of the expected losses for the upcoming year within the deductible/retention for each line. This will assist Fort Bend County in accruing for probable losses and is used in collateral calculations.

Collateral Analysis and Negotiation

Verify that the current carrier's collateral requirement is reasonable and contest as necessary. Assist with legacy collateral wind down to ensure an expedient return of outstanding collateral.

Program Testing and Optimization / Projected Cost of Risk

McGriff incorporates the loss stratification results into our marketing efforts to guide the underwriters to the optimum program structure and pricing. The loss picks are incorporated into the various quotes to determine the optimal projected cost of risk for the upcoming policy period.

Customized Reports

We can create reports to help Fort Bend County track insurance costs, such as Cost of Risk reports (total cost of risk by policy year) and loss allocation by location / division (dependent upon data availability in the loss runs). We have included some sample reports for your reference in Appendix A.

Catastrophe Risk Assessment Reports

We can produce reports that will indicate the severity of the perils according to a set of assumptions that are set within the simulation. These reports will help Fort Bend County make more informed decisions on Catastrophe limits and deductibles.

Please refer to Appendix A for Sample Analytic Charts.

Loss Prevention Services

McGriff is committed to helping you avoid costly claims through state of the art loss control programs, and have a myriad of services available. We can assist with designing, implementing or enhancing a customized safety and loss control program that significantly reduces the frequency and severity of injury. Our professionals will help you assess the effectiveness of your existing programs and procedures, and provide specific recommendations for improvements. We work with your staff to help them recognize problems and develop solutions before a loss occurs. By becoming involved in these programs, our goal is to provide the groundwork necessary for prevention.

Our approach to risk control service focuses on the specific needs of our client's organization. By listening to you and learning about your operations, we can design and implement a customized safety and loss prevention program that will significantly reduce the frequency and severity of injuries. We begin by determining what is currently working well for you, and identify issues your leadership team feels are important for long-term sustainable objectives. We also act as the coordinator of all insurance carrier loss prevention and/or control services and unbundled vendor contracts to assure promised services are delivered.

McGriff strongly believes that safety engineering and claims management should not be viewed as separate functions. Analysis of claims data can provide a roadmap for concentrating loss control efforts that will derive the greatest results.

Our team of loss control professionals average over 21 years of experience in property protection, safety and loss prevention, workers' compensation, and liability in a broad range of industries.

Some specific loss control services are:

- Construction Risk Management Services
- Property Loss/Risk Control
- Coordination with Insurers
- Rapid Response for Loss Situations
- Safety Training
- On-Site Services
- Emergency Response/Disaster Management
- Claims Analysis

Rapid Response for Loss Situations

McGriff's loss control professionals are available on a 24/7 basis, and can respond immediately in the event of a significant loss. We normally arrive before the adjuster, and begin taking pictures and gathering information immediately to assist with prompt claim processing. This quick response assists you and your insurer with defining requirements to bring the loss to a rapid and satisfactory conclusion.

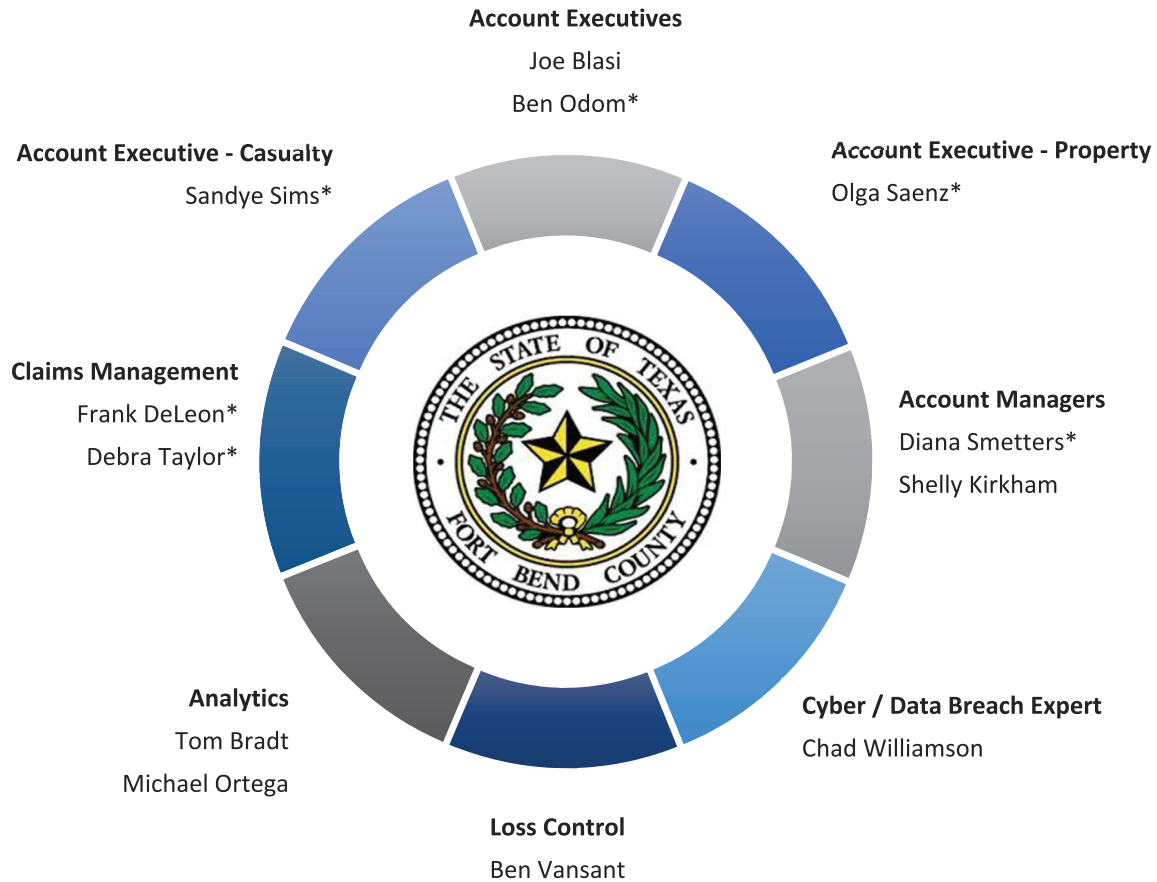
McGriff's Loss Control Services:

- Safety programs; training modules and manuals
- Analyses of losses by:
 - Job site
 - Accident
 - Type of injury
 - Exposure
- Monitoring for compliance w/procedures and insurer requirements
- Documenting loss situations to facilitate the claims' process
- 24/7 availability

Tab 2 Brokerage Team

Provide an organizational chart showing the level of organizational responsibility and the services provided by each of the members of your firm’s proposed service team. Include resumes of those principals, partners and other key service staff members who will be directly involved in the overall brokering and consulting effort. Resumes and organizational charts will be considered as “public information” please do not include any personal information that the person(s) do not want to be considered as “public information”.

SERVICE TEAM MEMBERS



* Fort Bend County Residents

Please refer to Appendix B for team member resumes.

Project Team's Responsibilities

Account Executives:

Joe Blasi, ARM, CPCU

Ben Odom

- Overall client responsibility
- Strategic planning
- Program design
- Marketing coordination
- Market updates
- Supervision/negotiation of major claims

Marketing Account Executives:

Olga Saenz

Sandy Sims

- Technical Service
- Primary Marketing Team
- Contract analysis
- Special projects
- Wording and Policy Analysis

Account Service Representatives:

Diana Smetters

Shelly Kirkham

- General Account Support services
- Binders & Certificates of Insurance
- Policy documentation
- Open items reporting
- Quarterly report adjustments

Claims Management:

Frank DeLeon

Debra Taylor

- Active involvement in claims management program
- Monitor all reported claims to conclusion
- Participate in claim review sessions
- Coordinate claim services with insurers
- Perform claim audits
- Management of complex claims

Risk Analytics/Actuarial:

Tom Bradt

Michael Ortega

- Loss stratification and analysis
- Loss projections
- Program testing and optimization
- Customized reports as requested

Loss Prevention

Ben Vasant

- Site specific audits

Cyber / Data Breach Expert

Chad Williamson

- Cyber and Privacy Coverage
- Professional / Errors & Omissions Liability
- Commercial Crime
- Special Crime

Servicing Office Location

McGriff Insurance Services, LLC.

10100 Katy Freeway, Suite 400 | Houston, Texas 77043

(800) 877-1449 - (713) 877-8975 - (713) 877-8974 fax, www.mcgriff.com

Team Member	Phone Number	Email
Joe Blasi, CPCU, ARM Co - Team Leader	D: (713) 940-6565 C: (713) 213-9934	jblasi@mcgriff.com
Ben Odom Co - Team Leader	D: (713) 273-2606 C: (281) 636-0591	bodom@mcgriff.com
Olga Saenz Underwriting Management	D: (713) 402-1475 C: (713) 213-6930	osaenz@mcgriff.com
Sandy Sims Underwriting Management	D: (713) 940-6584 C: (281) 221-0766	ssyms@mcgriff.com
Diana Smetters Account Manager – Service Representative	D: (713) 940-6596	dsmetters@mcgriff.com
Shelly Kirkham Account Manager – Service Representative	D: (713) 273-2648	skirkham@mcgriff.com
Chad Williamson Cyber / Data Breach	D: (713) 940-6548	cwilliamson@mcgriff.com
Tom Bradt Risk Analytics	D: (713) 940-6563	tbradt@mcgriff.com
Michael Ortega Risk Analytics	D: (713) 273-2603	mortega@mcgriff.com
Ben Vasant Loss Prevention	C: (832) 499-5581	bvasant@mcgriff.com

24-Hour Claims Contacts

We offer 24/7 reporting of claims via 1-800, on-line or fax. Once received, our staff reports the claim to the appropriate carrier, creates a follow-up diary, and continues to monitor the claim to its conclusion.

Frank DeLeon Claims Management	D: (713) 402-1420 C: (713) 408-8553	fdeleon@mcgriff.com
Debra Taylor Claims Management	D: (713) 273-2679 C: (832) 545-8776	dtaylor@mcgriff.com

Tab 3 Innovation and Effectiveness

Describe proposer's understanding, responsiveness and approach to the insurance brokerage and consultative services required. Also include descriptions of:

1. Any broker service innovations proposer is proposing.

As the leading broker provider for large Texas Counties, we truly understand what it takes to effectively service the needs for a large County like Fort Bend County. We are confident in our abilities to perform for our clients and are certain Fort Bend County will continue to benefit from the enhanced service we provide to the County.

McGriff is committed to the use of a Total Cost of Risk approach to assist Fort Bend County in achieving reductions in its overall risk management costs. Our "Cost of Risk" approach embodies a consultative methodology that includes critical disciplines including risk management, risk control, claims management and risk financing; all working together in a collaborative effort to identify, control, and mitigate corporate risks associated with the delivery of internal and external customer services. As an example, our casualty (workers' compensation, general liability and automobile liability) program auditing and review services include the following:

- Validating audited premiums for workers' compensation
- Auditing workers' compensation experience modifiers
- Reviewing/analyzing historical loss data for underwriting purposes and process improvement opportunities
- Analyzing current and historical insurance program collateral requirements
- Benchmarking comparative industry cost of risk dollars associated with specific lines of insurance
- Performing risk management contractual reviews
- Analyzing and redesigning internal cost of risk allocation programs

These services focus primarily on the fixed costs and the administrative costs that are included in the overall cost of risk. We also provide services that focus on the variable costs associated with the casualty program. Since losses/claims generally account for approximately 80% of the cost of risk, we have developed consultative methodologies for our Texas Public Entity clients that identify, evaluate and mitigate the cost drivers associated with the variable claims' costs. Those services include the following:

Claims management evaluation services that include claim file audits, third party administrator performance reviews, contract compliance audits, process improvement reviews and comparative studies for in-house versus outsourced claims management functions. McGriff has developed audit diagnostic tools used to evaluate third party claim administrator claim management performance.

Corporate safety/risk control evaluations that include an overall review of safety programs and their effectiveness. The areas of focus include program awareness, employee participation, contractor safety, inspections, hazard reporting, hazard control, data analysis, preventative maintenance, emergency action plans and training initiatives. McGriff has developed a diagnostic tool used to audit / review and help evaluate a loss control program. We also assist in the development of training programs, perform incident investigations, develop return to work programs and assist with industrial hygiene services.

Statistical data review and analysis services that are designed to identify loss trends, pinpoint divisional and location performance issues, identify injury trends and determine areas of the operations that need improvement.

Our Risk Data Analytics team provides technical support with complex catastrophe and statistical modeling to enable our clients to make more informed financial decisions. We don't just send a cold submission to the marketplace; we present a completed underwriting file to the underwriters as follows:

Loss Stratification and Analysis

Determine an optimal range of deductibles that will provide the best premium value while shielding the County from absorbing an inordinate amount of risk.

Loss Projection

Projection of the expected losses using state of the art Windstorm Modeling Software (RMS & AIR). This allows underwriters to measure probable loss costs, aggregate capacity and arrive at more competitive outputs.

Program Testing and Optimization / Projected Cost of Risk

We incorporate the loss stratification results into our marketing efforts to guide the underwriters to the optimum program structure and pricing. The loss picks are incorporated into the various quotes to determine the optimal projected cost of risk for the upcoming policy period.

Customized Reports

We provide wide variety of risk modeling and alternative risk services to the County. Simply stated, this function provides quantitative measurement of the impact of future contingent events. These measurements include the expected value of such events, as well as the volatility associated with the range of potential outcomes. Since the resulting measurements are only as good as the underlying data and assumptions

Alternative Risk Transfer Solutions: Parametric Insurance Solutions

Our firm remains on the cutting edge of alternative risk transfer solutions. In recent years, product innovation and data analytics have expanded the scope of commercial insurance solutions to offer coverage for a wider range of threats, exposures and perils. With its transparent and fast claims payment and ability to offer a payout without actual physical damage to an asset, parametric or index-based solutions are often brought to the table of discussion when covering hard to insure risks. The key differences between traditional indemnity and parametric insurance relate to the payment trigger, recovery, basis risk, claims process, term and structure. Fundamentally, parametric (or index based) solutions are a type of insurance that covers the probability of a predefined event happening instead of indemnifying actual loss incurred. It is an agreement to make a payment upon the occurrence of a triggering event, and as such is detached of an underlying physical asset or piece of infrastructure. A suitable parameter or index is any objective measure that is correlated to a specific risk and ultimately to a financial loss for the insured. This is a "measurable index" related to a "scenario". Any parameter or index that is used as the basis for a parametric solution must be objective (i.e. independently verifiable), transparent, and consistent. Generally, we are looking for indices that are easily measurable and reported quickly and effectively to ensure prompt pay out. Important is that neither the risk taker nor the insured are able to influence the event or its reporting to avoid moral hazard. This is why indices around weather and "Acts of God" are so popular in parametric insurance.

Some examples of agencies and respective parameters or indices:

- Singapore National Environmental Agency (NEA) Pollutant Standard Index (PSI)
- Hong Kong Observatory (HKO) typhoon warning signals
- Japan Meteorological Agency (JMA) seismic intensity
- US Geological Survey (USGS) earthquake magnitude
- Australian Bureau of Meteorology (BoM) tropical cyclone category

Traditional insurance versus parametric/index-based covers – what's the difference?

Often, we are asked about the difference between traditional indemnity based insurance versus parametric insurance covers.

An important point to drive here is that parametric insurance solutions are not designed to replace but to complement traditional insurance programs. They can fill the protection gaps left by indemnity insurance like deductibles, excluded perils, scarce capacity or pure financial risks where the insured has no control over the underlying asset – take contingent business interruption for example.

2. The effectiveness of the proposed broker services and how such effectiveness is measured.

At McGriff, we view ourselves as an extension to our clients' Risk Management Department. We believe that in order to obtain the best overall results for our clients we must first start with a plan that identifies the County's short term and long term Risk Management goals. We remain in frequent contact with our clients to address pending issues, generate current risk datapoints and establish long-term strategy. This process of regular communication and information flow allows the County Risk Management Department and our team to track our progress and the effectiveness of our efforts.

In addition, we will also track the overall *Total Cost of Risk* for the County in order to quantify the effectiveness of the insurance/risk transfer solution. We conduct a "5-Year TCOR" analysis in order to determine trends and inefficiencies. These results allow us to identify the most efficient risk transfer thresholds for the County and allow for more informed risk transfer decisions going forward.

3. Any unique services or special expertise your brokerage firm offers that might bring value and/or efficiency to the County.

We firmly believe we bring more County specialization and expertise to Fort Bend County than any other provider.

Servicing Fort Bend County's Insurance & Risk Management needs is a privilege that must be earned through exceptional service performance. We believe that the firm handling the County's program should provide much broader service than simply delivering an insurance policy. A large organization with limited internal administrative resources must rely heavily on additional support services from your Insurance and Risk Management partners. McGriff will continue to provide Fort Bend County with service well beyond the other players in the insurance market, such as:

- **Claims Management:** In your greatest time of need, we are on the ground with you, coordinating the entire process with remediation contractors, insurance claims adjusters, and other vendors. Our clients that worked through Harvey recovery will confirm the integral role that we played since Day 1. Examples of our Harvey performance include The City of Houston, Harris County, Kingwood/Humble ISD, Cy-Fair ISD, Houston Community College and 57 other Texas school districts and public entities that sustained storm damage. We don't just report the claim; we actively support your staff and vendors until your claim is concluded.

- **Preferred Adjuster Assignment:** Before the claim occurs, we introduce our clients to a panel of preferred claims adjusters and allow them to choose the one they like. We then negotiate with the insurers to designate Fort Bend County's preferred adjuster on any loss. This proactive approach ensures a smooth claims handling process with a reasonable adjuster who is working with us and not against us.
- **Claims Preparation Services:** Large claims can become overwhelming to any large organization. The coordination of contractor estimates, building consultant reviews, engineering reports and the ongoing management of "Open Items" represent a tremendous burden on the Risk Manager, Business Officers and Facilities Department. Our team of Claims Management Specialists manages this process until conclusion.
- **FEMA Claims Support Services:** Our panel of experienced FEMA Claim Preparation experts specializes in serving non-profit organizations and can absorb much of the workload currently performed by internal Fort Bend County staff.
- **Market Clout & Direct Access:** McGriff Houston places far more premium volume for coastal counties than any other firm. Our clients benefit from this premium volume through lower premium rates and broader coverage. Additionally, we are one of the few firms with direct access to key markets. Many of our competitors lack these direct access channels and underwriter clout, which creates inflated cost and poor claims outcomes for Fort Bend County.
- **Loss Control:** Loss Control Services, inclusive of safety and loss prevention, are provided in the context of the overall service plan and will be developed with direct input and collaboration with Fort Bend County's Risk Management team. McGriff's extensive experience in designing, planning, developing and implementing complex risk management and safety programs will add value to Fort Bend County in the prevention of losses.
- **Analytics:** McGriff's analytic services can help Fort Bend County's risk management staff by providing quantitative measurement of the impact of future events. These measurements include the expected value of such events, as well as the volatility associated with the range of potential outcomes.
- **Specialization in Public Entities:** We serve more Public Entities in the Greater Houston area and in the State than any other broker service provider. Fort Bend County will benefit from our specialization in Public Entity risk management.

Tab 4 Proposed Pricing/Costs/Fees

The fee-based proposal shall set forth a flat annual fee to provide all the Standard Services without collecting a commission from any insurance companies or, if commissions or contingent type fees are required by the insurance companies, returning such commission or fees to the County.

The service fee portion of your proposal must identify any other charges that would, or could, be billed in connection with the insurance brokerage and consulting services to be provided.

We are proposing an annual service fee of \$86,000. This fee is inclusive of all services mentioned in the RFP.

Tab 5 Required Forms

- Proof of Insurance



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
5/24/2023

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 McGriff Insurance Services 3322 West End Avenue, Suite 300 Nashville, TN 37203	CONTACT NAME: Truist mailbox PHONE (A/C, No., Ext): 501-661-4973 E-MAIL ADDRESS: certificaterequests@mcgriff.com	FAX (A/C, No):
	INSURER(S) AFFORDING COVERAGE	
INSURED Truist Financial Corporation & Subsidiaries 301 College St., Ste 208 Asheville NC 28801	INSURER A: Hartford Fire Insurance Company NAIC # 19682	
	INSURER B: National Union Fire Ins Co Pittsburgh PA 19445	
	INSURER C: Twin City Fire Insurance Company 29459	
	INSURER D: Hartford Accident and Indemnity Company 22357	
	INSURER E: Ohio Casualty Insurance Company 24074	
	INSURER F:	


COVERAGES **CERTIFICATE NUMBER:** 74528051 **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
C	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR SIR 1,000,000 GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC OTHER:			20CSS70004	5/1/2023	5/1/2024	EACH OCCURRENCE \$ \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ \$ 1,000,000 MED EXP (Any one person) \$ \$ 10,000 PERSONAL & ADV INJURY \$ \$ 1,000,000 GENERAL AGGREGATE \$ \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ \$ 2,000,000 \$
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input checked="" type="checkbox"/> AUTOS ONLY <input checked="" type="checkbox"/> AUTOS ONLY			20CSES70003	5/1/2023	5/1/2024	COMBINED SINGLE LIMIT (Ea accident) \$ \$ 2,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B E	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			34543583 ECO2460239798	5/1/2023 5/1/2023	5/1/2024 5/1/2024	EACH OCCURRENCE \$ \$ 15,000,000 AGGREGATE \$ \$ 15,000,000 EXCESS LIAB \$ \$ 10,000,000
D C	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	N/A	20WNS70000 20WBRS70001	5/1/2023 5/1/2023	5/1/2024 5/1/2024	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER 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)

(20WNS7000) - Various Writing Company Names within the Hartford Group apply based on the state of employment
 (20WBRS70001) - Workers Compensation for WI & MA ONLY

CERTIFICATE HOLDER FOR INFORMATION PURPOSES ONLY	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  Amanda Campbell
--	--

AGENCY CUSTOMER ID: _____
 LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page ____ of ____

AGENCY McGriff Insurance Services		NAMED INSURED Truist Financial Corporation & Subsidiaries 301 College St., Ste 208 Asheville NC 28801	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability (03/16)
HOLDER: FOR INFORMATION PURPOSES ONLY
ADDRESS:

ADDITIONAL INSURED & WAIVER OF SUBROGATION: If your contract or lease requires additional insured wording or waiver of subrogation, the applicable policies above will honor that requirement, as long as the agreement is in place prior to a claim.
 CERTIFICATES SHOULD BE OBTAINED BY ACCESSING THE FOLLOWING WEBSITE: www.mcgriff.com/truisteoi
 NOTE: The website is case sensitive, so be sure to use all lower case letters when typing the web address.
 The above coverage is currently in force for the Truist Bank including all subsidiaries. Cancellation notice will be executed as per the policy terms and conditions. This certificate will be updated prior to policy renewal date and anytime there is a major material decrease in coverage.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
12/06/2023

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 McGriff Insurance Services, LLC 3400 Overton Park Drive SE Suite 300 Atlanta, GA 30339	CONTACT NAME: PHONE (A/C, No, Ext): 404 497-7500 FAX (A/C, No): E-MAIL ADDRESS: _____														
INSURED Truist Financial Corporation c/o McGriff Insurance Services, LLC 301 College Street, Suite 208 Asheville, NC 28801	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A :XL Specialty Insurance Company</td> <td style="text-align: center;">37886</td> </tr> <tr> <td>INSURER B :U.S. Specialty Insurance Company</td> <td style="text-align: center;">29599</td> </tr> <tr> <td>INSURER C :ACE American Insurance Company</td> <td style="text-align: center;">22667</td> </tr> <tr> <td>INSURER D :National Union Fire Insurance Company of Pittsburgh, PA</td> <td style="text-align: center;">19445</td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A :XL Specialty Insurance Company	37886	INSURER B :U.S. Specialty Insurance Company	29599	INSURER C :ACE American Insurance Company	22667	INSURER D :National Union Fire Insurance Company of Pittsburgh, PA	19445	INSURER E :		INSURER F :	
INSURER(S) AFFORDING COVERAGE	NAIC #														
INSURER A :XL Specialty Insurance Company	37886														
INSURER B :U.S. Specialty Insurance Company	29599														
INSURER C :ACE American Insurance Company	22667														
INSURER D :National Union Fire Insurance Company of Pittsburgh, PA	19445														
INSURER E :															
INSURER F :															

COVERAGES CERTIFICATE NUMBER: GLXHNGA5 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
	<input type="checkbox"/> 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 - COMP/OP AGG \$ _____ \$
	<input type="checkbox"/> 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 <input type="checkbox"/> AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ _____ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> 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) <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO If yes, describe under DESCRIPTION OF OPERATIONS below						PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	F1 Bond Liability (Includes Cyber)			ELU194198-23	12/06/2023	12/06/2024	F1 Bond \$ 15,000,000
B	Excess F1 Bond Liability			14-MGU-23-A57765			\$15,000,000 Excess of \$ 15,000,000
C	Excess F1 Bond Liability			DOX_G46884930_005			\$15,000,000 Excess of \$ 30,000,000
D	Excess F1 Bond Liability			01-771-68-37			\$15,000,000 Excess of \$ 45,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Excess F1 Bond Liability (continued) - Effective 12/6/23 - 12/6/24
 * Berkshire Hathaway Specialty Insurance Company (NAIC#: 22276) (Quota Share Lead) - (Policy #: 47-EPF-309562-05) - Limit - \$15,000,000 in excess of \$60,000,000
 * Allied World Assurance Company, Ltd (NAIC#: 19489) - (Policy #: C057900/005) - Limit - \$15,000,000 in excess of \$75,000,000
 * National Casualty Company (NAIC#: 11991) (Quota Share) - (Policy #: XJO2308807) - Limit - \$15,000,000 in excess of \$90,000,000
 * Continental Casualty Company (NAIC#: 20443) - (Policy #: 652171111) - Limit - \$10,000,000 in excess of \$105,000,000
 * Markel American Insurance Company (NAIC#: 28932) (Quota Share) - (Policy #: MKLM7PL0002506) - Limit - \$10,000,000 in excess of \$115,000,000
 * QBE Insurance Corporation (NAIC#: 39217) (Quota Share) - (Policy #: 130001850) - Limit - \$10,000,000 in excess of \$125,000,000
 * Texas Insurance Company, a non-admitted insurance company (NAIC#: 16543) (Quota Share) - (Policy #: BFLCYETNC01130002190601) - Limit - \$5,000,000 part of (continued next page)

CERTIFICATE HOLDER For information only	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
---	--

AGENCY CUSTOMER ID: _____
 LOC #: _____



ADDITIONAL REMARKS SCHEDULE

PRODUCER McGriff Insurance Services, LLC		INSURED Trust Financial Corporation c/o McGriff Insurance Services, LLC	
POLICY NUMBER			
CARRIER		NAIC CODE	
		ISSUE DATE: 12/06/2023	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ **FORM TITLE:** _____

(continued from previous page)

\$10,000,000 in excess of \$135,000,000
 * New York Marine and General Insurance Company (NAIC#: 16608) (Quota Share) - (Policy #: BX202300004333) - \$5,000,000 part of \$10,000,000 in excess of \$135,000,000
 * National Casualty Company (NAIC#: 11991) (Quota Share) - (Policy #: XJO2308806) - Limit - \$10,000,000 part of \$105,000,000 in excess of \$145,000,000
 * Vantage Risk Assurance Company (NAIC#: 32077) (Quota Share) - (Policy #: P04FL0000013592) - Limit - \$5,000,000 part of \$100,000,000 in excess of \$145,000,000
 * Fidelity Deposit Company of Maryland (NAIC#: 39306) (Quota Share) - (Policy #: FIB1885478-04) - Limit - \$10,000,000 part of \$105,000,000 in excess of \$145,000,000
 * Endurance Risk Solutions Assurance Co. (NAIC#: 43630) (Quota Share) - (Policy #: FIX30001371804) - Limit - \$10,000,000 part of \$105,000,000 in excess of \$145,000,000
 * National Union Fire Insurance Company (NAIC#: 19445) (Quota Share) - (Policy #: 01-771-68-35) - Limit - \$5,000,000 part of \$100,000,000 in excess of \$145,000,000
 * Westfield Specialty Insurance Company (NAIC#: 16992) (Quota Share) - (Policy #: XCE-00001MC-02) - Limit - \$10,000,000 part of \$105,000,000 in excess of \$145,000,000
 * Liberty Mutual Insurance Company (NAIC#: 23035) (Quota Share) - (Policy #: FINYABWO3N005) - Limit - \$10,000,000 part of \$105,000,000 in excess of \$145,000,000
 * Allianz Global Risks US Insurance Company (NAIC#: 35300) (Quota Share Lead) - (Policy #: USF00604723) - Limit - \$10,000,000 part of \$105,000,000 in excess of \$145,000,000
 * General Security National Insurance Company (NAIC#: 39322) (Quota Share) - (Policy #: FA0095879-2023-1) - Limit - \$5,000,000 part of \$105,000,000 in excess of \$145,000,000
 * Twin City Fire Insurance Company (NAIC#: 29459) (Quota Share) - (Policy #: 20 MB 0298207-23) - Limit - \$5,000,000 part of \$105,000,000 in excess of \$145,000,000
 * Atlantic Specialty Insurance Company (NAIC#: 27154) (Quota Share) - (Policy #: FIN-000483-0003) - Limit - \$5,000,000 part of \$105,000,000 in excess of \$145,000,000
 * Berkshire Hathaway Specialty Insurance Company (NAIC#: 22276) (Quota Share) - (Policy #: 47-EPP-309563-04) - Limit - \$5,000,000 part of \$105,000,000 in excess of \$145,000,000
 * Ascot Insurance Company (NAIC#: 23752) (Quota Share) - (Policy #: FIXS2310000100-04) - Limit - \$10,000,000 part of \$105,000,000 in excess of \$145,000,000
 * Midvale Indemnity Company (NAIC#: 27138) - (Policy #: BFX-145722024-02) - Limit - \$10,000,000 part of \$105,000,000 in excess of \$145,000,000

FI Bond Deductible is \$25,000,000
 FI Bond includes Cyber Liability.

Bankers Professional Liability and Employment Practices Liability - Effective 12/6/23- 12/6/24

*XL Specialty Insurance Co. (NAIC#: 37885) - (Policy #: ELU194142-23) - Limit- \$15,000,000
 *U.S. Specialty Insurance Co. (NAIC#: 29599) - (Policy #: 14-MGU-23-A57751) - Limit- \$15,000,000 in excess of \$15,000,000
 *ACE American Insurance Co. (NAIC#: 22667) - (Policy #: DOX G46884899 005) - Limit- \$15,000,000 in excess of \$30,000,000
 *Berkshire Hathaway Specialty Insurance Co. (NAIC#: 22276) - (Policy #: 47-EPP-309560-05) - Limit- \$15,000,000 in excess of \$45,000,000
 *National Union Fire Insurance Company of Pittsburgh, Pa. (NAIC#: 19445) - (Policy #: 01-760-18-74) - Limit- \$15,000,000 in excess of \$60,000,000
 *Markel American Insurance Co. (NAIC#: 28932) - (Policy #: MKLM6EL0010427) - Limit- \$15,000,000 in excess of \$75,000,000
 *Freedom Specialty Insurance Co. (Quota Share) (NAIC#: 22209) - (Policy #: XMF2309373) - Limit- \$10,000,000 part of \$15,000,000 in excess of \$90,000,000
 *Arch Insurance Co. (Quota Share) (NAIC#: 11150) - (Policy #: BLX1000038-03) - Limit- \$5,000,000 part of \$15,000,000 in excess of \$90,000,000
 *Continental Casualty Company (NAIC#: 20443) - (Policy #: 652171089) - Limit- \$15,000,000 in excess of \$105,000,000
 *Allianz Global Risks US Insurance Company (NAIC#: 35300) - (Policy #: USF00604623) - Limit- \$10,000,000 in excess of \$120,000,000
 *Starr Indemnity & Liability Company (NAIC#: 38318) - (Policy #: 1000622167231) - Limit- \$10,000,000 in excess of \$130,000,000
 *Berkley Insurance Company (Quota Share Lead) (NAIC#: 32603) - (Policy #: BPRO8102328) - Limit- \$10,000,000 part of \$60,000,000 in excess of \$140,000,000
 *Argonaut Insurance Company (Quota Share) (NAIC#: 19801) - (Policy #: MLX4244505-4) - Limit- \$10,000,000 part of \$60,000,000 in excess of \$140,000,000

AGENCY CUSTOMER ID: _____
 LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page 3 of 4

PRODUCER McGriff Insurance Services, LLC		INSURED Trust Financial Corporation c/o McGriff Insurance Services, LLC	
POLICY NUMBER			
CARRIER	NAIC CODE	ISSUE DATE: 12/06/2023	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ **FORM TITLE:** _____

(continued from previous page)

*Endurance Risk Solutions Assurance Co. (Quota Share) (NAIC#: 43630) - (Policy #: FIX30001312504) - Limit- \$10,000,000 part of \$60,000,000 in excess of \$140,000,000
 *Axis Insurance Company (Quota Share) (NAIC#: 37273) - (Policy #: P-001-000227396-04) - Limit- \$10,000,000 part of \$60,000,000 in excess of \$140,000,000
 *RSUI Indemnity Company (Quota Share) (NAIC#: 22314) - (Policy #: NHS708012) - Limit- \$10,000,000 part of \$60,000,000 in excess of \$140,000,000
 *Samsung Fire & Marine Insurance Company, Ltd. (Quota Share) (NAIC#: 12831) - (Policy #: SGC 0331-04) - Limit- \$5,000,000 part of \$60,000,000 in excess of \$140,000,000
 *Freedom Specialty Insurance Co. (Quota Share) (NAIC#: 22209) - (Policy #: XMF2309172) - Limit- \$5,000,000 part of \$60,000,000 in excess of \$140,000,000

FOR INFORMATION ONLY

AGENCY CUSTOMER ID: _____

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page 3 of 4

PRODUCER McGriff Insurance Services, LLC		INSURED Trust Financial Corporation c/o McGriff Insurance Services, LLC	
POLICY NUMBER			
CARRIER		NAIC CODE	
		ISSUE DATE: 12/06/2023	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ FORM TITLE: _____

(continued from previous page)

- *Endurance Risk Solutions Assurance Co. (Quota Share) (NAIC#: 43630) - (Policy #: FIX30001312504) - Limit- \$10,000,000 part of \$60,000,000 in excess of \$140,000,000
- *Axis Insurance Company (Quota Share) (NAIC#: 37273) - (Policy #: P-001-000227396-04) - Limit- \$10,000,000 part of \$60,000,000 in excess of \$140,000,000
- *RSUI Indemnity Company (Quota Share) (NAIC#: 22314) - (Policy #: NHS708012) - Limit- \$10,000,000 part of \$60,000,000 in excess of \$140,000,000
- *Samsung Fire & Marine Insurance Company, Ltd. (Quota Share) (NAIC#: 12831) - (Policy #: SGC 0331-04) - Limit- \$5,000,000 part of \$60,000,000 in excess of \$140,000,000
- *Freedom Specialty Insurance Co. (Quota Share) (NAIC#: 22209) - (Policy #: XMF2309872) - Limit- \$5,000,000 part of \$60,000,000 in excess of \$140,000,000

FOR INFORMATION ONLY

• Vendor Information

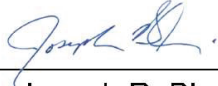


COUNTY PURCHASING AGENT
Fort Bend County, Texas

Vendor Information

Jaime Kovar
Purchasing Agent

Office (281) 341-8640

Legal Company Name (top line of W9)	McGriff Insurance Services, LLC														
Business Name (if different from legal name)															
Type of Business	<input checked="" type="checkbox"/> Corporation/LLC <input type="checkbox"/> Sole Proprietor/Individual	<input type="checkbox"/> Partnership <input type="checkbox"/> Tax Exempt	Age in Business? 100+												
Federal ID # or S.S. #	56-1623293	SAM.gov Unique Entity ID #													
SAM.gov CAGE / NCAGE															
Publicly Traded Business	___ No <u>X</u> Yes Ticker Symbol <u>(NYSE: TFC)</u>														
Remittance Address	10100 Katy Freeway, Ste. 400														
City/State/Zip	Houston, TX 77043-5272														
Physical Address	10100 Katy Freeway, Ste. 400														
City/State/Zip	Houston, TX 77043-5272														
Phone Number	(713) 877-8975														
E-mail	jblasi@mcgriff.com														
Contact Person	Joseph R. Blasi														
Check all that apply to the company listed above and provide certification number.	DBE-Disadvantaged Business Enterprise <input type="checkbox"/> SBE-Small Business Enterprise <input type="checkbox"/> HUB-Texas Historically Underutilized Business <input type="checkbox"/> WBE-Women's Business Enterprise <input type="checkbox"/>	Certification # _____ Certification # _____ Certification # _____ Certification # _____	<table border="1"> <thead> <tr> <th>Cert Date</th> <th>Exp Date</th> </tr> </thead> <tbody> <tr><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td></tr> </tbody> </table>	Cert Date	Exp Date	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
Cert Date	Exp Date														
_____	_____														
_____	_____														
_____	_____														
_____	_____														
_____	_____														
Company's gross annual receipts	<\$500,000 _____	\$500,000-\$4,999,999 _____	\$5,000,000-\$16,999,999 _____												
		\$17,000,000-\$22,399,999 _____	>\$22,400,000 <u>x</u> _____												
NAICs codes (Please enter all that apply)	524210														
Signature of Authorized Representative															
Printed Name	Joseph R. Blasi														
Title	Senior Executive Vice President														
Date	December 18, 2023														

THIS FORM MUST BE SUBMITTED WITH THE SOLICITATION RESPONSE

- W9 form

Form W-9 (Rev. October 2018) Department of the Treasury Internal Revenue Service	Request for Taxpayer Identification Number and Certification ▶ Go to www.irs.gov/FormW9 for instructions and the latest information.	Give Form to the requester. Do not send to the IRS.	
1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Truist Insurance Holdings, LLC			
2 Business name/disregarded entity name, if different from above McGriff Insurance Services, LLC (EIN: 56-1623293)			
Print or type. See Specific Instructions on page 3.	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.		4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>
	<input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate		
	<input checked="" type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ P <small>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.</small>		
5 Address (number, street, and apt. or suite no.) See instructions. 214 N Tryon Street		Requester's name and address (optional)	
6 City, state, and ZIP code Charlotte, NC 28202			
7 List account number(s) here (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*.

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.

Social security number									
or									
Employer identification number									
3	1	-	1	7	4	6	5	1	7

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 ▶ <i>Matthew R. Brown</i>	Date ▶ 3/3/2023
------------------	--	-----------------

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.

- Completed Tax Debt form

Job No.: RFQ 24-014

TAX FORM/DEBT/RESIDENCE CERTIFICATION
(for Advertised Projects)

Taxpayer Identification Number (T.I.N.): 56-1623293

Company Name submitting Bid/Proposal: McGriff Insurance Services, LLC

Mailing Address: 10100 Katy Freeway, Suite 400, Houston, Texas 77043

Are you registered to do business in the State of Texas? Yes No

If you are an individual, list the names and addresses of any partnership of which you are a general partner or any assumed name(s) under which you operate your business

I. **Property:** List all taxable property in Fort Bend County owned by you or above partnerships as well as any d/b/a names. Include real and personal property as well as mineral interest accounts. (Use a second sheet of paper if necessary.)

<u>Fort Bend County Tax Acct. No.*</u>	<u>Property address or location**</u>
_____	<u>None</u>
_____	_____
_____	_____
_____	_____

* This is the property account identification number assigned by the Fort Bend County Appraisal District.

** For real property, specify the property address or legal description. For business personal property, specify the address where the property is located. For example, office equipment will normally be at your office, but inventory may be stored at a warehouse or other location.

II. **Fort Bend County Debt** - Do you owe any debts to Fort Bend County (taxes on properties listed in I above, tickets, fines, tolls, court judgments, etc.)?

Yes No If yes, attach a separate page explaining the debt.

III. **Residence Certification** - Pursuant to Texas Government Code §2252.001 *et seq.*, as amended, Fort Bend County requests Residence Certification. §2252.001 *et seq.* of the Government Code provides some restrictions on the awarding of governmental contracts; pertinent provisions of §2252.001 are stated below:

- (3) "Nonresident bidder" refers to a person who is not a resident.
- (4) "Resident bidder" refers to a person whose principal place of business is in this state, including a contractor whose ultimate parent company or majority owner has its principal place of business in this state.

I certify that McGriff Insurance Services is a Resident Bidder of Texas as defined in Government Code §2252.001.
[Company Name]

I certify that _____ is a Nonresident Bidder as defined in Government Code §2252.001 and our principal place of business is _____.
[Company Name] [City and State]



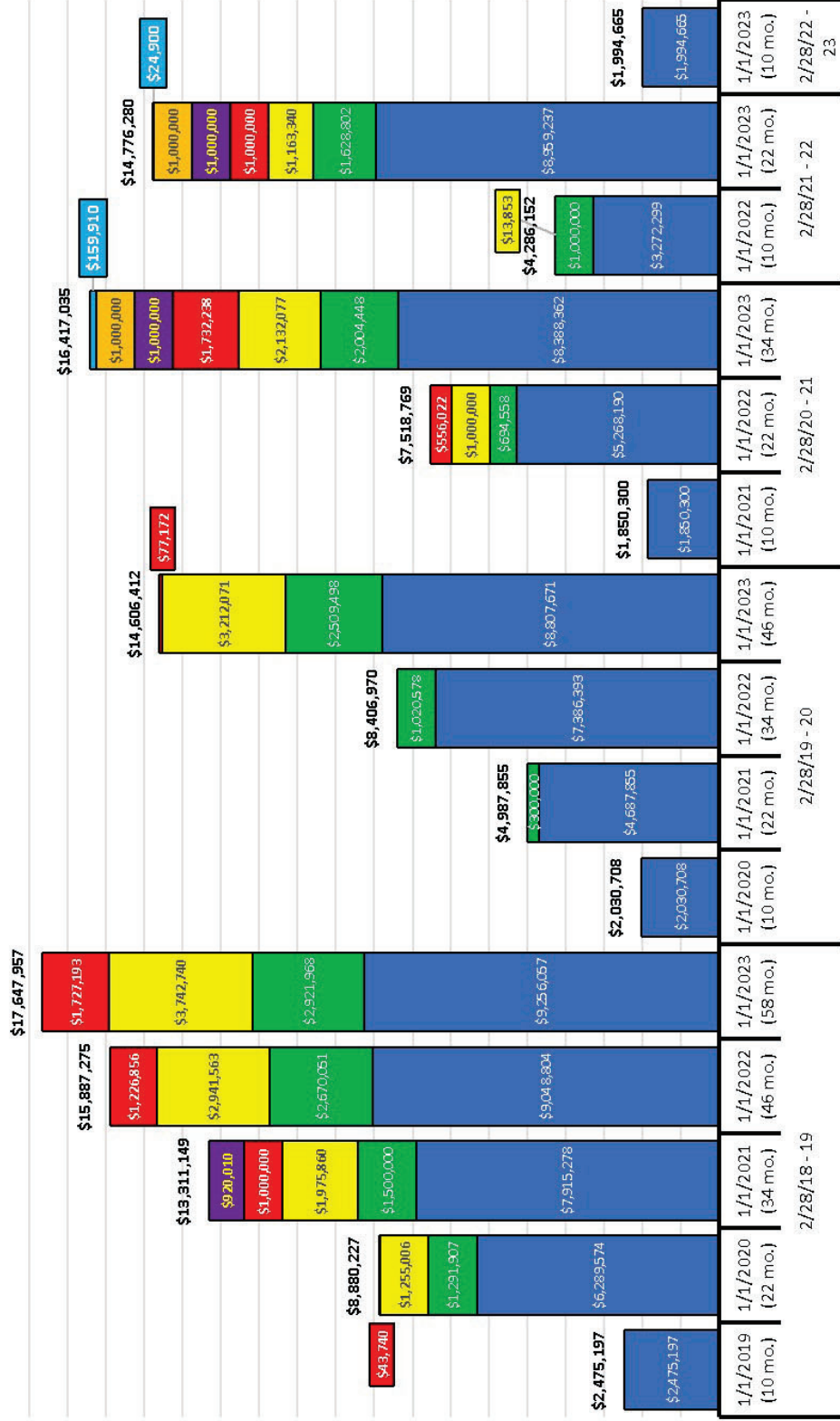
Appendices



Appendix A – Sample Analytics

Sample: Auto Liability Cost Growth Overview

Data: Auto Liability Losses by Policy Year at sequential 1/1/xx valuation dates



Policy Year (2/28/xx - xy) and loss valuation date w/ Months (mo.) of development at valuation date to show growth

Legend: \$0 - \$500K (dark blue), \$500K - \$1M (medium blue), \$1M - \$2M (light blue), \$2M - \$3M (yellow), \$3M - \$4M (orange), \$4M - \$5M (red), >\$5M (dark red)



Sample's Auto Liability Loss Retention / Transfer Analysis - Cost Analysis (Total from ground up and by layer)

Date: Losses as of 1/22/22 - excludes \$0 Claims

TOTAL Claim Cost		Retention: Loss Limited to...										Transfer: Loss Excess of...									
Policy Year	Total Incurred	\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000	\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000	\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000		
2/28/16 - 2/28/17	\$15,906,567	\$6,664,795	\$8,903,323	\$11,029,791	\$13,007,833	\$14,007,833	\$15,007,833	\$9,241,773	\$7,003,245	\$4,876,776	\$2,898,734	\$1,898,734	\$898,734	\$9,260,019	\$7,021	\$0	\$0	\$0	\$0	\$0	
2/28/17 - 2/28/18	\$6,945,814	\$6,943,793	\$6,945,814	\$6,945,814	\$6,945,814	\$6,945,814	\$6,945,814	\$8,391,301	\$5,469,932	\$1,727,193	\$0	\$0	\$0	\$5,798,560	\$3,289,062	\$76,992	\$0	\$0	\$0	\$0	
2/28/18 - 2/28/19	\$17,672,466	\$9,280,565	\$12,202,534	\$15,945,273	\$17,672,466	\$17,672,466	\$17,672,466	\$8,028,673	\$6,024,225	\$3,892,148	\$2,159,910	\$1,159,910	\$24,900	\$5,817,042	\$4,188,240	\$3,024,900	\$2,024,900	\$1,024,900	\$24,900	\$0	
2/28/19 - 2/28/20	\$14,606,232	\$8,807,671	\$11,317,169	\$14,529,240	\$14,606,232	\$14,606,232	\$14,606,232	\$8,028,673	\$6,024,225	\$3,892,148	\$2,159,910	\$1,159,910	\$24,900	\$5,817,042	\$4,188,240	\$3,024,900	\$2,024,900	\$1,024,900	\$24,900	\$0	
2/28/20 - 2/28/21	\$16,418,104	\$8,389,431	\$10,399,879	\$12,525,956	\$14,258,194	\$15,258,194	\$16,258,194	\$8,028,673	\$6,024,225	\$3,892,148	\$2,159,910	\$1,159,910	\$24,900	\$5,817,042	\$4,188,240	\$3,024,900	\$2,024,900	\$1,024,900	\$24,900	\$0	
2/28/21 - 2/28/22	\$14,806,280	\$8,989,237	\$10,618,089	\$11,781,379	\$12,781,379	\$13,781,379	\$14,781,379	\$8,028,673	\$6,024,225	\$3,892,148	\$2,159,910	\$1,159,910	\$24,900	\$5,817,042	\$4,188,240	\$3,024,900	\$2,024,900	\$1,024,900	\$24,900	\$0	
2/28/22 - 2/28/23	\$1,963,654	\$1,963,654	\$1,963,654	\$1,963,654	\$1,963,654	\$1,963,654	\$1,963,654	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TOTAL	\$88,319,117	\$50,115,149	\$62,342,301	\$74,721,108	\$81,235,572	\$84,235,572	\$87,235,572	\$88,319,117	\$62,342,301	\$74,721,108	\$81,235,572	\$84,235,572	\$87,235,572	\$50,115,149	\$62,342,301	\$74,721,108	\$81,235,572	\$84,235,572	\$87,235,572	\$88,319,117	\$1,083,545

Current / expiring deductible level
Recommended marketing deductible levels

Historical Analysis by Deductible - Excluding Current Year									
	\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000			
Historical Retention %	56%	70%	84%	92%	95%	99%			
Historical Minimum Retained	\$6,019,795	\$6,943,793	\$6,945,814	\$6,945,814	\$6,945,814	\$6,945,814			
Historical Maximum Retained	\$9,280,565	\$12,202,534	\$15,945,273	\$17,672,466	\$17,672,466	\$17,672,466			
Historical Average Retained	\$8,028,673	\$6,024,225	\$3,892,148	\$2,159,910	\$1,159,910	\$1,159,910			

Cost by Layer		Cost contained within noted layer:										Retained Cost by Layer Analysis - Excluding Current Year									
Policy Year	Total Cost	\$0 - \$500k	\$500k - \$1M	\$1M - \$2M	\$2M - \$3M	\$3M - \$4M	\$4M - \$5M	\$0 - \$500k	\$500k - \$1M	\$1M - \$2M	\$2M - \$3M	\$3M - \$4M	\$4M - \$5M	\$0 - \$500k	\$500k - \$1M	\$1M - \$2M	\$2M - \$3M	\$3M - \$4M	\$4M - \$5M		
2/28/16 - 2/28/17	\$15,906,567	\$6,664,795	\$2,238,528	\$2,126,469	\$1,978,042	\$1,000,000	\$1,000,000	\$6,019,795	\$923,998	\$2,021	\$0	\$0	\$0	\$6,019,795	\$923,998	\$2,021	\$0	\$0	\$0		
2/28/17 - 2/28/18	\$6,945,814	\$6,943,793	\$2,921,968	\$3,742,740	\$1,727,193	\$0	\$0	\$8,807,671	\$2,509,498	\$3,212,071	\$76,992	\$0	\$0	\$8,807,671	\$2,509,498	\$3,212,071	\$76,992	\$0	\$0		
2/28/18 - 2/28/19	\$17,672,466	\$9,280,565	\$2,004,448	\$2,132,077	\$1,732,238	\$1,000,000	\$1,000,000	\$8,389,431	\$2,004,448	\$2,132,077	\$1,732,238	\$1,000,000	\$1,000,000	\$8,389,431	\$2,004,448	\$2,132,077	\$1,732,238	\$1,000,000	\$1,000,000		
2/28/19 - 2/28/20	\$14,606,232	\$8,807,671	\$1,628,802	\$1,163,940	\$0	\$0	\$0	\$8,989,237	\$1,628,802	\$1,163,940	\$0	\$0	\$0	\$8,989,237	\$1,628,802	\$1,163,940	\$0	\$0	\$0		
2/28/20 - 2/28/21	\$16,418,104	\$8,389,431	\$12,227,242	\$12,378,718	\$6,514,464	\$3,000,000	\$3,000,000	\$8,389,431	\$12,227,242	\$12,378,718	\$6,514,464	\$3,000,000	\$3,000,000	\$8,389,431	\$12,227,242	\$12,378,718	\$6,514,464	\$3,000,000	\$3,000,000		
2/28/21 - 2/28/22	\$14,806,280	\$8,989,237	\$1,963,654	\$0	\$0	\$0	\$0	\$8,989,237	\$1,963,654	\$0	\$0	\$0	\$0	\$8,989,237	\$1,963,654	\$0	\$0	\$0	\$0		
2/28/22 - 2/28/23	\$1,963,654	\$1,963,654	\$1,963,654	\$1,963,654	\$1,963,654	\$1,963,654	\$1,963,654	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
TOTAL	\$88,319,117	\$50,115,149	\$12,227,242	\$12,378,718	\$6,514,464	\$3,000,000	\$3,000,000	\$88,319,117	\$12,227,242	\$12,378,718	\$6,514,464	\$3,000,000	\$3,000,000	\$50,115,149	\$12,227,242	\$12,378,718	\$6,514,464	\$3,000,000	\$3,000,000		



Sample Auto Liability Loss Retention / Transfer Analysis - Cost and Claim Count
Data: Losses as of 12/22/22 - exclude \$0 Claims

Claim Cost		Retention: Loss Limited to...					Transfer: Loss Excess of...					
		\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
2/28/16 - 2/28/17	\$15,306,567	\$6,664,735	\$8,903,323	\$11,029,791	\$13,007,833	\$14,007,833	\$15,007,833	\$7,003,245	\$4,876,776	\$2,898,734	\$1,898,734	\$898,734
2/28/17 - 2/28/18	\$6,945,814	\$6,019,795	\$6,945,814	\$6,945,814	\$6,945,814	\$6,945,814	\$6,945,814	\$2,021	\$0	\$0	\$0	\$0
2/28/18 - 2/28/19	\$17,672,466	\$9,280,565	\$12,202,534	\$15,945,273	\$17,672,466	\$17,672,466	\$17,672,466	\$5,469,932	\$1,727,193	\$0	\$0	\$0
2/28/19 - 2/28/20	\$14,606,232	\$8,807,671	\$11,317,169	\$14,529,240	\$14,606,232	\$14,606,232	\$14,606,232	\$3,289,062	\$76,992	\$0	\$0	\$0
2/28/20 - 2/28/21	\$16,418,104	\$8,389,431	\$10,393,879	\$12,525,956	\$14,258,194	\$15,258,194	\$16,258,194	\$6,024,225	\$3,892,148	\$2,159,910	\$1,159,910	\$159,910
2/28/21 - 2/28/22	\$14,806,280	\$1,963,654	\$10,618,039	\$11,781,379	\$12,781,379	\$13,781,379	\$14,781,379	\$4,188,240	\$3,024,900	\$2,024,900	\$1,024,900	\$24,900
2/28/22 - 2/28/23	\$1,963,654	\$1,963,654	\$1,963,654	\$1,963,654	\$1,963,654	\$1,963,654	\$1,963,654	\$0	\$0	\$0	\$0	\$0
TOTAL	\$88,319,117	\$50,115,149	\$62,342,391	\$74,721,108	\$81,235,572	\$84,235,572	\$87,235,572	\$25,976,726	\$13,598,009	\$7,083,545	\$4,083,545	\$1,083,545

Historical Analysis by Deductible - Excluding Current Year						
Historical Retention %	\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
	Historical Minimum Retained	56%	70%	84%	92%	95%
Historical Maximum Retained	\$6,019,795	\$6,943,793	\$6,945,814	\$6,945,814	\$6,945,814	\$6,945,814
Historical Average Retained	\$9,280,565	\$12,202,534	\$15,945,273	\$17,672,466	\$17,672,466	\$17,672,466
	\$8,025,249	\$10,063,123	\$12,126,242	\$13,211,986	\$13,711,986	\$14,211,986

Claim Count		Retention: Loss Limited to...					Transfer: Loss Excess of...					
		\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
2/28/16 - 2/28/17	165	161	163	164	164	164	164	4	2	1	1	1
2/28/17 - 2/28/18	176	175	176	176	176	176	176	1	0	0	0	0
2/28/18 - 2/28/19	230	225	227	230	230	230	230	5	3	0	0	0
2/28/19 - 2/28/20	265	259	264	265	265	265	265	4	1	0	0	0
2/28/20 - 2/28/21	161	157	159	160	160	160	160	4	2	1	1	1
2/28/21 - 2/28/22	207	204	206	206	206	206	206	3	1	1	1	1
2/28/22 - 2/28/23	155	155	155	155	155	155	155	0	0	0	0	0
TOTAL	1,359	1,327	1,350	1,356	1,356	1,356	1,356	21	9	3	3	3



Sample: Auto Liability Detail Overview

Data: Cost and Count overview, with detail of claims in excess of \$100,000 (including % of total contribution)
 Data: Losses as of 12/22/22 - excludes \$0 claims

Total Cost and Count by Policy Year	2/28/16 - 2/28/17	2/28/17 - 2/28/18	2/28/18 - 2/28/19	2/28/19 - 2/28/20	2/28/20 - 2/28/21	2/28/21 - 2/28/22	2/28/22 - 2/28/23
Total Incurred Cost	\$15,906,567	\$6,945,814	\$17,672,466	\$14,606,232	\$16,418,104	\$14,806,280	\$1,963,654
Total Claim Count	165	176	230	265	161	207	155
Incurred Cost	\$2,119,515	\$2,316,918	\$2,571,145	\$3,391,267	\$2,479,452	\$2,917,080	\$1,811,142
Claim Count	151	164	207	248	138	186	154
Incurred Cost	\$13,788,052	\$4,628,996	\$15,101,321	\$11,214,965	\$13,938,653	\$11,889,200	\$152,512
Claim Count	14	12	23	17	23	21	1
Cost - % of total	86.7%	66.6%	85.5%	76.8%	84.9%	80.3%	7.8%
Count - % of total	8.5%	6.8%	10.0%	6.4%	14.3%	10.1%	0.6%

CLOSED Cost Detail: Total Incurred Cost of claims over \$100,000. Ranked in descending order of severity.

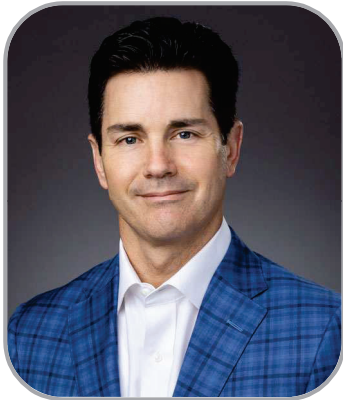
KEY	Cost
Claims in excess of \$1,000,000 (Large Outlier Claim)	\$5,898,734
Claims between \$500,000 and \$1,000,000 (over current deductible of \$500,000)	\$1,089,571
Claims between \$250,000 and \$500,000 (up to threshold of current \$500k deductible)	\$1,036,897
Claims between \$100,000 and \$250,000	\$738,528

\$2,963,982	\$2,076,992	\$5,159,910	\$5,024,900
\$2,708,059	\$1,993,439	\$2,356,609	\$410,154
\$2,055,151	\$863,891	\$2,000,061	\$265,507
\$1,529,387	\$645,607	\$1,983,362	\$160,028
\$1,213,353	\$287,749	\$1,666,346	\$160,028
\$921,968	\$255,238	\$1,397,446	\$128,275
\$331,636	\$150,792	\$1,311,467	\$107,507
\$270,120	\$227,427	\$1,008,992	
\$245,442	\$171,065	\$1,000,491	
\$244,693	\$141,936	\$1,000,491	
\$183,822	\$118,592		
\$178,199	\$109,477		
\$160,005	\$102,844		
\$139,188	\$201,602		
	\$178,557		
	\$177,832		
	\$163,317		
	\$138,762		
	\$137,318		
	\$117,562		
	\$115,000		

OPEN Cost Detail: Total Incurred Cost of claims over \$100,000. Ranked in descending order of severity.

\$2,925,539	\$1,612,748	\$2,732,238	\$1,081,927
	\$1,605,893	\$1,084,020	\$1,081,413
	\$331,504	\$1,048,057	\$603,552
	\$292,175	\$504,448	\$525,250
	\$241,124	\$497,881	\$345,329
		\$340,226	\$309,847
		\$251,313	\$279,478
		\$179,006	\$276,011
		\$175,795	\$252,363
		\$173,629	\$249,837
		\$159,892	\$200,750
		\$125,936	\$185,319
		\$113,812	\$132,760
		\$111,717	\$108,962

Appendix B – Resumes



Joseph R. Blasi, CPCU, ARM

Senior Executive Vice President / Account Manager

Houston, TX

713-940-6565

jblasi@mcgriff.com

Years of Experience: Since 1993 **Years with McGriff:** Since 1997

Education

Bachelor of Business Administration in Finance, University of St. Thomas (Summa Cum Laude)

CNA Technical Insurance School

Licenses/Certifications

Associate in Risk Management (Insurance Institute of America)

Chartered Property & Casualty Underwriter (American Institute for CPCU)

Licensed Risk Manager (Texas Department of Insurance)

Areas of Expertise

- Government & Public Entities
- Educational Institutions
- Catastrophic Property Insurance Placements
- Alternative Risk Financing Programs, Including:
- Retrospective Rating Programs
- All Lines Basket Aggregate Programs
- Collateralized Deductible Programs
- Captives (Heterogeneous And Homogenous Groups)
- Professional Liability Exposures
- Third Party Claims Administration Programs
- Construction Insurance Programs
- Risk Sharing Pools
- Owner Controlled Insurance Programs

McGriff.com

McGriff Insurance Services, LLC



Ben Odom, CSRM

Senior Vice President

Houston, TX

713-273-2606

bodom@mcgriff.com

Years of Experience: Since 2010 **Years with McGriff:** Since 2014

Education

BBA, Risk Management/Insurance, St. Mary's University

BBA, Finance, St. Mary's University

MBA, St. Mary's University

Licenses/Certifications

Certified School Risk Manager

Underwriting Professional Development Program

General Agents License

Various Non-Resident Licenses

Areas of Expertise

- Government & Public Entities
- Educational Institutions
- Catastrophic Property Insurance Placements
- Alternative Risk Financing Programs
- Underwriting Analysis
- Risk Analysis
- Collateralized Deductible Programs
- Exposure/Control Analysis
- Professional Liability Exposures
- Third Party Claims Administration Programs
- Rate Justification Analysis
- Risk Sharing Pools
- Owner Controlled Insurance Programs
- Claim Handling



Olga Saenz

Senior Vice President / Marketing Account Executive
Houston, TX

713-402-1475
osaenz@mcgriff.com

Years of Experience: Since 1992 **Years with McGriff:** Since 2002

Education

University of Houston

Licenses/Certifications

General Agent License, TX
Surplus Lines License, TX

Areas of Expertise

- Design & placement of commercial insurance programs
- Public Entities/Municipalities, School Districts, Higher Education
- Large Property Schedules / High Concentration of CAT Schedules
- Property Owners – Habitational & Retails Risks
- Nursing / Assisted / Senior Living Facilities
- Builders Risk Programs



Sandye Sims, CPCU, CIC, CRM

Senior Vice President / Marketing Account Executive

Houston, TX

713-940-6584

ssims@mcgriff.com

Years of Experience: Since 1978

Years with McGriff: Since 1996

Education

Austin Community College

Licenses/Certifications

CPCU (Chartered Property Casualty Underwriter)

CIC (Certified Insurance Counselor)

CRM (Certified Risk Manager)

General Lines Agent- Property & Casualty;

Surplus Lines Agent

Areas of Expertise

- Marketing and account servicing of large commercial Property and Casualty accounts, including:
- Construction
- Non-Marine Energy
- Manufacturing
- Wholesale / Retail
- Large deductible/loss sensitive Casualty programs
- Due Diligence/Coverage Reviews



Diana Smetters

Account Manager

Houston, TX

713-940-6596

dsmetters

Years of Experience: Since 1994 **Years with McGriff:** Since 2012

Licenses/Certifications

General Agents License – Texas

CRIS Designation (Construction Risk Insurance Specialist)

Areas of Expertise

Experienced in handling large accounts with extensive Property and Automobile exposures.

- Public entities, school districts
- Nursing homes
- Construction/Contracting Risks
- Large property schedules



Shelly Kirkham

Client Service Specialist

Houston, TX

713-273-2648

skirkham@mcgriff.com

Years of Experience: Since 2016 **Years with McGriff:** Since 2016

Education

Attended College of the Desert 2005-2007

Licenses/Certifications

General Agents License, Texas

Areas of Expertise

- **Account Administration:** Assist ASR with daily servicing of client needs including addition and deletion of locations, vehicles, accounting, issuing Certificate of Insurance.
- **Property & Casualty Accounts**



Ben Vasant

Loss Control Engineer

Houston, TX

713-940-6589 | 832-499-5581

bvasant@mcgriff.com

Years of Experience: Since 2013 **Years with McGriff:** Since 2018

Education

Bachelor of Science, University of Texas at Austin

Licenses/Certifications

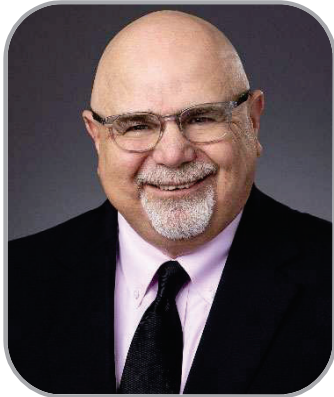
Chartered Property Casualty Underwriter (CPCU)

Associate in Risk Management (ARM)

Associate Safety Professional (ASP)

Areas of Expertise

- Risk control service delivery for large commercial casualty accounts, including:
Construction, Manufacturing, Hospitality industries
- Controlled insurance programs/Wrap-Ups
- Safety program development
- Facility and site audits/inspections
- Accident/loss investigations
- Fleet management
- Loss trend analysis



Frank DeLeon

Senior Vice President

Houston, TX

713-402-1420

fdeleon@mcgriff.com

Years of Experience: Since 1984 **Years with McGriff:** Since 2007

Education

B.B.A., Finance, Texas State University, 1983

Licenses/Certifications

Multi-Lines Insurance Adjuster (17-08)

General Agents License, Texas

Areas of Expertise

- Risk Management
- Claims Analysis
- Due Diligence
- Policy Development/Implementation
- Cost Containment
- TPA Oversight & Vendor Management/Relations
- Account Management
- Training and Supervision
- General Management
- Bilingual Spanish



Debra Taylor

Vice President

Houston, TX

713-273-2679

dtaylor@mcgriff.com

Years of Experience: Since 2008 **Years with McGriff:** Since 2008

Education

Associate Degree in Office Education

Licenses/Certifications

All Lines Adjuster

Certified Insurance Service Representative

Certified School Risk Manager

Areas of Expertise

- Claims Administration
- Document Reconciliation
- Claims Procedural Documentation
- Loss Runs Report Analysis



Chad Williamson

Vice President, Executive Risk Advisors
Houston, TX

713-940-6548 | 832-918-1768
cwilliamson@mcgriff.com

Years of Experience: Since 2005 **Years with McGriff:** Since 2014

Education

Bachelor of Business Administration, Texas Tech University

Licenses/Certifications

Registered Professional Liability Underwriter Designation (RPLU)

Areas of Expertise

- Executive Risk Advisors
 - Directors & Officers Liability
 - Fiduciary Liability
 - Employment Practices
 - Liability
 - Professional/Errors & Omissions Liability
 - Commercial Crime
 - Special Crime
 - Cyber and Privacy Coverage



Tom Bradt

Senior Vice President

Houston, TX

713-940-6500

tbradt@mcgriff.com

Years of Experience: Since 2010 **Years with McGriff:** Since 2010

Education

Bachelor of Business Administration in Finance, University of Houston

Licenses/Certifications

General Agent License, TX

Certified Risk Manager (CRM)

Associate in Risk Management (ARM)

Certified Insurance Counselor (CIC)

Areas of Expertise

- Loss data analysis for customized reports
- Risk retention analysis and program structure testing
- Auditing NCCI Experience Modifiers
- Evaluation and negotiation of legacy program adjustments
- Calculating and negotiating collateral requirements
- Cost of Risk assessments
- Developing customized analytical tools to meet specific needs



Michael Ortega

Vice President

Houston, TX

713-273-2603

mortega@mcgriff.com

Years of Experience: Since 2014 **Years with McGriff:** Since 2014

Education

B.B.A. Finance – Barry University, 2013

Areas of Expertise

- Experience Modifier Rating
- Analyses of loss data
- Risk retention analysis and program structure testing
- Calculating and negotiating collateral requirements
- Cost of Risk reports
- Customized analytical reports

Appendix C - Addendums



Appendix D - Our Service Philosophy

Our philosophy on client service rests heavily on McGriff's rich experience, proactive engagement, and the consistency to deliver innovative and client-focused solutions. This approach empowers our clients to conduct their business responsibilities and fulfill similar obligations to their customers.

Our teammates.

McGriff is committed to hiring, developing, and retaining the best and brightest people within our industry. We place an emphasis on hiring individuals that are experienced in the niche industries on which we focus. Our goal is to provide our customers with the highest level of professionalism, creative thinking, and service available.

Our structure.

McGriff's organizational structure supports its client-centered approach to doing business. We are a flat organization that operates with minimum bureaucracy -- each team is uniquely positioned to respond immediately to customer requests.

Our leadership.

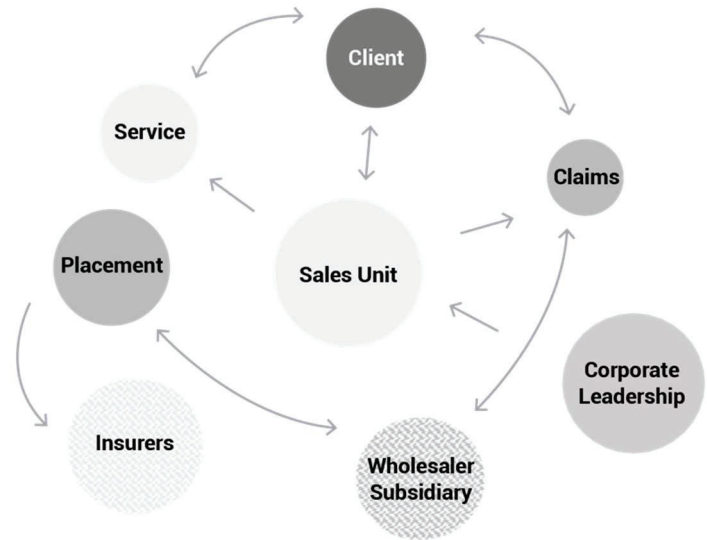
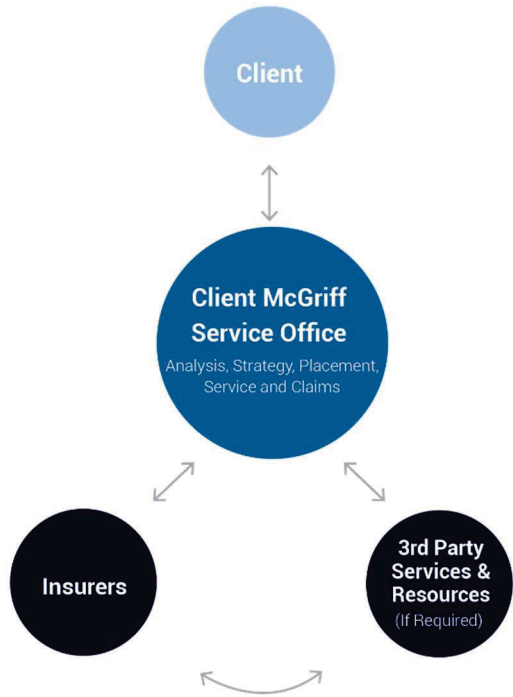
Our senior management maintains hands-on involvement with account service activities to ensure the highest level of service and responsiveness. Regardless of what leadership level they have obtained, all of our teammates are first and foremost in the risk and insurance business.

Our work product.

Our focus on the customer enables us to provide solutions that are as unique as each of our clients. From comprehensive program design to alternative risk transfer mechanisms, we provide the solution that is the best fit for each client. Throughout the consulting engagement, we never lose sight of who we are working for and continually search for ways to improve and deepen our product and service offerings.

Appendix E - Our Service Model

The entire McGriff organization is built around servicing client needs. Our approach to servicing our clients is not a fragmented approach, but a team approach that personally takes responsibility for all facets of our clients' needs.



McGriff's Specialized, Service-Oriented Approach

- Niche-focused Account Service Team centrally located and multi-disciplined
- All team members accountable and involved in day-to-day service functions; 24/7 availability
- Strong team dynamic; close-knit group. Long-term continuity & extremely low turnover
- Model promotes creativity, expertise and specialized solutions; provides most direct access to insurance market
- Model drives innovation, automation, efficiency and data analytics to assist companies achieve their risk goals and objectives.
- Corporate leadership fully integrated into service
- Dedicated claims team

Conventional Broker Service Model

- Lack of specialization held by Account Managers
- Multiple points of contact, limited ownership
- Separation of day-to-day service functions; lack of continuity in reporting lines
- Corporate leadership isolated from the service process
- Structured for large volume, standardized business; but not highly specialized / customized solutions



[Visit McGriff.com.](https://www.mcgriff.com)

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Houston, Texas 77043

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