

STATE OF TEXAS §
 §
 COUNTY OF FORT BEND §

**AGREEMENT FOR BROKER OF RECORD SERVICES
 BETWEEN FORT BEND COUNTY AND MCGRUFF, SIEBELS & WILLIAMS, INC.
 PURSUANT TO RFP #19-037**

THIS AGREEMENT 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, Siebels & Williams, Inc. (hereinafter "Contractor"), a company authorized to conduct business in the State of Texas.

WITNESSETH

WHEREAS, County desires that Contractor provide Broker of Record Services (hereinafter "Services") pursuant to RFP 19-037; and

WHEREAS, Contractor represents that it is qualified and desires to perform such services.

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

AGREEMENT

Section 1. Services

- A. Contractor shall render insurance broker of record services with respect to the County's property and casualty insurance program. Services shall comply with Fort Bend County's Insurance Broker of Record Request for Proposals RFP 19-037 solicitation document (incorporated and attached hereto as Exhibit A) and shall be delivered as detailed in Contractor's Proposal for Insurance Broker of Record RFP #19-037 (incorporated and attached hereto as Exhibit B).
- B. The term of this contract is 1 April 2019 through 31 March 2020, renewable annually for four (4) years (through 31 March 2024) 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 Seven of this Agreement.

Section 2. Personnel

- A. Contractor represents that it presently has, or is able to obtain, adequate qualified personnel in its employment for the timely performance of the Scope of Services required under this Agreement and that Contractor shall furnish and maintain, at its own expense, adequate and sufficient personnel, in the opinion of County, to perform the Scope of Services when and as required and without delays.
- B. All employees of Contractor shall have such knowledge and experience as will enable them to perform the duties assigned to them. Any employee of Contractor who, in the opinion of County, is incompetent or by his conduct becomes detrimental to the project shall, upon request of County, immediately be removed from association with the project.

Section 3. Compensation and Payment

- A. The Maximum Compensation for the performance of Services within the Scope of Services described in Section 1 is seventy four thousand dollars and 00/100 (\$74,000.00) 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. This Maximum Compensation shall supersede any contrary amount listed in any attached document, if applicable.
- B. All performance of the Scope of Services by Contractor including any changes in the Scope of Services and revision of work satisfactorily performed will be performed only when approved in advance and authorized by County.
- C. County will pay Contractor based on the following procedures: Upon completion of the tasks identified in the Scope of Services, Contractor shall submit to County two (2) original copies of invoices showing the amounts due for services performed in a form acceptable to County. County shall review such invoices and approve them within 30 calendar days with such modifications as are consistent with this Agreement and forward same to the Auditor for processing. County shall pay each such approved invoice within thirty (30) calendar days. County reserves the right to withhold payment pending verification of satisfactory work performed.

Section 4. Limit of Appropriation

- A. Contractor clearly understands and agrees, such understanding and agreement being of the absolute essence of this Agreement, that County shall have available the total maximum sum of seventy four thousand dollars and 00/100 (\$74,000.00) per one year contract period, specifically allocated to fully discharge any and all liabilities County may incur.
- B. Contractor does further understand and agree, said understanding and agreement also being of the absolute essence of this Agreement, that the total maximum compensation

that Contractor may become entitled to and the total maximum sum that County may become liable to pay to Contractor shall not under any conditions, circumstances, or interpretations thereof exceed seventy four thousand dollars and 00/100 (\$74,000.00) per one year contract period.

- C. It is specifically understood and agreed that in the event no funds or insufficient funds are appropriated by Fort Bend County under this Agreement, Fort Bend County shall notify all necessary parties that this Agreement shall thereafter terminate and be null and void on the last day of the fiscal period for which appropriations were made without penalty, liability or expense to Fort Bend County.

Section 5. Modifications and Waivers

- A. The parties may not amend or waive this Agreement, except by a written agreement executed by both parties.
- B. 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.
- C. 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 6. Termination

- A. Termination for Convenience: County may terminate this Agreement at any time upon thirty (30) days written notice.
- B. Termination for Default
 - 1. County may terminate the whole or any part of this Agreement for cause in the following circumstances:
 - a. If Contractor fails to perform services within the time specified in the Scope of Services or any extension thereof granted by the County in writing;
 - b. If Contractor materially breaches any of the covenants or terms and conditions set forth in this Agreement or fails to perform any of the other provisions of this Agreement or so fails to make progress as to endanger performance of this Agreement in accordance with its terms, and in any of these circumstances does not cure such breach or failure to County's reasonable satisfaction within a period of ten (10) calendar days after receipt of notice from County specifying such breach or failure.

2. If, after termination, it is determined for any reason whatsoever that Contractor was not in default, or that the default was excusable, the rights and obligations of the parties shall be the same as if the termination had been issued for the convenience of the County in accordance with Section 7A above.
- C. Upon termination of this Agreement, County shall compensate Contractor in accordance with Section 3, above, for those services which were provided under this Agreement prior to its termination and which have not been previously invoiced to County. Contractor's final invoice for said services will be presented to and paid by County in the same manner set forth in Section 3 above.
 - D. If County terminates this Agreement as provided in this Section, no fees of any type, other than fees due and payable at the Termination Date, shall thereafter be paid to Contractor.

Section 7. Ownership and Reuse of Documents

All documents, data, reports, research, graphic presentation materials, etc., developed by Contractor as a part of its work under this Agreement, shall become the property of County upon completion of this Agreement, or in the event of termination or cancellation thereof, at the time of payment under Section 3 for work performed. Contractor shall promptly furnish all such data and material to County on request.

Section 8. Inspection of Books and Records

Contractor will permit County, or any duly authorized agent of County, to inspect and examine the books and records of Contractor for the purpose of verifying the amount of work performed under the Scope of Services. County's right to inspect survives the termination of this Agreement for a period of four years.

Section 9. Insurance

- A. Prior to commencement of the Services, Contractor shall furnish County with properly executed certificates of insurance which shall evidence all insurance required. In the event of cancellation of any of the identified insurance policies, Contractor shall replace such coverage with no gap of coverage during the policy period. Contractor shall maintain such insurance coverage from the time Services commence until Services are completed and provide replacement certificates for any such insurance expiring prior to completion of Services. Contractor shall obtain such insurance written on an Occurrence form or claims-made form as applicable to professional liability/errors and omissions insurance. from such companies having Bests rating of A/VII or better, licensed or approved to transact business in the State of Texas, and shall obtain such insurance of the following types and minimum limits:
 1. Workers' Compensation insurance. Substitutes to genuine Workers' Compensation Insurance will not be allowed. Employers' Liability insurance

with limits of not less than \$1,000,000 per injury by accident, \$1,000,000 per injury by disease, and \$1,000,000 per bodily injury by disease.

2. Commercial general liability insurance with a limit of not less than \$1,000,000 each occurrence and \$2,000,000 in the annual aggregate. Policy shall cover liability for bodily injury, personal injury, and property damage and products/completed operations arising out of the business operations of the policyholder.
 3. Business Automobile Liability insurance with a combined Bodily Injury/Property Damage limit of not less than \$1,000,000 each accident. The policy shall cover liability arising from the operation of licensed vehicles by policyholder.
 4. Professional Liability insurance with limits not less than \$1,000,000.
 5. Errors and Omissions Professional Liability insurance with a limit of \$10,000,000.
- B. County and the members of Commissioners Court shall be named as additional insured to all required coverage except for Workers' Compensation and Professional Liability/Errors and Omissions Professional Liability. All Liability policies including Workers' Compensation written on behalf of Contractor shall contain a waiver of subrogation in favor of County and members of Commissioners Court.
- C. If required coverage is written on a claims-made basis, Contractor warrants that any retroactive date applicable to coverage under the policy precedes the effective date of the contract; and that continuous coverage will be maintained or an extended discovery period will be exercised for a period of 2 years beginning from the time that work under the Agreement is completed.

Section 10. Indemnity

CONTRACTOR SHALL INDEMNIFY AND DEFEND COUNTY AGAINST ALL LOSSES, LIABILITIES, CLAIMS, CAUSES OF ACTION, AND OTHER EXPENSES, INCLUDING REASONABLE ATTORNEYS FEES, ARISING FROM ACTIVITIES OF CONTRACTOR, ITS AGENTS, SERVANTS OR EMPLOYEES, PERFORMED UNDER THIS AGREEMENT THAT RESULT FROM THE NEGLIGENT ACT, ERROR, OR OMISSION OF CONTRACTOR OR ANY OF CONTRACTOR'S AGENTS, SERVANTS OR EMPLOYEES.

Section 11. Confidential and Proprietary Information

- A. Contractor acknowledges that it and its employees or agents may, in the course of performing their responsibilities under this Agreement, be exposed to or acquire information that is confidential to County. Any and all information of any form obtained by Contractor or its employees or agents from County in the performance of this

Agreement shall be deemed to be confidential information of County ("Confidential Information"). Any reports or other documents or items (including software) that result from the use of the Confidential Information by Contractor shall be treated with respect to confidentiality in the same manner as the Confidential Information. Confidential Information shall be deemed not to include information that (a) is or becomes (other than by disclosure by Contractor) publicly known or is contained in a publicly available document; (b) is rightfully in Contractor's possession without the obligation of nondisclosure prior to the time of its disclosure under this Agreement; or (c) is independently developed by employees or agents of Contractor who can be shown to have had no access to the Confidential Information.

- B. Contractor agrees to hold Confidential Information in strict confidence, using at least the same degree of care that Contractor uses in maintaining the confidentiality of its own confidential information, and not to copy, reproduce, sell, assign, license, market, transfer or otherwise dispose of, give, or disclose Confidential Information to third parties or use Confidential Information for any purposes whatsoever other than the provision of Services to County hereunder, and to advise each of its employees and agents of their obligations to keep Confidential Information confidential. Contractor shall use its best efforts to assist County in identifying and preventing any unauthorized use or disclosure of any Confidential Information. Without limitation of the foregoing, Contractor shall advise County immediately in the event Contractor learns or has reason to believe that any person who has had access to Confidential Information has violated or intends to violate the terms of this Agreement and Contractor will at its expense cooperate with County in seeking injunctive or other equitable relief in the name of County or Contractor against any such person. Contractor agrees that, except as directed by County, Contractor will not at any time during or after the term of this Agreement disclose, directly or indirectly, any Confidential Information to any person, and that upon termination of this Agreement or at County's request, Contractor will promptly turn over to County all documents, papers, and other matter in Contractor's possession which embody Confidential Information.
- C. Contractor acknowledges that a breach of this Section, including disclosure of any Confidential Information, or disclosure of other information that, at law or in equity, ought to remain confidential, will give rise to irreparable injury to County that is inadequately compensable in damages. Accordingly, County may seek and obtain injunctive relief against the breach or threatened breach of the foregoing undertakings, in addition to any other legal remedies that may be available. Contractor acknowledges and agrees that the covenants contained herein are necessary for the protection of the legitimate business interest of County and are reasonable in scope and content.
- D. Contractor in providing all services hereunder agrees to abide by the provisions of any applicable Federal or State Data Privacy Act.

- E. Contractor expressly acknowledges that County is subject to the Texas Public Information Act, TEX. GOV'T CODE ANN. §§ 552.001 et seq., as amended, and notwithstanding any provision in the Agreement to the contrary, County will make any information related to the Agreement, or otherwise, available to third parties in accordance with the Texas Public Information Act. Any proprietary or confidential information marked as such provided to County by Contractor shall not be disclosed to any third party, except as directed by the Texas Attorney General in response to a request for such under the Texas Public Information Act, which provides for notice to the owner of such marked information and the opportunity for the owner of such information to notify the Attorney General of the reasons why such information should not be disclosed. The terms and conditions of the Agreement are not proprietary or confidential information.

Section 12. Independent Contractor

- A. In the performance of work or services hereunder, Contractor shall be deemed an independent contractor, and any of its agents, employees, officers, or volunteers performing work required hereunder shall be deemed solely as employees of contractor or, where permitted, of its subcontractors.
- B. Contractor and its agents, employees, officers, or volunteers shall not, by performing work pursuant to this Agreement, be deemed to be employees, agents, or servants of County and shall not be entitled to any of the privileges or benefits of County employment.

Section 13. Notices

- A. Each party giving any notice or making any request, demand, or other communication (each, a "Notice") pursuant to this Agreement shall do so in writing and shall use one of the following methods of delivery, each of which, for purposes of this Agreement, is a writing: personal delivery, registered or certified mail (in each case, return receipt requested and postage prepaid), or nationally recognized overnight courier (with all fees prepaid).
- B. Each party giving a Notice shall address the Notice to the receiving party at the address listed below or to another address designated by a party in a Notice pursuant to this Section:

County: Fort Bend County
ATTN: Risk Management Director
301 Jackson Street, Suite 224,
Richmond, TX 77469

With a copy to:

Fort Bend County
Attn: County Judge
401 Jackson Street
Richmond, Texas 77469

Contractor:

McGriff, Siebels & Williams, Inc
818 Town & Country Blvd., Ste. 500
Houston, TX 77024

C. Notice is effective only if the party giving or making the Notice has complied with subsections 14.1 and 14.2 and if the addressee has received the Notice. A Notice is deemed received as follows:

1. If the Notice is delivered in person, or sent by registered or certified mail or a nationally recognized overnight courier, upon receipt as indicated by the date on the signed receipt.
2. If the addressee rejects or otherwise refuses to accept the Notice, or if the Notice cannot be delivered because of a change in address for which no Notice was given, then upon the rejection, refusal, or inability to deliver.

Section 14. Compliance with Laws

Contractor shall comply with all federal, state, and local laws, statutes, ordinances, rules and regulations, and the orders and decrees of any courts or administrative bodies or tribunals in any matter affecting the performance of this Agreement, including, without limitation, Worker's Compensation laws, minimum and maximum salary and wage statutes and regulations, licensing laws and regulations. When required by County, Contractor shall furnish County with certification of compliance with said laws, statutes, ordinances, rules, regulations, orders, and decrees above specified.

Section 15. Performance Warranty

- A. Contractor warrants to County that Contractor has the skill and knowledge ordinarily possessed by well-informed members of its trade or profession practicing in the greater Houston metropolitan area and Contractor will apply that skill and knowledge with care and diligence to ensure that the Services provided hereunder will be performed and delivered in accordance with the highest professional standards.
- B. Contractor warrants to County that the Services will be free from material errors and will materially conform to all requirements and specifications contained in the attached Exhibits A and B.

Section 16. Assignment and Delegation

- A. Neither party may assign any of its rights under this Agreement, except with the prior written consent of the other party. That party shall not unreasonably withhold its consent. All assignments of rights are prohibited under this subsection, whether they are voluntarily or involuntarily, by merger, consolidation, dissolution, operation of law, or any other manner.
- B. Neither party may delegate any performance under this Agreement.
- C. Any purported assignment of rights or delegation of performance in violation of this Section is void.

Section 17. Applicable Law

The laws of the State of Texas govern all disputes arising out of or relating to this Agreement. The parties hereto acknowledge that venue is proper in Fort Bend County, Texas, for all legal actions or proceedings arising out of or relating to this Agreement and waive the right to sue or be sued elsewhere. Nothing in the Agreement shall be construed to waive the County's sovereign immunity.

Section 18. Successors and Assigns

County and Contractor bind themselves and their successors, executors, administrators and assigns to the other party of this Agreement and to the successors, executors, administrators and assigns of the other party, in respect to all covenants of this Agreement.

Section 19. Third Party Beneficiaries

This Agreement does not confer any enforceable rights or remedies upon any person other than the parties.

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 21. Publicity

Contact with citizens of Fort Bend County, media outlets, or governmental agencies shall be the sole responsibility of County. Under no circumstances whatsoever, shall Contractor release any material or information developed or received in the performance of the Services

hereunder without the express written permission of County, except where required to do so by law.

Section 22. Captions

The section captions used in this Agreement are for convenience of reference only and do not affect the interpretation or construction of this Agreement.

Section 23. Conflict

This Agreement contains the entire Agreement among the parties and supersedes all other negotiations and agreements, whether written or oral. Attached hereto is Exhibit A: Fort Bend County's Insurance Broker of Record Request for Proposals RFP 19-037 solicitation document and Exhibit B: Contractor's Proposal for Insurance Broker of Record RFP #19-037.; 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 19-037 solicitation document and last Exhibit B: Contractor's Proposal for Insurance Broker of Record RFP #19-037.

Section 24. Certain State Law Requirements for Contracts.

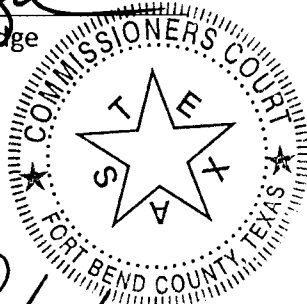
The contents of this Section are required by Texas Law and are included by County regardless of content.

- A. Agreement to Not Boycott Israel Chapter 2270 Texas Government Code: By signature below, Contractor verifies Contractor does not boycott Israel and will not boycott Israel during the term of this Agreement.
- B. Texas Government Code Section 2251.152 Acknowledgment: By signature below, Contractor represents pursuant to Section 2252.152 of the Texas Government Code, that Contractor is not listed on the website of the Comptroller of the State of Texas concerning the listing of companies that are identified under Section 806.051, Section 807.051 or Section 2253.153.

IN WITNESS WHEREOF, the parties hereto have signed or have caused their respective names to be signed to multiple counterparts to be effective on the 21st day of March, 2019.

FORT BEND COUNTY

[Signature]
KP George, County Judge



ATTEST:

[Signature]
Laura Richard, County Clerk

APPROVED:

[Signature]
Department Head

MCGRIFF, SIEBELS & WILLIAMS, INC.

[Signature]
Authorized Agent- Signature

Ben Odom
Authorized Agent- Printed Name

Vice President
Title

03/18/2019
Date

AUDITOR'S CERTIFICATE

I hereby certify that funds are available in the amount of \$ 74,000.00 to accomplish and pay the obligation of Fort Bend County under this contract.

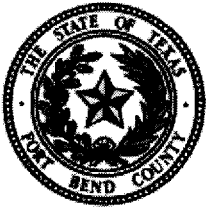
[Signature]
Robert Edward Sturdivant, County Auditor

Exhibit A: Fort Bend County's Insurance Broker of Record Request for Proposals RFP 19-037 solicitation document

Exhibit B: Contractor's Proposal for Insurance Broker of Record RFP #19-037

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COUNTY PURCHASING AGENT
Fort Bend County, Texas



Debbie Kaminski, CPPB
County Purchasing Agent

(281) 341-8640
Fax (281) 341-8645

January 28, 2019

TO: All Prospective Bidders

RE: Addendum No. 1 – Fort Bend County RFP 19-037 Insurance Broker of Record

Addendum 1:

Attached is addendum 1. Removed language from Section 26.3. Vendors are to use the Addendum 1 document while preparing their solicitation response.

Immediately upon your receipt of this addendum, please fill out the following information and email this page to Jessica Carabajal with the Fort Bend County Purchasing Department at jessica.carabajal@fortbendcountytexas.gov.

Company Name

Signature of person receiving addendum

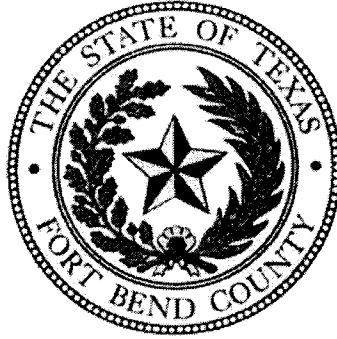
Date

If you have any questions, please contact this office.

Sincerely,

Debbie Kaminski, CPPB
County Purchasing Agent

*Fort Bend County, Texas
Request for Proposals*



*Insurance Broker of Record
for Fort Bend County
RFP 19-037*

SUBMIT PROPOSALS TO:

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

Note: All correspondence must include the term
"Purchasing Department" in address to assist in
proper delivery

SUBMIT NO LATER THAN:

Tuesday, February 5, 2019
2:00 PM (Central)

MARK ENVELOPE:

RFP 19-037
Broker of Record

*ALL RFPs MUST BE RECEIVED IN AND TIME/DATE STAMPED BY THE PURCHASING OFFICE
OF FORT BEND COUNTY ON OR BEFORE THE SPECIFIED TIME/DATE STATED ABOVE.*

RFPs RECEIVED AS REQUIRED WILL THEN BE OPENED AND NAMES PUBLICLY READ.

RFPs RECEIVED AFTER THE SPECIFIED TIME, WILL BE RETURNED UNOPENED.

Results will not be given by phone.
Results will be provided to bidder in writing
after Commissioners Court award.

Requests for information must be in
writing and directed to:
Debbie Kaminski, CPPB
County Purchasing Agent
Debbie.Kaminski@fortbendcountytexas.gov

Vendor Responsibilities:

- Download and complete any addendums. (Addendums will be posted on the Fort Bend County website no
Later than 48 hours prior to bid opening)
- Submit response in accordance with requirements stated on the cover of this document.
- DO NOT submit responses via email or fax.



**COUNTY PURCHASING AGENT
Fort Bend County, Texas**

Vendor Information

Debbie Kaminski, CPPB
County Purchasing Agent

Office (281) 341-8640

Legal Company Name (top line of W9)		
Business Name (if different from legal name)		
Federal ID # or S.S. #	DUNS #	
Type of Business	<input type="checkbox"/> Corporation/LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietor/Individual <input type="checkbox"/> Tax Exempt Organization	
Publicly Traded Business	<input type="checkbox"/> No <input type="checkbox"/> Yes Ticker Symbol _____	
Remittance Address		
City/State/Zip		
Physical Address		
City/State/Zip		
Phone/Fax Number	Phone: _____ Fax: _____	
Contact Person		
E-mail		
Check all that apply to the company listed above and provide certification number.	DBE-Disadvantaged Business Enterprise _____ Certification # _____ SBE-Small Business Enterprise _____ Certification # _____ HUB --Texas Historically Underutilized Business _____ Certification # _____ WBE-Women's Business Enterprise _____ Certification # _____	
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 _____	
NAICs codes (Please enter all that apply)		
Signature of Authorized Representative		
Printed Name		
Title		
Date		

THIS FORM MUST BE SUBMITTED WITH THE SOLICITATION RESPONSE

1.0 SCOPE OF WORK:

Fort Bend County, Texas (hereafter referred to as the ("County")) seeks Proposals ("Proposals or RFP") from qualified firms seeking to act as an insurance broker of record ("Respondent") with respect to the County's property and casualty insurance program. Respondents must offer a proposal that will meet the scope of services, qualifications and general description of work activities identified in the RFP.

It is the County's intention and expectation to pay a fixed sum only for the provision of those services, including all out-of-pocket expenses. The initial contract period and renewal(s) are based solely on the County's discretion and judgment.

2.0 GUIDELINES:

By virtue of submitting a proposal, interested parties are acknowledging:

- 2.1 The County reserves the right to reject any or all proposals if it determines that select proposals are not responsive to the RFP. The County reserves the right to reconsider any proposal submitted at any phase of the procurement. It also reserves the right to meet with select Respondents at any time to gather additional information. Furthermore, the County reserves the right to delete or add scope up until the final contract signing.
- 2.2 All Respondents submitting proposals agree that their pricing is valid for a minimum of ninety (90) days after proposal submission to the County. Furthermore, the County is by statute exempt from the State Sales Tax and Federal Excise Tax; therefore, proposal prices shall not include taxes.
- 2.3 This Proposal does not commit the County to award nor does it constitute an offer of employment or a contract for services. Costs incurred in the submission of this proposal, or in making necessary studies or designs for the preparation thereof, are the sole responsibility of the Respondents. Further, no reimbursable cost may be incurred in the anticipation of award. Proposals containing elaborate artwork, expensive paper and binding and expensive visual or other presentations are neither necessary nor desired.
- 2.4 In an effort to maintain fairness in the process, all inquiries concerning this procurement are to be directed only to the County's Purchasing Agent in writing. Attempts to contact any members of the County's Commissioners' Court or any other County employee to influence the procurement decision may lead to immediate elimination from further consideration.
- 2.5 When responding to this Proposal, follow all instructions carefully. Submit proposal contents according to the outline specified and submit all hard copy and electronic documents according to the instructions. Failure to follow these instructions may be considered a non-responsive proposal and may result in immediate elimination from further consideration.

3.0 PROPOSAL CONTACT:

This Proposal is being issued by the County Purchasing Agent on behalf of Fort Bend County, Texas. Thus, responses should be directed to the Assistant Purchasing Agent, as outlined below. **Respondents are specifically directed NOT to contact any County personnel for meetings, conferences or technical discussions that are related to this Proposal other than specified herein. Unauthorized contact of any County personnel will likely be cause for rejection of the Respondent's proposal. All communications regarding the Proposal shall be directed to the County's Proposal Contact.** Communication with the Proposal Contact is permitted via email, facsimile, or written correspondence.

PROPOSAL CONTACT:

Debbie Kaminski, CPPB
County Purchasing Agent
Fort Bend County Travis Annex
301 Jackson, Suite 201
Richmond, Texas 77469
Debbie.Kaminski@fortbendcountytexas.gov

4.0 SUBMISSION REQUIREMENTS:

- 4.1 Submission requirements: one (1) original proposal, eight (8) paper copies, and one (1) electronic response on CD or flash drive are required by RFP opening time of 2:00 PM on Tuesday, February 5, 2019. CD or flash drive must contain only one (1) file in PDF format and must match written response identically. Failure to provide proper CD or flash drive is cause for disqualification. Proposal shall be submitted to the address shown below. Proposal shall be signed, in ink, by a person having the authority to bind the firm in a contract.

Fort Bend County	Proposal Number: R19-037
Purchasing Department	Due Date: Tuesday, February 5, 2019
301 Jackson, Suite 201	Time: 2:00 PM (CST)
Richmond, Texas 77469	For: Insurance Broker of Record

- 4.2 Respondents may submit their proposal any time prior to the Opening Date and time. The Respondent's name and address as well as a distinct reference to the Proposal number above shall be marked clearly on the submission. All proposals are time-stamped upon receipt and are securely kept, unopened, until the Opening Date. No responsibility will attach to the County, or any official or employee thereof, for the pre-opening of, post-opening of, or the failure to open a proposal not properly addressed and identified. No oral, telegraphic, telephonic, or facsimile proposals will be considered.
- 4.3 Proposals may be modified or withdrawn prior to the established opening date by delivering written notice to the proposal contact. Any alteration made prior to

opening date and time shall be initialed by the signer of the proposal, guaranteeing authenticity.

- 4.4 Proposals time-stamped after the due date and time will not be considered and will be returned to the Respondent unopened. Regardless of the method used for delivery, respondents shall be wholly responsible for the timely delivery of submitted proposals.
- 4.5 The Respondent's name and address shall be clearly marked on all copies of the proposal.

5.0 INCURRED COSTS:

Those submitting proposals do so entirely at their expense. There is no expressed or implied obligation by the County to reimburse any individual or firm for any costs incurred in preparing or submitting proposals, for providing additional information when requested by the County or for participating in any selection interviews, including discovery (pre-contract negotiations) and contract negotiations.

6.0 ACCEPTANCE:

- 6.1 Submission of any proposal indicates a Respondent's acceptance of the conditions contained in this Proposal unless clearly and specifically noted otherwise in their proposal.
- 6.2 Furthermore, the County is not bound to accept a proposal on the basis of lowest price, and further, the County has the sole discretion and reserves the right to cancel this Proposal, to reject any and all proposals, to waive any and all informalities and or irregularities, or to re-advertise with either the identical or revised specifications, if it is deemed to be in the County's best interests. The County reserves the right to accept or reject any or all of the items in the proposal, and to award the contract in whole or in part and/or negotiate any or all items with individual Respondents if it is deemed in the County's best interest.
- 6.3 Although Fort Bend County desires to negotiate toward a contract with a selected Respondent, the Commissioners' Court may award the contract on the basis of the initial proposals received, without discussions. Therefore, each initial proposal should contain the Respondent's best terms.

7.0 INTERPRETATIONS, DISCREPANCIES, AND OMISSIONS:

- 7.1 It is incumbent upon each potential Respondent to carefully examine these specifications, terms, and conditions. Should any potential Respondent find discrepancies, omissions or ambiguities in this Proposal, the Respondent shall at once request in writing an interpretation from the County's Proposal Contact. Any inquiries, suggestions, or requests concerning interpretation, clarification or

additional information shall be made in writing via e-mail only to the County's Proposal Contact, as specified in Section 3.0. Deadline for submission of questions and/or clarification is no later than **Tuesday, January 29, 2019 at 10:00 AM. (central)**. Requests received after the deadline will not be responded to due to the time constraints of this Proposal process.

- 7.2 The issuance of a written addendum is the only official method by which interpretation, clarification or additional information will be given by the County. Only questions answered by formal written addenda will be binding. Oral and other interpretations or clarification will be without legal effect. If it becomes necessary to revise or amend any part of this Proposal, notice will be given by the County Purchasing Agent to all prospective Respondents who were sent a Proposal. The Respondent in their proposal shall acknowledge receipts of amendments. Each Respondent shall ensure that they have received all addenda and amendments to this Proposal before submitting their proposals.

8.0 TENTATIVE SCHEDULE:

Release of RFP:	January 14, 2019
Deadline for Questions:	January 29, 2019
Submission Due Date:	February 5, 2019
Evaluation of Submissions:	February 7, 2019
Commissioners Court Permission to Negotiate:	February 12, 2019
Negotiations:	February 13, 2019
Final Contract Approval Commissioners Court:	March 5, 2019

9.0 PRE-RFP CONFERENCE:

There is no Pre-RFP conference for this project.

10.0 RETENTION OF RESPONDENT'S MATERIAL:

The County reserves the right to retain all proposals regardless of which response is selected. All proposals and accompanying documents become the property of the County.

11.0 CERTIFICATE OF INDEPENDENT PRICE DETERMINATION:

By submission of a proposal, each Respondent certifies, that in connection with this procurement:

- 11.1 The prices in this proposal have been arrived at independently, without consultation, communication, or agreement with any other Respondent; with any competitor; or with any County employee(s) or consultant(s) for the purpose of restricting competition on any matter relating to this Proposal.
- 11.2 Unless otherwise required by law, the prices which have been quoted in this proposal have not been knowingly disclosed by the Respondent and will not

knowingly be disclosed by the Respondent prior to award directly or indirectly to any other Respondent or to any competitor; and;

- 11.3 No attempt has been made or will be made by the Respondent to induce any other person or firm to submit or not to submit a proposal for the purpose of restricting competition.

12.0 ASSIGNMENT:

The Respondent may not sell, assign, transfer or convey the contract resulting from this Proposal, in whole or in part, without the prior written approval from Fort Bend County Commissioners' Court.

13.0 CONFIDENTIAL MATTERS:

- 13.1 All data and information gathered by the Respondent and its agents, including this Proposal and all reports, recommendations, specifications, and data shall be treated by the Respondent and its agents as confidential. The Respondent and its agents shall not disclose or communicate the aforesaid matters to a third party or use them in advertising, publicity, propaganda, and/or in another job or jobs, unless written consent is obtained from the County.
- 13.2 Proposals will only be publicly received and acknowledged only so as to avoid disclosure of the contents to competing Respondents and kept secret during negotiation. However, all proposals shall be open for public inspection after the contract is awarded. Trade secrets and any material that is considered to be confidential information contained in the proposal and identified by Respondent as such will be treated as confidential to the extent allowable in the Open Records Act.

14.0 LIMITS OF SUBCONTRACTORS:

- 14.1 The County has approval rights over the use and/or removal of all subcontractors and/or vendor(s). Subcontractors shall conform to all County policies.
- 14.2 Any dispute between the Respondent and subcontractors, including any payment dispute, will be promptly remedied by the Respondent. Failure to promptly remedy or to make prompt payment to subcontractor may result in the withholding of funds from the Respondent by the County for any payments owed to the subcontractor.

15.0 JURISDICTION, VENUE, CHOICE OF LAW:

This Proposal and any contract resulting there from shall be governed by and construed according to the laws of the State of Texas. Should any portion of any contract be in conflict with the laws of the State of Texas, the State laws shall invalidate only that portion. The remaining portion of the contract(s) shall remain in effect. Any lawsuit shall be governed by Texas law and Fort Bend

County, Texas shall be the venue for any action or proceeding that may be brought or arise out of, in connection with or by reason of this Proposal process and resulting Agreements.

16.0 INDEPENDENT CONTRACTOR:

The Respondent is an independent contractor and no employee or agent of the Respondent shall be deemed for any reason to be an employee or agent of the County.

17.0 AMERICANS WITH DISABILITIES ACT (ADA)

Proposals shall comply with all federal, state, county, and local laws concerning this type of products/service/equipment/project and the fulfillment of all ADA requirements.

18.0 DRUG-FREE WORKPLACE:

All Respondents shall provide any and all notices as may be required under the Drug-Free Workplace Act of 1988, 28 CFR Part 67, Subpart F, to their employees and all sub-contractors to insure that the County maintains a drug-free workplace.

19.0 PERFORMANCE AND PAYMENT BOND:

No performance nor payment bond is required for this project.

20.0 POWER OF ATTORNEY:

An attorney-in-fact who signs a bid bond, performance bond or payment bond must file with each bond a certified and effectively dated copy of his or her power of attorney.

21.0 TEXAS ETHICS COMMISSION FORM 1295:

21.1 Effective January 1, 2016 all contracts executed by Commissioners Court, regardless of the dollar amount, will require completion of Form 1295 "Certificate of Interested Parties", per the new Government Code Statute §2252.908. All firms submitting a response to a formal Bid, RFP, SOQ or any contracts, contract amendments, renewals or change orders are required to complete the Form 1295 online through the State of Texas Ethics Commission website. Please visit:
https://www.ethics.state.tx.us/whatsnew/elf_info_form1295.htm.

21.2 On-line instructions:

21.2.1 Name of governmental entity is to read Fort Bend County.

21.2.2 Identification number use: RFP 19-037

21.2.3 Description is: Insurance Broker of Record

- 21.3 Highest evaluated vendor will be required to provide the Form 1295 within three (3) calendar days from notification; however, if your company is publicly traded you are not required to complete this form.

22.0 INSURANCE:

- 22.1 All respondents must submit, with RFP, a current certificate of insurance indicating coverage in the amounts stated below. In lieu of submitting a certificate of insurance, respondents may submit, with RFP, a notarized statement from an Insurance company, authorized to conduct business in the State of Texas, and acceptable to Fort Bend County, guaranteeing the issuance of an insurance policy, with the coverage stated below, to the firm named therein, if successful, upon award of this Contract. Failure to provide current insurance certificate or notarized statement will result in disqualification of submittal.
- 22.2 At contract execution, contractor shall furnish County with properly executed certificates of insurance, which shall evidence all insurance required and provide that such insurance shall not be canceled, except on 30 days prior written notice to County. Contractor shall provide certified copies of insurance endorsements and/or policies if requested by County. Contractor shall maintain such insurance coverage from the time Services commence until Services are completed and provide replacement certificates, policies and/or endorsements for any such insurance expiring prior to completion of Services. Contractor shall obtain such insurance written on an Occurrence form (or a Claims Made form for Professional Liability insurance) from such companies having Best's rating of A/VII or better, licensed or approved to transact business in the State of Texas, and shall obtain such insurance of the following types and minimum limits:
- 22.2.1 Workers' Compensation insurance. Substitutes to genuine Workers' Compensation Insurance will not be allowed.
- 22.2.2 Employers' Liability insurance with limits of not less than \$1,000,000 per injury by accident, \$1,000,000 per injury by disease, and \$1,000,000 per bodily injury by disease.
- 22.2.3 Commercial general liability insurance with a limit of not less than \$1,000,000 each occurrence and \$2,000,000 in the annual aggregate. Policy shall cover liability for bodily injury, personal injury, and property damage and products/completed operations arising out of the business operations of the policyholder.
- 22.2.4 Business Automobile Liability coverage with a combined Bodily Injury/Property Damage limit of not less than \$1,000,000 each accident. The policy shall cover liability arising from the operation of licensed vehicles by policyholder.
- 22.2.5 Errors and Omissions Professional Liability insurance with a limit of

\$10,000,000.

- 22.3 County and the members of Commissioners Court shall be named as additional insured to all required coverage except for Workers' Compensation. All Liability policies including Workers' Compensation written on behalf of contractor, shall contain a waiver of subrogation in favor of County and members of Commissioners Court.
- 22.4 If required coverage is written on a claims-made basis, contractor warrants that any retroactive date applicable to coverage under the policy precedes the effective date of the contract; and that continuous coverage will be maintained or an extended discovery period will be exercised for a period of two (2) years beginning from the time that work under the agreement is completed.

23.0 INDEMNIFICATION:

Respondent shall save harmless County from and against all claims, liability, and expenses, including reasonable attorney's fees, arising from activities of Respondent, its agents, servants or employees, performed under this agreement that result from the negligent act, error, or omission of Respondent or any of Respondent's agents, servants or employees.

- 23.1 Respondent shall timely report all such matters to Fort Bend County and shall, upon the receipt of any such claim, demand, suit, action, proceeding, lien or judgment, not later than the fifteenth day of each month; provide Fort Bend County with a written report on each such matter, setting forth the status of each matter, the schedule or planned proceedings with respect to each matter and the cooperation or assistance, if any, of Fort Bend County required by Respondent in the defense of each matter.
- 23.2 Respondent's duty to defend, indemnify and hold Fort Bend County harmless shall be absolute. It shall not abate or end by reason of the expiration or termination of any contract unless otherwise agreed by Fort Bend County in writing. The provisions of this section shall survive the termination of the contract and shall remain in full force and effect with respect to all such matters no matter when they arise.
- 23.3 In the event of any dispute between the parties as to whether a claim, demand, suit, action, proceeding, lien or judgment appears to have been caused by or appears to have arisen out of or in connection with acts or omissions of Respondent, Respondent shall never-the-less fully defend such claim, demand, suit, action, proceeding, lien or judgment until and unless there is a determination by a court of competent jurisdiction that the acts and omissions of Respondent are not at issue in the matter.
- 23.4 Respondent's indemnification shall cover, and Respondent agrees to indemnify Fort Bend County, in the event Fort Bend County is found to have been negligent for having selected Respondent to perform the work described in this request.

- 23.5 The provision by Respondent of insurance shall not limit the liability of Respondent under an agreement.
- 23.6 Respondent shall cause all trade contractors and any other contractor who may have a contract to perform construction or installation work in the area where work will be performed under this request, to agree to indemnify Fort Bend County and to hold it harmless from all claims for bodily injury and property damage that arise may from said Respondent's operations. Such provisions shall be in form satisfactory to Fort Bend County.
- 23.7 Loss Deduction Clause - Fort Bend County shall be exempt from, and in no way liable for, any sums of money which may represent a deductible in any insurance policy. The payment of deductibles shall be the sole responsibility of Respondent and/or trade contractor providing such insurance.

24.0 BACKGROUND:

The County has multiple lines of insurance/reinsurance coverage's as part of the property and casualty program which include the following: Property, General Liability, Excess Liability, Auto Liability, Public Officials Liability, Errors and Omission, Employee Benefits Liability, Law Enforcement Liability, Crime, Worker's Compensation and Employers Liability, Medical Professional Liability, Pollution, Aviation and Cyber Risk. The Risk Management Department is responsible for administering the program for the County. A schedule of the County's insurance policies presently in effect is at Exhibit A.

25.0 DETAILED SCOPE OF WORK:

The Broker shall provide the following services to the County:

- 25.1 Insurance placement; including insurance marketing, coverage analyses and policy binding. This may include the procurement of policies in addition to those mentioned in this RFP as needed.
- 25.2 Assist in the preparation of materials, statements of value, specifications and other underwriting data as required by insurers. This includes working with the County to gather, prepare and present the necessary information to the carriers.
- 25.3 Assist the County with proposal review, selection and negotiations with interested insurance carriers to obtain the most favorable rates, policy language and premiums available to the County.
- 25.4 Act upon the selected course of action/program and put forth into full force and effect without any lapse of coverage the necessary policies and coverage on behalf of the County and work with County personnel and the insurance company's personnel to ensure a smooth transition, when necessary.
- 25.5 Review all existing coverage's and make recommendations regarding any changes

in coverage based on such things as unintentional self-insurance, gaps in coverage, restrictive limits, and cost of coverage.

- 25.6 Issue insurance documents such as certificates and binders as required by the County.
- 25.7 Consult with the County Director of Risk Management regarding the effectiveness of the program, review proposed changes and new coverage in anticipation of the next year's insurance program, including but not limited, to the evaluation of alternative insurance and/or risk financial proposals.
- 25.8 Advise the County Director of Risk Management on questions of insurance both as to coverage for the County itself and as to insurance to be obtained from various contractors and agencies doing business with/for the County.
- 25.9 Advise the County Director of Risk Management whenever new coverage's become available and consult with the County Director of Risk Management on the advisability of obtaining such coverage.
- 25.10 Research technical exposure and coverage questions.
- 25.11 Review insurance policies for appropriate coverage, provisions and conditions, exclusions and endorsements.
- 25.12 Verify the accuracy and adequacy of all binders, policies, policy endorsements, carrier invoices, and other insurance-related documents prior to delivery.
- 25.13 Order and process change endorsements.
- 25.14 All coverage written shall be received net of commissions.
- 25.15 Bill and process insurance invoices.
- 25.16 Coordinate Carrier value-added services such as loss control inspections.
- 25.17 Make risk identification, analysis, and reduction recommendations.
- 25.18 Establish and maintain, with the cooperation of County personnel, an up-to-date listing of all real and personal property owned and/or leased by the County and intended to be covered under any policies of insurance.
- 25.19 Act as a liaison between the County's risk management and insurance carriers in the resolution of claims (including large or catastrophic claims). Direct and coordinate insurer/reinsurer involvement in the reporting (including claims audits), investigation and settlement of insured losses.

***AMENDED 1/28/19**

- 25.20 Consultative assistance with Special Projects such as cost allocation, benchmarking and loss control accountability/incentive programs

26.0 EVALUATION CRITERIA:

In order to facilitate the analysis of responses to this Proposal, Respondents are required to prepare their proposals in accordance with the instructions outlined in this part. Proposals should be prepared as simply as possible and provide a straightforward, concise description of the Respondent's capabilities to satisfy the requirements of the Proposal. Emphasis should be concentrated on accuracy, completeness, and clarity of content. All parts, pages, figures, and tables should be numbered and clearly labeled.

- 26.1 Respondents are required to follow the outline below when preparing their proposals:

Tab	Title
	Title Page
	Table of Contents
	Executive Summary
1	Qualifications of the Brokerage Firm
2	Brokerage Team
3	Innovation and Effectiveness
4	Proposed Pricing/Costs/Fees
5	Required forms and overall completeness of submission

- 26.2 Any exceptions to the Proposal requirements shall be identified in the applicable section.

- *26.3 Executive Summary - This section should be limited to a brief narrative highlighting the company's background and experience. Narrative should clearly demonstrate compliance with Respondent qualifications listed in the RFP specifications. Include length of time the company has been in business.

- 26.4 Respondents will be evaluated utilizing the factors, as weighted below:

Tab 1

Qualifications of the Brokerage Firm (weight factor = 40%)

- 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.

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.
 - b. The size of the staff at such office.
 - c. Number of clients that the brokerage firm presently serves.
 - d. The premium volume the brokerage firm produces annually and how much of that premium volume is from public entities.
3. Describe any experience and special expertise your brokerage firm has in providing the desired insurance coverage's and risk management consultation services to local governmental entities, especially those in Texas.
4. Describe the insurance markets that the brokerage firm can access. Specify which of these insurance companies are most responsive to government needs.
5. Provide information documenting your brokerage firm's ability to assist the County in proving and resolving difficult claims with insurers.
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.
7. Indicate whether the brokerage firm provides full risk identification and analysis as part of broker's normal contracted services.
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.
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.

Tab 2

Brokerage Team (weight factor = 15%)

- 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".
- By listing the individuals in the proposal, the firm is making a commitment that, barring unforeseen circumstances, they are the personnel who will be assigned to the program. Any changes to the personnel indicated must be approved by the County. The County reserves the right to request a substitution of personnel.

Tab 3

Innovation and Effectiveness (weight factor = 10%)

- 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.
 2. The effectiveness of the proposed broker services and how such effectiveness is measured.
 3. Any unique services or special expertise your brokerage firm offers that might bring value and/or efficiency to the County.

Tab 4

Proposed Pricing/Costs/Fees (weight factor = 30%)

- 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.

Tab 5

Required forms and overall completeness of submission (weight factor = 5%)

- Proof of Insurance
- Completed Respondent forms
- Completed W9 form
- Completed debt form

27.0 AWARD:

RFP will be evaluated by a committee comprised of County staff. The committee will review Request for Qualifications submitted and may develop a short list of not more than four (4) firms. These firms will be requested to submit additional information and may be invited for a presentation with the Committee. Based on further review after the interviews, the committee will forward their recommendations to the Fort Bend County Commissioners Court.

28.0 TERM OF CONTRACT:

The term of this contract is **1 April 2019 through through 31 March 2020**, renewable annually for four (4) years (through 31 March 2024) under the same terms and conditions if mutually agreeable to both parties. Either party for any reason may terminate this contract by giving thirty (30) days written notice of the intent to terminate.

29.0 STATE LAW REQUIREMENTS FOR CONTRACTS:

The contents of this section are required by Texas Law and are included by County regardless of content.

- 29.1 Agreement to Not Boycott Israel Chapter 2270 Texas Government Code: By signature on vendor form, Contractor verifies Contractor does not boycott Israel and will not boycott Israel during the term of this Contract.
- 29.2 Texas Government Code Section 2251.152 Acknowledgment: By signature on vendor form, Contractor represents pursuant to Section 2252.152 of the Texas Government Code, that Contractor is not listed on the website of the Comptroller of the State of Texas concerning the listing of companies that are identified under Section 806.051, Section 807.051 or Section 2253.153.

30.0 ADDITIONAL REQUIRED FORMS:

All respondents submitting are required to complete the attached/included and return with submission:

30.1 Vendor Form

30.2 W9 Form

30.3 Tax Form/Debt/Residence Certification

31.0 EXHIBIT:

31.1 Exhibit A

Request for Taxpayer Identification Number and Certification

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

Print or type See Specific Instructions on page 2.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification; check only one of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶ _____	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>
	5 Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	6 City, state, and ZIP code	
	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 Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i> on page 3. Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center;">Social security number</td> </tr> <tr> <td style="text-align: center;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> </tr> </table> </td> <td style="text-align: center;">-</td> <td style="text-align: center;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> </tr> </table> </td> <td style="text-align: center;">-</td> <td style="text-align: center;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> </tr> </table> </td> </tr> <tr> <td colspan="6" style="text-align: center;">or</td> </tr> <tr> <td colspan="6" style="text-align: center;">Employer identification number</td> </tr> <tr> <td style="text-align: center;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> </tr> </table> </td> <td style="text-align: center;">-</td> <td style="text-align: center;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> </tr> </table> </td> </tr> </table>	Social security number		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> </tr> </table>					-	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> </tr> </table>			-	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> </tr> </table>							or						Employer identification number						<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> </tr> </table>											-	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> <td style="width: 25px; height: 25px;"></td> </tr> </table>										
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Part II Certification	
Under penalties of perjury, I certify that:	
1. 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	
2. 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	
3. I am a U.S. citizen or other U.S. person (defined below); and	
4. 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 on page 3.	

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

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

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

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? on page 2.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 3 for details),

3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code* on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* above.

What is FATCA reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 3 and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account, list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note. ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C Corporation, or S Corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box in line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box in line 3.

Limited Liability Company (LLC). If the name on line 1 is an LLC treated as a partnership for U.S. federal tax purposes, check the "Limited Liability Company" box and enter "P" in the space provided. If the LLC has filed Form 8832 or 2553 to be taxed as a corporation, check the "Limited Liability Company" box and in the space provided enter "C" for C corporation or "S" for S corporation. If it is a single-member LLC that is a disregarded entity, do not check the "Limited Liability Company" box; instead check the first box in line 3 "Individual/sole proprietor or single-member LLC."

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space in line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note. You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on this page), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code* earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹ The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor ⁴
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity ²
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 2.

*Note. Grantor also must provide a Form W-9 to trustee of trust.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

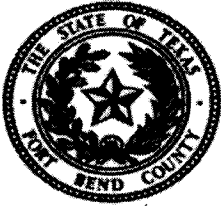
The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit IRS.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.



**COUNTY PURCHASING AGENT
Fort Bend County, Texas**

Debbie Kaminski, CPPB
County Purchasing Agent

Office (281) 341-8640

NO BID/PROPOSAL/QUALIFICATIONS FORM

Bid/RFP/RFQ Number: _____

Vendor's not responding to this solicitation are requested to complete and submit this form to:
Jessica.Carabajal@fortbendcountytexas.gov

Please provide your purpose for not responding to this solicitation.

- Do not provide this type of product. Please remove us from your notification list for this solicitation.
- Cannot supply item/service by the delivery/completion date.
- Not equipped to complete this project.
- Not within the scope of our expertise.
- Can supply item, but it is not competitive.
- Project size is too large.
- Project size is too small.
- Not enough time to respond to this solicitation.
- Unable to obtain required insurance.
- Unable to obtain required bonding.
- Do not desire to remain on your notification list.
- Not interested in this type of project. Explain:

Cannot comply with specifications. Explain:

Other:

Please complete the below information:

Company Name:

--

Mailing Address:

--

Physical Address:

--

City:

--

State:

--

Zipcode:

--

Name of Signatory:

--

Title of Signatory:

--

Signature:

--

Coverage

Property

Blanket Real & Personal Property: \$250,000,000
Demolition & Increased Cost of Construction: \$20,000,000
Earth Movement: \$25,000,000
Flood: \$25,000,000 except \$2,500,000 for floods occurring within Special Flood Hazard Areas (SFHA), areas of 100-Year Flooding as defined by FEMA
Named Storm: \$50,000,000
Debris Removal: \$5,000,000
Accounts Receivable: \$500,000
Demolition and Increased Cost of Construction: Coverage A Included; Coverage B \$1,000,000; Coverage C \$1,000,000
Electronic Data and Media: \$1,000,000
Equipment Breakdown: \$50,000,000
Spoilage: \$250,000
Errors and Omissions: \$1,000,000
Extra Expense (includes Expediting Expenses): \$1,250,000
Fine Arts: \$100,000
Fire Brigade Charges: \$250,000
Limited Pollution Coverage: \$100,000
Miscellaneous Unnamed Locations: \$500,000
Newly Acquired Property for a period of 120 days, if not reported to the Company in that 120 day period then coverage ceases: \$5,000,000
Professional Fees: \$50,000
Service Interruption: \$1,000,000
Transit: \$500,000
Valuable Papers and Records: \$1,000,000
Course in Construction: \$5,000,000
Soft Costs: \$1,000,000
Miscellaneous Property (Retaining Walls, Fences, Signs Traffic lights): \$5,000,000
Business Income: \$5,000,000
Diverter at Big Creek Bypass Drop Structure Near Sawmill Rd: \$7,000,000
Diverter at Big Creek Overflow Structure: \$1,000,000
Oyster Creek Ditch Overflow Structure Located Near Hwy 6 and Hwy 90: \$2,000,000
Valuation: Replacement Cost
Deductible: \$1,000,000 per occurrence unless other specific Deductible applies
Earth Movement Deductible: \$1,000,000
Flood Deductible: \$1,000,000 or 5% of TIV subject to minimum of \$1,000,000 and maximum \$2,500,000 any one occurrence
Windstorm or Hail Deductible: \$1,000,000 or 5% of Total Insured Values (TIV) at each location arising out of a Named Storm up to \$5,000,000 any one occurrence
Equipment Breakdown: \$5,000
Time Element: 24 Hours

Coverage

Package Policy

Part I A. Schedule of Specific Excess Limits of Insurance

Coverage Section I Property - Excess Limit of Insurance for Each Occurrence:

All Coverages combined: \$900,000
Auto Physical Damage: \$990,000
Flood and Surface Water: \$900,000 Annual Aggregate
Earthquake: \$900,000 Annual Aggregate
Named Storm: \$900,000
Data Processing Extra Expense: \$900,000
Data Processing Systems Equipment: \$900,000
Data Processing Media: \$900,000
Valuable Papers: \$900,000
Fine Arts: \$900,000
Accounts Receivable: \$900,000
Extra Expense: \$900,000
Mobile Equipment: \$975,000
Garage Keepers Legal Liability: \$250,000
Transit: \$500,000
Business Income, including Rental Value: \$900,000
Automatic Acquisition Clause: \$1,000,000
Loss Fund: \$2,100,000
Excess Loss Fund Protection Limit: \$1,000,000

Coverage Section II General Liability – Excess Limit of Insurance for Each Occurrence:

All Coverages combined: \$4,900,000 Annual Aggregate
Premises Medical Payments: \$10,000 ground up any one person; \$25,000 ground up any one occurrence

Coverage Section III Automobile Liability – Excess Limit of Insurance for Each Occurrence:

All Coverages combined: \$4,900,000 Annual Aggregate
Automobile Medical Payments: \$10,000 ground up any one person; \$25,000 ground up any one occurrence

Coverage Section IV Public Officials Misc. Liability – Excess Limit of Insurance for Each Claim:

All Coverages combined: \$4,900,000 Annual Aggregate
Subject to the following sublimits / annual aggregates which are part of and not in addition to the combined Section IV limit and annual aggregate:
Errors & Omissions: \$4,900,000 Annual Aggregate
Employment Practice Liability: \$4,900,000 Annual Aggregate
Sexual Harassment Liability: \$4,900,000 Annual Aggregate
Sexual Abuse Liability: \$4,900,000 Annual Aggregate

Coverage Section V Excess Workers' Compensation & Employers Liability for a Qualified Self Insurer – Excess Limit of Insurance for Each Occurrence:

All Coverages combined: \$250,000
Coverages A&C: \$250,000
Coverage B – Employers Liability Only: \$750,000

Coverage Section VI Employee Benefits Liability – Excess Limit of Insurance for Each Claim:

All Coverages combined: \$4,900,000

Coverage Section VII Crime – Excess Limit of Insurance for Each Occurrence:

Money & Securities: \$990,000
Forgery or Alteration: \$990,000
Employee Dishonesty: \$990,000

Coverage Section VIII Law Enforcement Activities – Excess Limit of Insurance for Each Occurrence:

All coverages combined: \$4,900,000 Annual Aggregate
Subject to the following sublimit: Reimbursement of Defense Costs Incurred Prior to Denial or Declination of Coverage: \$25,000 ground up any one Assured; \$50,000 Aggregate per Occurrence; \$100,000 Annual Aggregate

Part I B. Clash Coverage – When two or more sections of coverage apply to a covered loss.

All Sections of Coverage applicable to a covered loss combined:

Excess Limit of Insurance – Section I Property*: \$900,000 *Except APD \$950,000 & Inland Marine \$975,000
Excess Limit of Insurance – Section II General Liability: \$4,900,000

Excess Limit of Insurance – Section III Automobile Liability: \$4,900,000
Excess Limit of Insurance – Section IV Public Entity Miscellaneous Liability: \$4,900,000
Excess Limit of Insurance – Section V Excess Workers’ Compensation & Employers Liability for a Qualified Self-Insurer: \$250,000
Excess Limit of Insurance – Section VI Employee Benefits Liability: \$4,900,000
Excess Limit of Insurance – Section VII Crime: Money & Securities: \$990,000; Forgery or Alteration: \$990,000; Employee Dishonesty: \$990,000
Excess Limit of Insurance – Section VIII Law Enforcement Activities: \$4,900,000
Excess Limit of Insurance - Aggregate of All Sections of Coverage: \$28,710,000
Maximum total of all Excess Limits of Insurance Coverages combined plus the difference between the sum of all the Self Insured Retentions applicable to each Section of Coverage and the smallest Self Insured Retention applicable to any Section of Coverage – Maximum Total: \$29,490,000

Part II Excess Loss Fund Protection
Excess Loss Fund Protection Limit: \$1,000,000 Annual Aggregate

Coverage

Excess Workers’
Compensation &
Employers Liability
Indemnity Policy

Specific Retention:
Each Accident: \$600,000
Each Employee for Disease: \$600,000

Specific Limit Each Accident:
Worker’s Compensation: Statutory
Employers Liability: \$1,000,000

Specific Limit Each Employee for Disease:
Workers’ Compensation: Statutory
Employers Liability: \$1,000,000

Professional
Liability Policy

Limits of Liability:
Each Claim: \$1,000,000
Aggregate: \$3,000,000

Pollution
Liability Policy

Limits of Liability:
Each Claim: \$1,000,000
Aggregate: \$4,000,000

Aviation
Liability Policy

Limits of Liability:
Physical Damage: \$750,000
Passenger Liability: \$5,000,000
Medical Expenses – Including Crew: \$5,000 each person; \$20,000 each occurrence

Cyber Risk
Liability Policy

Limits of Liability:

- A. Privacy and Security Liability - \$2,000,000 each claim
- B. Privacy and Security Breach Response Coverage - \$2,000,000 each breach
- C. PCI DSS Assessments Coverage - \$2,000,000 all PCI DSS assessments
- D. Cyber Extortion and Theft Coverage - \$2,000,000 each claim / \$100,000 all cyber theft claims

FORT BEND COUNTY



Proposal for Insurance Broker of Record RFP# 19-037

Due: February 5, 2019

Submitted by:



McGRIFF, SEIBELS & WILLIAMS, INC.
818 Town & Country Blvd., Ste. 500
Houston, TX 77024

(713) 877-8975 • Fax (713) 877-8974

www.mcgriff.com



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Note: There are no exceptions to the RFP.

1 Executive Summary

This section should be limited to a brief narrative highlighting the company's background and experience. Narrative should clearly demonstrate compliance with Respondent qualifications listed in the RFP specifications. Include length of time the company has been in business.

Fort Bend County
301 Jackson, Suite 201
Richmond, Texas 77469

Attention: Ms. Debbie Kaminski

McGriff, Seibels & Williams (McGriff) is pleased to have the opportunity to participate in the Fort Bend County Insurance Broker of Record RFP. McGriff has been in business since 1922 and has been servicing Texas Public Entities for over 30 years. Our intent throughout this response is to provide an accessible format to address each of the specific questions in the RFP and to 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 Risk & Insurance Program.

We see ourselves as strategic, consultative partners to our clients, providing best-in-class services. To meet these expectations, McGriff has assembled a team of local insurance professionals who strive to be creative problem solvers. Our team has extensive experience working with large Texas Counties and Governmental Entities.

McGriff is well positioned within the insurance industry to help match Fort Bend County's needs with the best options available in the global marketplace.

Our carrier partners understand and embrace our client-centric philosophy. Combining their willingness to provide exceptional products and services with our risk management analytics and consulting allows McGriff to deliver the highest quality of customer service, year after year.

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

- **Texas County Expertise:** We presently service more Texas Counties than any other Broker in the State. Additionally, we place the insurance for the majority of local school districts, municipalities and public entities located within Fort Bend County & Houston Metro.
- **Carrier Relationships:** Unlike several of our peers, we maintain outstanding relationships with all insurance carriers who offer coverage programs to Texas Counties.
- **Purchasing Power:** We insure more than \$100 Billion of Gulf Coast Public Sector building values. No other firm can match our purchasing volume with the insurance carriers in this space. We are also an approved vendor with the NCPA Purchasing Cooperative.





- **Local Resources:** We have over 225 insurance professionals located in our Houston office. Our team is always available to provide immediate response to pressing issues. We also maintain fully-staffed Claims Management, Loss Prevention and Risk Analytics teams right here in Houston. We have also included Jeff Tallas & Dan McDonald on our service team. Fort Bend County will benefit from these local resources.
- **No Learning Curve:** Fort Bend County possesses a very unique culture and risk profile. Having served Fort Bend County in the past and with several of your service team members residing in Fort Bend County for 30 years plus, we understand the County's culture, risk perils, operations and how to design an insurance program to fit the County's unique needs.

We would like to thank you in advance for your consideration of McGriff. We trust that the information contained herein demonstrates that McGriff has the expertise, capabilities and knowledge to effectively serve Fort Bend County.

Sincerely,

McGRIFF, SEIBELS & WILLIAMS, INC.

A handwritten signature in black ink, appearing to read "Joseph R. Blasi", is positioned above the printed name.

Joseph R. Blasi, ARM, CPCU
Executive Vice President

Ben Odom
Vice President





2 Qualifications of the Brokerage Firm

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

McGriff, Seibels & Williams (McGriff) is a fully owned subsidiary of BB&T Insurance Holdings, which was found in 1922. 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 30 years.

2.2 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.

Fort Bend County's entire service team out of our local Houston office.

McGriff, Seibels & Williams, Inc.
818 Town & Country Blvd., Ste. 500
Houston, Texas 77024

b. The size of the staff at such office.

The McGriff Houston office has approximately 225 employees consisting of client representatives, brokers, account service representatives, loss control professionals, licensed adjusters, analytics/actuarial professionals and attorneys. Our local Houston office has over 50 professionals that focus on serving our Texas Public Entity clients.

On a national scale, McGriff has over 2,000 employees with over 250 dedicated to servicing our Public Entity Division.

Our parent company, BB&T Insurance Holdings, has over 15,000 employees.

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

McGriff is the leading provider of Risk Management & Insurance Services for Texas Public Entities serving in excess of 150 Texas Entities. McGriff currently serves 7 of the 10 most populous counties in the State as well as the City of Houston, Port of Houston and Houston Community College System.

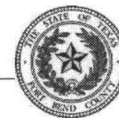
McGriff has approximately 10,000 other clients throughout the U.S.

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

McGriff/BB&T places over \$26 billion in annual premiums into the insurance marketplace.

We place over \$500 million in annual premiums into the Public Entity Insurance marketplace.





2.3 Describe any experience and special expertise your brokerage firm has in providing the desired insurance coverage's 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 10 of the 15 most populous counties in the State. We also serve more local Municipalities and School Districts than any other broker in the State. We place more Texas County premiums into the insurance marketplace for all of the coverages that Fort Bend County currently purchases. Below is a small sample of the governmental entities we currently service:

- Harris County
- Jefferson County
- Nueces County
- Liberty County
- Cameron County
- Williamson County
- Tarrant County
- Dallas County
- Travis County
- Bexar County
- Collin County
- Hidalgo County
- Smith County
- San Patricio County
- Port of Houston
- City of Houston
- Lamar Consolidated ISD
- Fort Bend ISD
- Houston Community College
- Cy Fair ISD
- Clear Creek ISD
- Aldine ISD
- Spring Branch ISD
- Galveston ISD
- Region 4 ESC
- Houston Baptist University

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 20 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 & 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?

- 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





2.4 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
* HARTFORD BULK REPORT
*AMERICAN STATES INS GROUP
*CHUBB & SON, INC.
*CHUBB & SON, INC. (CA)
*CHUBB GROUP
*CIGNA INTERNATIONAL
*CNA
*CNA INS CO - DIRECT PAY/A/C
*CNA INSURANCE CO. #360071639
*CNA INSURANCE CO. #380-032055
*CNA INSURANCE CO. #770-073229
*CNA INSURANCE COMPANIES
*COMMERCIAL UNION INSURANCE
*CONTINENTAL CASUALTY COMPANY
*CONTINENTAL INSURANCE COMPANY
*CRUM & FORSTER INSURANCE CO
*CRUM-FORSTER INSURANCE, CO.
*DEPT. OF COMMERCE & CONSUMER
*FIREMAN'S FUND - SRS
*FIREMANS FUND COUNTY MUTUAL
*FIREMANS FUND INS CO
*FIREMAN'S FUND INS CO
*FIREMANS FUND INS. CO. OF GA
*FIREMAN'S FUND INSURANCE CO
*FIREMANS FUND INSURANCE CO.
*FIREMAN'S FUND INSURANCE CO.
*FIREMAN'S FUND PROD #01490045
*FLORIDA DEPARTMENT OF
*GREAT AMERICAN INSURANCE CO
*GROUP HEALTH COOPERATIVE
*HANOVER INSURANCE COMPANY
*HARLEYSVILLE INSURANCE
*HARLEYSVILLE MUTUAL INS CO
*HARTFORD BOND DEPARTMENT
*HARTFORD CASUALTY INS COMPANY
*HARTFORD INSURANCE COMPANY
*INTERNATIONAL FIDELITY INS CO
*INTERNATIONAL MARINE UNDRWRTRS
*MARINE OFFICE OF AMERICA
*MARINE OFFICE OF AMERICA, INC.
*MARYLAND CASUALTY COMPANY
*Mississippi Dept. of Ins
*NATIONWIDE AGRIBUSINESS INS
*NEW HAMPSHIRE INS CO
*PENN NATIONAL INS. CO.
*PMA INSURANCE GROUP
*PMA REINSURANCE COMPANY
*RELIANCE INS. CO
*ROYAL & SUN ALLIANCE
*ST PAUL TRAVELERS (PORTLAND)
*ST. PAUL FIRE & MARINE INS.
*ST. PAUL TRAVELERS
*TEXAS STAMPING FEE
*TEXAS STAMPING FEE (AL)
*TRAVELERS
*WAUSAU INSURANCE CO
*WAUSAU INSURANCE CO.
*WAUSAU INSURANCE COMPANY
*WESTFIELD COMPANIES
*ZURICH AMER. INS. CO BENEFITS
*ZURICH AMERICAN INS COMPANY
*ZURICH INSURANCE COMPANY
+ACCEPTANCE INDEMNITY INS CO
+ACE INSURANCE COMPANY, LTD.
+ALLIED WORLD ASSURANCE US, INC

Name
+CERTAIN INS. COMPANIES
+LLOYDS OF LONDON
+MAX RE EUROPE LIMITED
+OIL CASUALTY INSURANCE LTD
+XL INSURANCE (BERMUDA) LTD.
5 STAR SPECIALTY PROGRAMS
A C NEWMAN & COMPANY
A G ADMINISTRATORS
A I G OIL RIG
A I SPECIALTY LINES INS CO
A. I. GLOBAL
AB RISK SPECIALIST INC
ACADIA INSURANCE COMPANY
ACCEPTANCE CASUALTY INS CO
ACCIDENT INSURANCE COMPANY INC
ACCREDITED SURETY & CASUALTY
ACE (PROGRAMS DIRECT BILL)
ACE AMER. F&M INS CO OF KOREA
ACE AMERICAN INS CO-GENIUS
ACE AMERICAN INSURANCE CO
ACE AMERICAN INSURANCE CO.
ACE BERMUDA INSURANCE LTD
ACE EUROPEAN GROUP LIMITED
ACE FIRE UNDERWRITERS INS CO
ACE INA INSURANCE
ACE INSURANCE CO.(PUERTO RICO)
ACE INSURANCE S.A. - N.V.
ACE INSURANCE S.A.- N.V.
ACE LIMITED
ACE PROPERTY & CASUALTY
ACE SEGUROS, S.A.
ACIG INC.
ACIG INSURANCE COMPANY
ACSTAR INSURANCE COMPANY
ACUIY A MUTUAL INS CO
ADMIRAL INSURANCE COMPANY
ADRIATIC INSURANCE COMPANY
ADROIT MUTUAL BENEFITS LLC
ADVANCED INS COVERAGES INC
AEGIS INSURANCE SERVICES LTD
AEGIS INSURANCE SERVICES, LTD.
AEGIS JANSON GREEN INS SERVICE
AEGIS SECURITY INS. CO.
AEGIS SYNDICATE 1225
AETNA LIFE INSURANCE COMPANY
AETNA US HEALTHCARE INC.
AETNA US HEALTHCARE OF N.TX.
AFFILIATED FM INSURANCE
AFFILIATED FM INSURANCE CO.
AFFINITY INS. SERVICES INC.
AFFINITY INSURANCE SERV., INC.
AFFINITY PROGRAMS
AFIANZADORA INSURGENTES S.A.
AGCS MARINE INSURANCE COMPANY
AGF BRASIL SEGUROS S.A.
AGRITRUST OF GEORGIA
AI RISK SPECIALISTS INS., INC.
AI RISK SPECIALISTS OF MO INC.
AIG
AIG ADVANTAGE INSURANCE CO.
AIG AGENCY AUTO
AIG AVIATION, INC.
AIG AVIATION INC. (TEXAS)
AIG CASUALTY COMPANY
AIG CENTENNIAL INSURANCE CO.

Name
AIG COMMERCIAL INSURANCE
AIG ENERGY, INC.
AIG ENVIRONMENTAL
AIG EXCESS LIABILITY INS INT'L
AIG EXCESS LIABILITY INSURANCE
AIG GLOBAL MARINE
AIG INDEMNITY INS. CO.
AIG LIFE INSURANCE COMPANY
AIG OIL RIG
AIG PREMIER INSURANCE COMPANY
AIG PRIVATE CLIENT GROUP
AIG PRIVATE CLIENT GRP-DIRECT
AIG WORLDSOURCE/CO AMERICAN
AIGRM SPECIAL BUSINESS
AIU INSURANCE COMPANY
AIU NO AMERICAN, INC
AIU NORTH AMERICAN, INC
AIX SPECIALTY INSURANCE CO
AJ GALLAGHER THE STORAGE FIRST
AJ GALLAGHER(AL HOME BLD ONLY)
AL CHARK INSURANCE CO (EGYPT)
ALABAMA MUNICIPAL INS CORP
ALABAMA PUBLIC AUTO INS AGY
ALaCOMP (BENEFIT CHOICES INC)
ALASKA NATIONAL INSURANCE CO
ALBANY INSURANCE COMPANY
ALEA LONDON LIMITED
ALEA NORTH AMERICA INS CO
ALESCO RISK MANAGEMENT SERVICE
ALEXANDER & BROWN INS SRVC INC
ALEXANDER MORFORD & WOO (CA)
ALL RISKS LTD.
ALLEGHANY INSURANCE
ALLEGHENY SURETY AGENCY INC
ALLEGHANT MGMT SERVICES INC
ALLENDALE MUTUAL INSURANCE CO
ALLIANT INSURANCE SERVICES
ALLIANZ AUSTRALIA INS.LIMITED
ALLIANZ AVIATION MANAGERS LLC
ALLIANZ GLOBAL CORP & SPEC
ALLIANZ GLOBAL RISKS US INS CO
ALLIANZ LIFE INS CO OF NO AM
ALLIANZ UNDERWRITERS INS. CO.
ALLIED BENEFITS SYSTEMS, INC.
ALLIED P&C INSURANCE CO.
ALLIED UNDERWRITING INC.
ALLIED WORLD ASSUR CO EUROPE
ALLIED WORLD ASSURANCE CO (US)
ALLIED WORLD ASSURANCE CO LTD
ALLIED WORLD NATIONAL
ALLIED WORLD REINSURANCE CO
ALLMERICA FINANCIAL BEN INS CO
ALLSTAR FINANCIAL GROUP, INC.
ALLSTAR SURETY COMPANY, INC.
ALLSTATE COUNTY MUTUAL INS CO.
Allstate Fire& Casualty Co
ALLSTATE INDEMNITY COMPANY
ALLSTATE INS CO - DIRECT BILL
ALLSTATE INS GROUP-DIRECT BILL
ALTERRA AMERICA INSURANCE CO
ALTERRA EXCESS & SURPLUS
ALTERRA EXCESS AND SURPLUS
ALTERRA SPECIALTY INSURANCE
AM GUARD INSURANCE COMPANY
AM INSURANCE

Name
AMBRIDGE PARTNERS LLC
AMCO INSURANCE COMPANY
AMERICA FIRST INSURANCE CO
AMERICA FIRST LLOYDS INSURANCE
AMERICAN ALTERNATIVE INS CORP
AMERICAN ALTERNATIVE INS. CORP
AMERICAN APPRAISAL ASSOC.INC
AMERICAN AUTOMOBILE INS CO
AMERICAN BANKERS INS CO OF FL
AMERICAN CAS.CO. OF READING,PA
AMERICAN CASUALTY COMPANY OF
AMERICAN CENTRAL INS. CO.
AMERICAN COASTAL INS. COMPANY
AMERICAN CONTEMPORARY INS. CO.
AMERICAN CONTINENTAL INSURANCE
AMERICAN CONTRACT. INS GRP LTD
AMERICAN CONTRACTORS INDEM.CO.
AMERICAN CONTRACTORS INS RRG
AMERICAN CONTRACTORS INS. GRP.
AMERICAN CREDIT INDEMNITY
AMERICAN DYNASTY
AMERICAN E&S INSURANCE BROKERS
AMERICAN ECONOMY INS CO
AMERICAN EMPIRE INSURANCE
AMERICAN EMPIRE SURPLUS LINES
AMERICAN EMPLOYERS' INSURANCE
AMERICAN EQUITY INSURANCE CO
AMERICAN EQUITY SPECIALTY INS
AMERICAN EQUITY UNDERWRITERS
AMERICAN FAMILY LIFE ASSURANCE
AMERICAN FAMILY LIFE INSURANCE
AMERICAN FEDERATED INS CO
AMERICAN FIDELITY ASSURANCE CO
AMERICAN FIRE AND CASUALTY CO
AMERICAN GENERAL LIFE INS CO
AMERICAN GLOBAL INSURANCE CO
AMERICAN GUARANTEE & LIABILITY
AMERICAN HERITAGE LIFE INS CO
AMERICAN HOME ASSURANCE CO
AMERICAN INSURANCE COMPANY
AMERICAN INTERNAT SPECIALTY
AMERICAN INTERNATIONAL
AMERICAN INTERNATIONAL CO
AMERICAN INTERNATIONAL GROUP
AMERICAN INTERNATIONAL INS.
AMERICAN INTERNATIONAL INS. CO
AMERICAN INTERNATIONAL PACIFIC
AMERICAN INTERNATIONAL UNION
AMERICAN INTERNAT'L GROUP (CA)
AMERICAN INTERSTATE INS CO
AMERICAN INTL CO TEXAS
AMERICAN INT'L SOUTH INS CO
AMERICAN INT'L SOUTH INS. CO.
AMERICAN INT'L UNDERWRITERS
AMERICAN LIFE & GENERAL INS CO
AMERICAN LIFE INS CO
AMERICAN LIFE INS CO LTD/KENYA
AMERICAN LUMBER UNDERWRITERS
AMERICAN MANAGEMENT CORP
AMERICAN MINING INSURANCE CO.
AMERICAN MODERN HOME INSURANCE
AMERICAN MOTORISTS INS. CO.
AMERICAN NATIONAL FIRE INS CO
AMERICAN NATIONAL INSURANCE CO
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 LLOYD'S 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	BEAZLEY 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	BERKLEY 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 COMPNAV OF KANSAS	ATAIN SPECIALTY INSURANCE CO	BERKLEY NATIONAL INSURANCE CO	BUSINESS INSURANCE GROUP
AMTRUST INTNL. UNDWRTRS LIMITED	ATESHGAIH 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)	BEVCAP 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)	ATRADIUS 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	CAPTIAL BLUE CROSS
AON NORWAY AS	AVIATION INS BROKERS OF NORTH	BLADES MARINE	CAPTIVE RESOURCES LLC
AON REED STENHOUSE, INC.	AVIATION INSURANCE MANAGERS	BLAIS EXCESS & SURPLUS AGENCY	CARITEN HEALTH PLAN
AON RISK SERVICES OF TEXAS	AVIATION RISK CONSULTING INC.	BLISS & GLENNON INC	CARMOUCHE INSURANCE INC.
AON/HUNTINGTON T. BLOCK INS CO	AVIVA INSURANCE CO. OF CANADA	BLUE CROSS BLUE SHIELD	CAROLINA CASUALTY INSURANCE CO
APEX INSURANCE SERVICES	AXA ART INSURANCE CORP	BLUE CROSS BLUE SHIELD OF FLA	CASTLEPOINT INSURANCE COMPANY
APPALACHIAN UNDERWRITERS, INC.	AXA CORPORATE SOLUTIONS INS CO	BLUE CROSS BLUE SHIELD OF GA	CATAWBA INSURANCE CO. (FLOOD)
APPLICATION COMPANY	AXA CORPORATE SOLUTIONS LLOYDS	BLUE CROSS BLUE SHIELD OF IA	CATLIN INSURANCE CO (UK) LTD
APPLIED UNDERWRITERS INC	AXA EQUITABLE LIFE INS. CO.	BLUE CROSS BLUE SHIELD OF IL	CATLIN INSURANCE CO, LTD TX
ARAB INSURANCE GROUP (BSC)	AXA GLOBAL RISKS	BLUE CROSS BLUE SHIELD OF LA	CATLIN INSURANCE COMPANY INC
ARAB MISR INS GROUP (AMIG)	AXA INSURANCE COMPANY	BLUE CROSS BLUE SHIELD OF MI	CATLIN INSURANCE COMPANY INC.
ARABIAN AMERICAN INSURANCE CO	AXA NORDSTERN ART INS. CORP.	BLUE CROSS BLUE SHIELD OF MS	CATLIN SPECIALTY INSURANCE CO.
ARBELLA PROTECTION INS CO	AXA RE INSURANCE GROUP	BLUE CROSS BLUE SHIELD OF NC	CATLIN UNDERWRITING AGENCY
ARC-EN INSURANCE SERVICES, INC	AXA RE PROPERTY & CASUALTY INS	BLUE CROSS BLUE SHIELD OF NM	CCI SURETY INC
ARCERI & ASSOCIATES INC	AXA SEGUROS S.A. DE CV	BLUE CROSS BLUE SHIELD OF OK	
ARCH EXCESS & SURPLUS INS. CO.	AXIOM INSURANCE MANAGEMENT LTD		
ARCH INSURANCE COMPANY	AXIS INSURANCE COMPANY		





AVAILABLE CARRIERS (CONT.)

Name
CENTRAL INSURANCE SERVICES LTD
CENTRE INSURANCE COMPANY
CENTURY HEALTHCARE LLC
CENTURY SURETY COMPANY
CENTURY SURETY UNDERWRITER
CENTURY-NATIONAL INSURANCE CO
CHAMBER INS AGENCY SERVICES
CHARITY FIRST
CHARTER OAK FIRE INSURANCE CO
CHARTIS AEROSPACE INS SVCS INC
CHARTIS EUROPE LIMITED
CHARTIS EXCESS LIMITED
CHARTIS INC.
CHARTIS INS CO PUERTO RICO
CHARTIS INS HONG KONG LIMITED
CHARTIS INSURANCE CO OF CANADA
CHARTIS PROPERTY & CASUALTY CO
CHARTIS SPECIALTY INS CO
CHICAGO INSURANCE COMPANY
CHICAGO UNDERWRITING GROUP INC
CHITTENDEN INSURANCE GROUP
CHUBB
CHUBB & SON
CHUBB ATLANTIC INDEMNITY LTD
CHUBB CUSTOM INS. CO.
CHUBB INDEMNITY INSURANCE CO
CHUBB INS CO OF EUROPE SA
CHUBB INS CO OF NEW JERSEY
CHUBB INS. CO. OF AUSTRALIA LTD
CHUBB INSURANCE CO. OF CANADA
CHUBB LLOYD'S INS. CO. OF TX
CHUBB NATIONAL INSURANCE CO.
CHUBB SPECIAL
CIBA INSURANCE SERVICES
CIGNA HEALTH & LIFE INS CO
CIGNA HEALTHCARE OF TEXAS INC
CIGNA HEALTHCARE VOLUNTARY
CINCINNATI INSURANCE CO
CITADEL INSURANCE COMPANY
CITIZENS INS CO OF AMERICA
CITIZENS PROPERTY INS. CORP.
CITY COUNTY INS SERVICES
CITY COUNTY PROPERTY CASUALTY
CK SPECIALTY INSURANCE
CLARENDON AMERICA INS. CO.
CLARENDON NATIONAL INS CO
CLASSIC INSURANCE
CLEARWATER INSURANCE COMPANY
CLEARWATER MARINE
CM&F GROUP, INC.
CNA
CNA CCC RISK MANAGEMENT (PROP)
CNA HEALTHPRO
CNA INSURANCE COMPANIES
CNA INSURANCE COMPANY LIMITED
CNA INTERNATIONAL
CNA PRO - INSURANCE
CNA SURETY
CNA SURETY (ACCTS RECEIVABLE)
CNA SURETY ACCTG DEPT-ATTN:A/R
CNA SURETY CORPORATION GROUP
CNA/CCC RISK MANAGEMENT
COCHRANE & COMPANY
CODAN INSURANCE LTD
CODAN MARINE SERVICES

Name
COGENT RESOURCES LTD
COLEMONT INS BROKERS OF GA LLC
COLEMONT INS BROKERS OF TX LP
COLEMONT INSURANCE BROKERS OF
COLONIA INSURANCE CO
COLONIAL AMERICAN CASUALTY &
COLONIAL COUNTY MUTUAL INS CO
COLONIAL LIFE & ACCIDENT
COLONY INSURANCE COMPANY
COLONY NATIONAL INSURANCE CO.
COLONY SPECIALTY INSURANCE CO.
COLUMBIA CASUALTY COMPANY
COLUMBIA MUTUAL INSURANCE CO
COMBINED INSURANCE CO OF AMER
COMBINED SPECIALTY INS CO
COMMERCE & INDUSTRY INS. CO.
COMMERCIAL INSURANCE CO. OF
COMMERCIAL SECTOR INS BROKERS
COMMERCIAL UNDERWRITERS INS CO
COMMERCIAL UNION ASSURANCE CO
COMMONWEALTH INSURANCE COMPANY
COMPANHIA DE SEGUROS ALIANCADA
COMPANION COMMERCIAL INSURANCE
COMPANION LIFE INSURANCE CO
COMPANION PROPERTY & CASUALTY
COMPANY HEALTH COVERAGE
CONNECTICUT INDEMNITY CO
CONNECTICUT SPECIALTY INS. CO.
CONNECTICUT GENERAL LIFE
CONSOLIDATED AMERICAN INS. CO.
CONSUMERS COUNTY MUTUAL INS
CONTINENTAL - LLOYD'S
CONTINENTAL CASUALTY CO
CONTINENTAL DIVIDE INS CO
CONTINENTAL INSURANCE CO
CONTINENTAL WESTERN INS. CO.
CONTRACTORS BONDING AND INS CO
COOPER GAY RISKS SERVICES INC.
COOPER GAY STEELE
COREGIS INDEMNITY CO
COREGIS INSURANCE COMPANY
CORNHUSKER CASUALTY COMPANY
CORPORACION CONTINENTAL
CORPORATE OFFICERS & DIRECTORS
COTTON FIRE & MARINE
COVENANT MANAGEMENT INC
COVENANT MANAGEMENT LLC
COVENTRY HEALTH & LIFE INS CO
COVENTRY INS CO
COVINGTON SPECIALTY INS CO
CRC INSURANCE SERVICES, INC
CRC INSURANCE SERVICES, INC.
CRC OF TEXAS, INC.
CRC UNDERWRITING
CROSSPOINT
CROUSE & ASSOCIATES
CRUM & FORSTER
CRUM & FORSTER INDEMNITY CO.
CRUM & FORSTER SPEC. INS. CO.
CRUMP E&S OF SAN FRANCISCO
CRUMP INS SERVICE OF HOUSTON
CRUMP INS SERVICES OF LA, INC
CRUMP INS SERVICES OF MEMPHIS
CRUMP INS SERVICES OF TX INC
CRUMP INSURANCE SERVICES

Name
CRUMP INSURANCE SERVICES INC
CRUMP INSURANCE SERVICES INC.
CRUMP INT'L LTD (BERMUDA)
CU LLOYDS OF TEXAS
CUNNINGHAM GROUP
CV STARR & COMPANY
CYPRESS INSURANCE COMPANY
DAKOTA SPECIALTY INSURANCE CO
DARWIN NATIONAL ASSURANCE CO.
DARWIN PROFESSIONAL U/W INC.
DAKOTA SPECIALTY INSURANCE CO.
DAUNTLESS SPECIALTY BROKERAGE
DEANS & HOMER
DEANS & HOMER (SELF STORAGE
DEEP SOUTH SURPLUS OF GA
DEEP SOUTH SURPLUS OF LA
DEEP SOUTH SURPLUS OF TEXAS
DEERFIELD INSURANCE COMPANY
DELTA DENTAL INSURANCE CO.
DELTA DENTAL OF VIRGINIA
DELTA LLOYD SCHAEVERZEKERING
DEPOSITORS INSURANCE COMPANY
DHOFAR INSURANCE COMPANY
DIAMOND STATE INSURANCE CO
DISCOVER PROPERTY & CASUALTY
DISCOVER REINSURANCE COMPANY
DISCOVER SPECIALTY INS.CO.
DISCOVERY MANAGERS, LTD.
DISTINGUISHED PROGRAMS
DOCTORS COMPANY INS GROUP
DOHA INSURANCE COMPANY - QSC
DONG
DONGBU INSURANCE COMPANY LTD
DOVETAIL MANAGING GENERAL AGCY
E RISK SERVICES
EAGLE STAR INSURANCE CO LTD
EASTERN INS. BROKERS LTD.(EC)
EBCO AVIATION UNDERWRITERS INC
ECCLESIASTICAL INS COMPANY
ECONOMY FIRE & CASUALTY CO
ECONOMY PREFERRED INSURANCE CO
EDGEWATER HOLDINGS COMPANY
EDGEWOOD PARTNERS INS CENTER
EFP WORKERS COMPENSATION FUND
EFU GENERAL INSURANCE
EL ROBLE, SA
EMPIRE FIRE & MARINE INS. CO.
EMPIRE GENERAL LIFE ASSURANCE
EMPIRE INDEMNITY INS. CO.
EMPLOYERS COMP ASSOCIATES, INC
EMPLOYERS COMPENSATION INS CO
EMPLOYERS FIRE INSURANCE
EMPLOYERS INS CO OF NEVADA
EMPLOYERS INS OF WAUSAU
EMPLOYERS MUTUAL CASUALTY CO
ENCOMPASS HOME AND AUTO INS CO
ENCOMPASS INDEPENDENT INS CO.
ENCOMPASS INSURANCE COMPANY
ENCOMPASS INSURANCE COMPANY OF
ENCOMPASS PROPERTY & CASUALTY
ENDURANCE AMERICAN INS COMPANY
ENDURANCE INSURANCE COMPANY
ENDURANCE RISK SOLUTIONS
ENDURANCE SPECIALTY INC, LTD
ENDURANCE SPECIALTY INS. LTD.

Name
ENERGI INSURANCE SERVICES INC
ENERGY INSURANCE MUTUAL
ENERGY TECHNICAL UNDERWRITERS
ENNIA CARIBE SCHADE NV
ENTERTAINMENT PRO INSURANCE
ENVIRONMENTAL INS SERVICES INC
ENVIRONMENTAL POLLUTION GROUP
ENVIRONMENTAL UNDERWRITING
EQUINOX UNDERWRITING
EQUITY PARTNERS INS SERVICES
ERC FRANKONA REINSURANCE LTD
ESIS, INC.
ESSEX INSURANCE COMPANY
EUCLID MANAGERS
EULER HERMES AMERICAN CREDIT
EVANSTON INSURANCE COMPANY
EVEREST INDEMNITY INSURANCE CO
EVEREST NATIONAL
EVEREST NATIONAL INSURANCE CO
EVEREST REINSURANCE CO
EVEREST SECURITY INSURANCE CO
EVERGREEN NATIONAL INDEMNITY
EXCEL INSURANCE BROKERS
EXCELSIOR INSURANCE COMPANY
EXECUTIVE LIABILITY
EXECUTIVE RE INDEMNITY CO
EXECUTIVE RISK INDEMNITY, INC
EXECUTIVE RISK SPECIALTY INS
EXECUTIVE STRATEGIES INC./DBA
FACTORY MUTUAL INSURANCE CO
FAIRFAX FINANCIAL (USA) GROUP
FAIRFIELD INSURANCE COMPANY
FAIRMONT INSURANCE CO
FALVEY CARGO UNDERWRITING, LTD
FALVEY YACHTS INSURANCE
FARMERS INSURANCE EXCHANGE r
FARMINGTON CASUALTY CO.
FARMLAND MUTUAL INSURANCE CO
FCCI COMMERCIAL INSURANCE CO.
FCCI INSURANCE COMPANY
FCCI INSURANCE GROUP
FEDERAL INSURANCE COMPANY
FEDERAL KEMPER LIFE INSURANCE
FEDERATED RURAL ELECTRIC
FEDERATION INS CO OF CANADA
FIANZAS MONTERREY
FIDELIS CONTINENTAL LLC
FIDELITY & CASUALTY INS. CO.
FIDELITY & DEPOSIT CO MARYLAND
FIDELITY & DEPOSIT CO. OF MD.
FIDELITY & GUARANTY INS. CO.
FIDELITY & GUARANTY INS. UND.
FIDELITY AND DEPOSIT COMPANY
FIDELITY EXCESS & SURPLUS INS
FIDELITY NATIONAL INDEMNITY
FIDELITY NATIONAL INSURANCE CO
FIDELITY NATIONAL PROP & CAS
FIDELITY SECURITY LIFE
FINANCIAL INDEMNITY COMPANY
FIRE & CASUALTY INSURANCE
FIRE AND CASUALTY INS OF CT
FIREMAN'S INSURANCE COMPANY OF
FIREMEN'S INS CO OF NEWARK, NJ
FIRST AMERICAN INSURANCE CO.
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 PHILIPPINAS 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, KELTY, 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
INDIAN 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
IRONSHORE INDEMNITY INC
IRONSHORE INS SERVICES LLC
IRONSHORE INSURANCE LTD.
IRONSHORE SPECIALTY INSURANCE
ISLAND HERITAGE INSURANCE CO
ISO-POLICY ANALYST USE ONLY
ITAU SEGUROS SA
IZZO INSURANCE SERVICES INC
J & N INSURANCE SERVICES
J. C. STEVENS, INC.
J.H. BLADES
J.M.D. ROSS INSURANCE BROKERS
JACOBSON, GOLDFARB & SCOTT
JAMES GORMAN INSURANCE INC
JAMES RIVER INSURANCE CO.
JAMISON SPECIAL RISK INS.
JARDINE INTERNATIONAL LIMITED
JEFFERSON PILOT FINANCIAL INS
JEFFERSON PILOT LIFE
JLT AEROSPACE (NORTH AMERICA)
JLT OF ALBERTA, CANADA
JLT OF HONG KONG CHINA
JLT OF SANTIAGO CHILE
JLT OF SOLBERG NORWAY
JLT OF SYDNEY AUSTRALIA
JLT OF TORONTO CANADA
JLT RISK SOLUTIONS (BERMUDA)
JLT SPECIALTY LTD (SOLUTIONS)
JLT SPECIALTY LTD.
JOHN ALDEN LIFE INSURANCE CO
JOHN HANCOCK LIFE INS. CO.
JOHN HANDEL & ASSOCIATES INC
JONES BROWN INC.
K & K INS GROUP / AMO SERV CTR
KAISER FOUNDATION HEALTH PLAN
KANAWHA INSURANCE COMPANY
KANSAS CITY FIRE & MARINE
KANSAS MEDICAL MUTUAL INS CO.
KEITH D. PETERSON & CO., INC.
KEMPER PREFERRED
KENTUCKY EMPLOYERS MUTUAL INS.
KEY RISK INSURANCE COMPANY
KEY RISK MANAGEMENT SERVICES
KEYSTONE RISK PARTNERS, INC.
KINSALE INSURANCE COMPANY
KLEIN INSURANCE SERVICES, INC.
KOREAN REINSURANCE COMPANY
LA MERIDIONAL COMPANIA
LA XCESS INSURANCE BROKERS INC
LAMBENT RISK MANAGEMENT
LANCASHIRE INS CO (UK) LIMITED
LANCASHIRE INS COMPANY LIMITED
LANCER INSURANCE COMPANY
LANDMARK AMERICAN INS. CO.
LANDMARK INSURANCE COMPANY
LARIM CORRETORA DE RESEGUROS
LARK INSURANCE BROKING GROUP
LAVARETUS UNDERWRITING AB
LEICHT GENERAL AGENCY
LEMAR & ASSOCIATES, INC.
LEMIC INSURANCE COMPANY
LEXINGTON INSURANCE CO.
LEXINGTON INSURANCE COMPANY
LEXON INSURANCE COMPANIES
LIBERTY

Name
LIBERTY AGENCY U/W (SURETY)
LIBERTY BOND SERVICES
LIBERTY COUNTY MUTUAL INS CO
LIBERTY INS. UNDERWRITERS, INC
LIBERTY INSURANCE CORPORATION
LIBERTY INTERNATIONAL
LIBERTY INT'L UNDERWRITERS
LIBERTY MUTUAL FIRE INS. CO.
LIBERTY MUTUAL INS CO
LIBERTY MUTUAL INS EUROPE LTD
LIBERTY MUTUAL INSURANCE CO
LIBERTY MUTUAL INSURANCE CO.
LIBERTY MUTUAL SURETY
LIBERTY NORTHWEST INS CORP
LIBERTY SURPLUS INS. CORP
LIFE INS CO. OF NORTH AMERICA
LIFE INSURANCE COMPANY OF
LIFEWISE ASSURANCE COMPANY
LIG MARINE MANAGERS, INC.
LIGHTHOUSE UNDERWRITERS, LLC
LINCOLN NATIONAL LIFE INS CO
LLOYD & PARTNERS, LTD.
LLOYD SADD INS BROKER LTD
LLOYD'S OF LONDON SYND. 1688
LLOYD'S OF LONDON SYND. 2020
LLOYDS-(LONDON)
LM INSURANCE CORPORATION
LOMBARD GENERAL INSURANCE CO.
LONDON AMERICAN RISK SPECIAL
LONDON AVIATION UNDERWRITERS
LONPAC INS BHD C/O JLT ASIA
LOUISIANA WORKERS COMP. CORP.
LUBA CASUALTY COMPANY
LUMBERMAN'S UND ALLIANCE
LYNDON PROPERTY INSURANCE CO
MACAFEE & EDWARDS, INC.
MACLEAN ODDY (RT SPCL-DALLAS)
MADISON NATIONAL LIFE INS.
MAGNA CARTA COMPANIES
MAIDEN SPECIALTY INSURANCE CO
MAIN STREET AMERICA GROUP
MALAYAN INSURANCE CO INC
MANCHESTER SPECIALTY PROGRAMS
MANUFACTURERS ALLIANCE INS CO
MAPFRE TEPEYAC S.A.
MARINE INDEMNITY INSURANCE
MARINE INSURANCE COMPANY LTD
MARINE N-SURANCE BROKERS
MARINE UNDERWRITERS OF
MARKEL AMERICAN INS CO
MARKEL GLOBAL MARINE &
MARKEL INSURANCE COMPANY
MARKETSCOUT
MARKETSCOUT INC.
MARNITZ & ASSOCIATES INS INC
MARSH A/S (DENMARK)
MARSH GMBH (GERMANY)
MARSH USA, INC.
MARSH, LTD.
MARYLAND LLOYD'S COMPANY
MARYLAND/HOME BLDRS INS PROG.
MASSACHUSETTS BAY INS CO
MASSACHUSETTS CASUALTY
MASSACHUSETTS MUTUAL LIFE
MAX BERMUDA LTD

Name
MAX SPECIALTY INSURANCE CO.
MAXIMUM INDEPENDENT BROKERAGE
MAXUM INDEMNITY CO.
MCDUGALL RISK MANAGEMENT LLC
McGOWAN & COMPANY INC
MCGOWAN EXCESS CASUALTY
MECC LD (ATTENTA)
MED JAMES, INC.
MEDICAL ASSURANCE
MEDICAL MUTUAL OF OHIO
MEDICAL PROTECTIVE COMPANY
MEDMARC CASUALTY INSURANCE CO.
MEDMARC INSURANCE GROUP
MEMIC INSURANCE AGENCY
MERCATOR RISK SERVICES INC.
MERCHANTS BONDING CO. (MUTUAL)
MERCHANTS BONDING COMPANY
MERCHANTS NATIONAL INS CO
MESA UNDERWRITERS SPECIALTY
METROPOLITAN LIFE INSURANCE
METROPOLITAN PROPERTY & CASUAL
MIC PROPERTY & CASUALTY
MID-CENTURY INSURANCE COMPANY
MID-CONTINENT CASUALTY CO
MIDDLE OAK SPECIALTY
MIDDLESEX MUTUAL ASSURANCE CO
MIDLANDS MANAGEMENT CORP
MIDWEST EMPLOYERS CASUALTY CO
MIDWEST MUTUAL INSURANCE CO.
MIDWESTERN INDEMNITY COMPANY
MIGUEL ANGEL CAMANCHO TORRES
MILLER INSURANCE SERVICES LTD.
MILLERS MUTUAL FIRE INS CO-TX
MILLERS MUTUAL INSURANCE CO.
MILWAUKEE CASUALTY INS COMPANY
MINING INSURANCE MARKETS
MINNESOTA LIFE INS COMPANY
Miscellaneous/Referral Fee
MISSOURI EMPLOYERS MUTUAL
MONITOR LIABILITY MANAGERS INC
MONROE GUARANTY INSURANCE
MONTGOMERY INSURANCE COMPANY
MONTGOMERY MUTUAL INSURANCE CO
MONTICELLO INS. CO.
MONTLAKE CASUALTY /
MONTPELIER REINSURANCE LTD.
MONTPELIER US INSURANCE CO.
MOREFAR MARKETING, INC.
MOUNT HAWLEY INS CO
MOUNT VERNON FIRE INSURANCE CO
MOUNTAIN LAUREL ASSURANCE CO.
MS & G INC. (DBA FORTRESS
MSA INSURANCE COMPANY
MSW Expense Reimbursements
MT MCKINLEY MANAGERS LLC
MUNICH REINSURANCE
MUNICH REINSURANCE AMERICA INC
MUNICH-AMERICAN RISK PARTNERS
MUTUAL ASSURANCE ADMINISTRATORS
MUTUAL BOILER RE
MUTUAL OF OMAHA INS. CO.
MXGA INC.
MYRON F. STEVES & COMPANY
NAC REINSURANCE COPORATION

Name
NAGICO INSURANCE COMPANY LTD
NAI EXCESS & SURPLUS LINES
NAPCO, LLC
NAS INSURANCE SERVICES INC.
NAS SURETY GROUP
NASON ASSOCIATES, INC.
NASSAU U/W'S (NUA) AGENCY INS
NATIONAL CASUALTY COMPANY
NATIONAL EMPLOYEE BENEFIT CO.
NATIONAL FIRE & MARINE
NATIONAL FIRE INS CO HARTFORD
NATIONAL FIRE INSURANCE CO OF
NATIONAL FLOOD SERVICES
NATIONAL HOLE-IN-ONE ASSN.
NATIONAL INDEMNITY COMPANY
NATIONAL INS. PROFESSIONALS
NATIONAL INSURANCE COMPANY
NATIONAL INSURANCE PARTNERS
NATIONAL INTERSTATE INS. CO.
NATIONAL LIAB. & FIRE INS. CO.
NATIONAL RISK SOLUTIONS
NATIONAL SECURITY FIRE/CAS INS
NATIONAL SPECIALTY INS. CO.
NATIONAL SPECIALTY UNDRWRTRS
NATIONAL SURETY CORPORATION
NATIONAL TRUCK UNDERWRITING
NATIONAL TRUST INSURANCE CO
NATIONAL UNION FIRE INS CO/LA
NATION'S BONDING COMPANY
NATIONWIDE AGRIBUSINESS INS CO
NATIONWIDE INS COMPANY OF AMER
NATIONWIDE LIFE INSURANCE CO.
NATIONWIDE MUTUAL INS. CO
NAT'L BENEFITS RESOURCES INC
NAT'L UNION FIRE INS CO/PA
NAUTILUS INSURANCE COMPANY
NAVIGATORS INS SERV OF TX, INC
NAVIGATORS INSURANCE COMPANY
NAVIGATORS INSURANCE GROUP
NAVIGATORS SPECIALTY INS CO.
NBIS CONSTRUCTION & TRANSPORT
NCMIC INSURANCE COMPANY
NETHERLANDS INSURANCE COMPANY
NEW ALLIANCE INS AGENCY INC
NEW DAY UNDERWRITING MGMT LLC
NEW ENGLAND MUTUAL LIFE
NEW HAMPSHIRE INS. CO. LTD.
NEW INDIA ASSURANCE CO. LTD.
NEW MARKETS INSURANCE AGENCY
NEW MEXICO MUTUAL CASUALTY CO
NEW WORLD VENTURES, LTD.
NEW YORK MARINE & GENERAL INS.
NEWMAN MARTIN AND BUCHAN LTD
NEWMARKET UNDERWRITERS INS CO
NGIC
NGM INSURANCE COMPANY
NIAGARA FIRE INSURANCE CO.
NIC INSURANCE COMPANY
NIELSEN INSURANCE INC.
NIF GROUP INC. ETAL
NO AMERICAN SPECIALTY INS CO
NOBLE ASSURANCE COMPANY
NOETIC SPECIALTY INSURANCE CO.
NONPROFITS INSURANCE ALLIANCE
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
NORTHBIDGE 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 WHOLESAL 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
REAL 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
ROANOKE TRADE SERVICES
ROBERTS & CROW INC.
ROCHDALE INSURANCE COMPANY
ROCK RIVER INSURANCE COMPANY
ROCKHILL INSURANCE COMPANY
ROYAL LLOYDS 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 SPECIALTY 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/oQUORUM 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
SKADEFORSKRING 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 ALEMBIC
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





2.5 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, almost 18 months post Harvey, 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.

MSW 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.

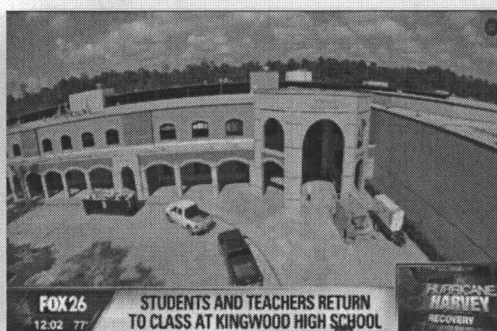


Our team also developed a physical recovery strategy that coordinated a wide range of resources including FEMA/insurance recovery experts, estimators, and project managers, among others, to accelerate the repairs to Kingwood High School. This successful recovery strategy resulted in 6,000 displaced students 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 Management Support Process that McGriff Recommends for Fort Bend County

Upon selection of McGriff, we will meet with your staff to establish claims philosophies, processes and objectives, and develop an action plan. This helps us focus attention on the special needs of Fort Bend County, and provides for a prompt and orderly resolution to the County's claims. We respect and value the County's existing claim resolution strategies, and will structure our resources to support Fort Bend County directives.



Claims Management Program

Daily Activities

- Assist in the reporting of claims and related dispute resolution
- Continually track reported claims
- Facilitate and attend claim review sessions
- Liaise with adjusters/underwriters/at torneys and client staff
- Preside over and perform claim audit functions
- Review, analyze and discuss large claims
- Provide customized executive summaries and management reports covering all claim activity
- Assist with claims procedures and reporting requirements
- Respond to reservation of rights letters and coverage denials

Pre-Loss Activity

- Coordinate initial meeting
- Develop a pre-claim strategy
- Communicate with claims personnel and the underwriters' claims representative
- Provide education regarding procedures, protocol, exposures, contact names, 24-hour availability and basic coverage overview
- Review current loss history
- Formulate a plan to manage open losses
- Research internet for additional data if needed

Post Loss Activity

- Interface between the underwriters management and clients designated personnel
- Act as advocate for client in dispute resolution
- Monitor and review claims activity and reserves
- Evaluate and make recommendations on settlements
- Maintain an open items list for client and underwriters claims management department with a strict timeline for completion information
- Assist in expediting partial payments and monitor the anticipated date to achieve complete resolution
- Provide flow charts and executive summaries for large and complex claims to assist in tracking to conclusion
- Attend settlement conferences and meetings with client's representatives
- Provide client with status reports on open items
- Develop strategies for future open items
- Perform annual file reviews with carriers





2.6 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.

2.7 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.

2.8 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. To enhance this effort, we're including the consultative input of two well-known Fort Bend County insurance professionals, Dan McDonald and Jeff Tallas. Failure to adequately perform for Fort Bend County creates a substantial reputational risk for our team.

Our Claims Response time will be second to none and we are able to attend any last minute or impromptu meetings, claim reviews, site visits, etc. on short notice. To memorialize our service commitment, we will design and implement an annual service plan with the County.

Besides our local presence, we serve the needs of several Texas Counties and local governments on a daily basis, so there is no learning curve for McGriff. We attribute our success to a "Client Centric" service model and our technical ability. As evidence of our success, McGriff was recently awarded the highest score by the Greenwich Associates for customer satisfaction.





2.9 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 BB&T Insurance Holdings, founded in 1922 and is licensed to do business in the State of Texas (License #6816)

McGriff offers an array of services to our Public Entity clients. We view our services in four quadrants of equal importance below.

<p style="text-align: center;">Risk Management</p> <ul style="list-style-type: none"> ○ Contract Review and Education ○ Safety Consulting ○ Risk Management Planning ○ Audit Services ○ Cyber ○ RMIS ○ Total Cost of Risk ○ Audits of Risk Control/Safety Programs 	<p style="text-align: center;">Claims Services</p> <ul style="list-style-type: none"> ○ Claims Administration ○ Actuarials / Analytics ○ Third-Party Administration/Consulting ○ Loss Trend Analytics ○ Open Claims Meetings ○ Claims Reporting ○ FEMA Claims Preparation Expertise ○ Disaster Management Services
<p>Core Values</p>	
<p style="text-align: center;">Insurance Program Placement</p> <ul style="list-style-type: none"> ○ Exposure Analysis ○ Collateral Audits and Negotiations ○ OCIP Feasibility Studies ○ Payment Schedule ○ Risk Retention Analysis ○ Negotiating Broadened Terms and Conditions ○ Leveraging Premium Volume 	<p style="text-align: center;">Program Management</p> <ul style="list-style-type: none"> ○ Cost Allocation Tables ○ Certificates of Insurance ○ Experience Modifier ○ Verification and Projection ○ Exposure Schedule Management ○ Policy Coverage Review ○ Benchmarking





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 Attachment A for Sample Analytic Charts.





Loss Prevention Services

McGriff is committed to helping Fort Bend County 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 can help you assess the effectiveness of your existing programs and procedures, and provide specific recommendations for improvements. We can work with Fort Bend County staff to help 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 Fort Bend County. By listening to County, we can design and implement a customized safety and loss prevention program that can significantly reduce the frequency and severity of injuries. We begin by determining what is currently working well for the County and identify issues the County feels are important for long-term sustainable objectives. We can 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 local loss control team possesses industry and insurance carrier experience in property protection, safety, loss prevention, workers' compensation, and liability.

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 the County and insurer with defining requirements to bring the loss to a rapid and satisfactory conclusion.

HIGHLIGHTS OF MCGRIFF'S LOSS CONTROL SERVICES

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





Some specific loss control services available are:

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

Fleet Safety

- Fleet safety program evaluation
- Fleet safety program development
- Loss analysis and accident trending
- DOT regulation updates and driver file audits
- Fleet safety incentive/award programs
- Non-owned driver exposure evaluation
- Driver performance review and rating system
- Vehicle inspections
- Accident reporting
- Drug & alcohol testing
- Driver observation programs

EPA Compliance

- Toxic substances
- Emergency planning
- Oil Pollution Act of 1990
- Clean Water Act
- Clean Air Act

Driver Training

- New hire for large vehicles
- New hire for small vehicles
- Incidental drivers
- Driver – Trainers
- Recurrent training
- Remedial training

OSHA Compliance

- Work place safety
- Personal protective equipment
- Hazard communication
- Lock out/tag out
- Slips and falls
- Record keeping
- House keeping

Other Services

- Respiratory protection
- Hazard communication

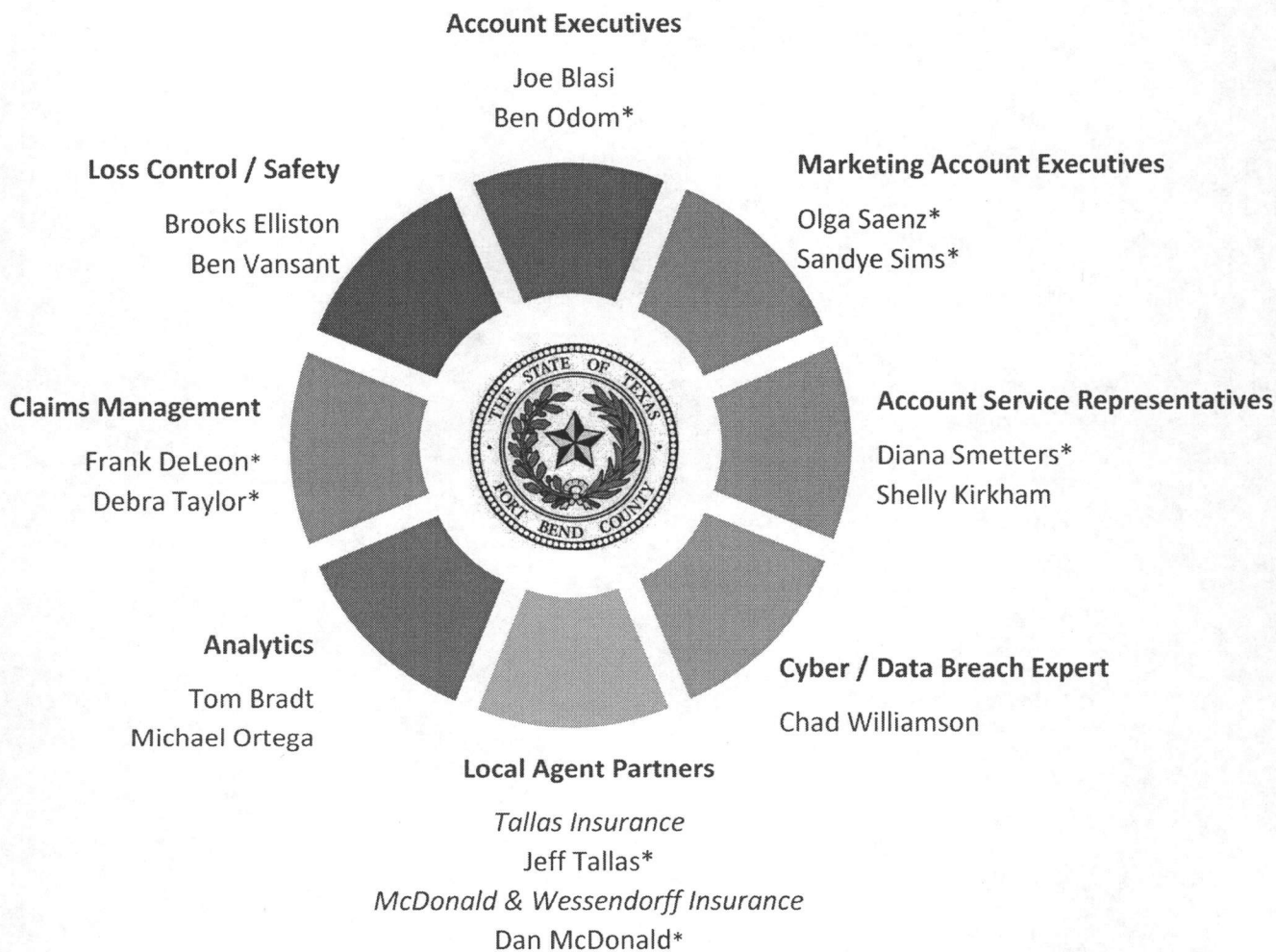




3 Brokerage Team

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 resumes of team members.





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
Sandye 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

Brooks Elliston
Ben Vansant

- 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, Seibels & Williams of Texas, Inc., 818 Town & Country Blvd., Ste 500, Houston, Texas 77024
(800) 877-1449 - (713) 877-8975 - (713) 877-8974 fax, www.mcgriff.com

Team Member	Phone Number	Email
Joe Blasi, CPCU, ARM Account Executive	Direct: (713) 940-6565 Cell: (713) 213-9934	jblasi@mcgriff.com
Ben Odom Account Executive	Direct: (713) 273-2606 Cell: (281) 636-0591	bodom@mcgriff.com
Olga Saenz Underwriting Management	Direct: (713) 402-1475 Cell: (713) 213-6930	osaenz@mcgriff.com
Sandy Sims Underwriting Management	Direct: (713) 940-6584 Cell: (281) 221-0766	ssyms@mcgriff.com
Diana Smetters Account Service Representative	Direct: (713) 940-6596	dsmetters@mcgriff.com
Shelly Kirkham Account Service Representative	Direct: (713) 273-2648	skirkham@mcgriff.com
Chad Williamson Cyber / Data Breach	Direct: (713) 940-6548	cwilliamson@mcgriff.com
Tom Bradt Risk Analytics	Direct: (713) 940-6563	tbradt@mcgriff.com
Michael Ortega Risk Analytics	Direct: (713) 273-2603	mortega@mcgriff.com
Brooks Elliston Loss Prevention	Cell: (512) 426-1928	belliston@mcgriff.com
Ben Vansant Loss Prevention	Cell: (832) 499-5581	bvansant@mcgriff.com
Jeff Tallas <i>Tallas Insurance Agency</i> Local Agent Partner	Direct: (713) 271-2001	Jtallas@farmersagent.com
Dan McDonald Wessendorff <i>McDonald & Wessendorff Insurance</i> Local Agent Partner	Direct: (281) 633-3208	dan.mcdonald@mcwess-insurance.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	Direct: (713) 402-1420 Cell: (713) 408-8553	fdeleon@mcgriff.com
Debra Taylor Claims Management	Direct: (713) 273-2679 Cell: (832) 545-8776	dtaylor@mcgriff.com





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4 Innovation and Effectiveness

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

4.1 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 benefit from the enhanced service we will be able to 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.





4.2 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 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/Insurance goals. Upon award, we recommend conducting an initial meeting to discuss the County's Risk/Insurance goals and coming up with a plan on how to reach these goals. This will afford both the County and McGriff the ability to track our progress and the effectiveness of the mutually agreed upon plan.

In addition, we will also track the overall Total Cost of Risk for the County which will help quantify the effectiveness from a risk transfer perspective. We will start with a 5 year look back in order to determine trends in Total Cost of Risk for the County. This will help identify the most efficient risk transfer thresholds for the County over a five year period and will allow for a more informed decision on risk transfer thresholds going forward. We have experienced several successes in which we have been able to reduce a new clients Total Cost of Risk significantly. In example, since becoming the broker provider for Liberty County, we have helped lower their Total Cost of Risk every year since 2015 resulting in an overall reduction of 43%.

We believe we are able to assist our County clients effectively manage Risk/Insurance more efficiently than our competitors and that is why we believe so many Texas Counties have put their trust in McGriff.

4.3 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 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 presently working through Harvey recovery will confirm the integral role that we have 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.

CONCLUSION: We are very familiar with Fort Bend County's risk profile and current Insurance structure. In order to provide the most cost-effective and comprehensive insurance solution available from the insurance market, we will use our market clout and program design creativity. In the "Post-Harvey" market, leverage and expertise are more necessary than ever. In summary, our strategy will produce the most competitive insurance solution for Fort Bend County and allow us to deliver the wide range of additional services described within this proposal.





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5 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 \$74,000. This fee is inclusive of all services mentioned in the RFP.





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