



City of Cooper City
Request for Proposal #2022-2-HR
Insurance Brokerage Services

Response Prepared By:
Brown & Brown of Florida, Inc.

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Submitted Thursday December 9th, 2021

City of Cooper City
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Section 1

Introduction Letter

December 9, 2021

Ms. Jenna Montoya, Asst. City Clerk
City of Cooper City
9090 SW 50th Place
Cooper City, FL 33328

RE: Solicitation RFP 2022-2-HR Insurance Brokerage Services

Dear Procurement and Evaluation Committee:

On behalf of Brown & Brown, Inc, we are pleased to submit our bid for Cooper City's Insurance Broker Services Solicitation. You will find in our response there are many compelling reasons why our company is best suited to serve the City.



Market Presence

5th largest insurance broker in the United States of America – \$22+ Billion in premiums placed on behalf of our clients.



Public Sector Experience

We represent more Florida Governments than any other broker.



Homegrown Florida Company

Founded in 1939 in Daytona Beach, our company remains proudly Florida domiciled



Local Presence

4 Offices and more than 80 Teammates located in Broward, Palm Beach and Miami-Dade counties. Brown & Brown currently represents **28 public entities in these counties.**



The A-Team

Our team brings unique perspective from representing large and complex public entities, **plus** world-class corporate resources available **at your fingertips.**



Key Partnerships

We are proud to foster a current relationship with the County's current WBE and will continue to utilize this highly-experienced WBE on behalf of the County. We also offer the consultation of an additional MBE to provide job-specific training and other specialized loss control services. Our teams have earned the highest level of partnership with all Major Carriers which allows our clients to have access to all available reporting, data and senior management/services teams and leadership.

Our team delivers industry-leading programmatic results and administrative services, especially within the Public Sector. The key components of our service offering include the following:

- » Risk Management Program Philosophy / Short and Long-term Planning Objectives
- » Risk Exposure Identification and Analysis
- » Insurance Program Design, Marketing, and Placement within Budgetary objectives
- » Global Market Relationships and Unfettered Access
- » Enterprise Risk Management Consulting
- » Concierge-Level Service and Administrative Support
- » Claims Advocacy – Onsite Disaster Claims Coordination and Resources
- » Safety & Loss Control and Claims Mitigation Strategies
- » Insured Asset Schedule Management
- » Communicate Legislative Impacts, Industry Trends and Market Conditions

Brown & Brown is uniquely qualified to provide the services outlined in this Solicitation. Our firm has served the risk management needs of Florida's public entities for **more than 30 years**. Our experience includes representing more than **220 Florida Cities, Counties and School Districts**. We provide highly complex program management for **40 governmental clients** which utilize large, layered property paired with self-insured casualty and workers compensation programs. These are served from our offices in Daytona Beach, the servicing office proposed herein.

Our team includes **industry leaders** within the Florida public entity insurance and risk management space. We have consistently grown our book of business because we have consistently **invested** in our personnel and infrastructure to bring more to our customers. Our customers agree – see the Excellent scores provided by our references, and all references have been Brown & Brown clients for **more than 10 years each**.

Our knowledge base, service commitment, regional expertise, and local presence make our firm exceptionally prepared to exceed the City's service expectations. It is our intent to demonstrate that service commitment as well as our firm's willingness and ability to provide the City's requested services as outlined in this response. We appreciate your consideration and look forward to further correspondence regarding our offerings.

Sincerely,



Paul Luis Aguirre
Benefits Consultant

Section 2

Approach to the Project

Section 2(A): Approach to the Project

We agree to the Statement of Work required in the RFQ, including the following Scope of Work.

Scope of Work	Agree	Disagree
a. Design, market, propose and implement the broadest insurance program that adequately and economically protects the City.	✓	
b. Provide consultation to the City on exposures, existing coverage, and the desirability and/or feasibility of potential program changes when recommended or when requested by the City.	✓	
c. Evaluate all proposals and make recommendations using dedicated personnel that provide professional services to perform the type of service required by the City.	✓	
d. Represent the City in all negotiations with insurers, underwriters, intermediaries, insurance regulators and other parties (exception: legal issues).	✓	
e. Assure that insurance coverage is placed with reputable insurers that can conduct business in Florida and have the financial capacity to pay claims.	✓	
f. Monitor and assess the current market and provide information on market conditions.	✓	
g. Analyze alternative renewal dates for the property program.	✓	
h. Ensure the availability of qualified personnel for consultation, conference, marketing, and service, including attendance at meetings and Council meetings as needed.	✓	
i. Meet with the City to review and explain data requests and renewal plans.	✓	
j. Prepare coverage submission and review with designated City personnel prior to release.	✓	
k. Market the property insurance program and any requested options to secure the broadest coverage at the lowest possible cost with financially secure insurers.	✓	
l. Meet with key insurers and intermediaries to explain the City data and include City staff as appropriate.	✓	

Scope of Work	Agree	Disagree
m. Summarize the results of executing the marketing strategy developed with the City and communicate program recommendations.	✓	
n. Bind coverage as directed by the City.	✓	
o. Provide necessary renewal documents (Binders, etc.).	✓	
p. Issue all insurance policies within 60 days of renewal or as soon as practical.	✓	
q. Respond to questions and inquiries from the City. Serve as a resource for information on coverage issues, policy interpretation, claims issues, potential new exposures, and other issues.	✓	
r. Assist with review of contracts and certificates of insurance from other parties.	✓	
s. Request change endorsements, when requested by the City or when otherwise necessary, ensuring accuracy and delivery in a timely manner.	✓	
t. Provide, and coordinate with, designated property insurance catastrophic claims adjuster for purposes of adjusting ground up catastrophic property losses with respect to necessary documentation for FEMA assistance.	✓	
u. Assist with claim and coverage disputes.	✓	
v. Provide periodic loss reports.	✓	
w. Provide quarterly report of status of performance guarantees, if any.	✓	
x. Firm or any affiliated organizations of the firm must report any contingent commission, supplemental commission, profit sharing bonuses and /or other remuneration from carriers and/or intermediaries received by responder or any other affiliated organization of the awardee in conjunction the City insurance program and must be credited or the excess refunded to the City.	✓	
y. Disclose all sources of revenue in placing and servicing the account, and all revenues to other providers, owned and non-owned.	✓	
z. Account manager(s) are to be readily available to service the City. The City reserves the right to approve the Account Manager(s).	✓	
aa. Provide annual stewardship report summarizing program and services provided throughout the year.	✓	
bb. Place insurance with insurers that meet or exceed agree upon minimum financial guidelines or a Best rating of not less than “A-“ as assigned by A.M. Best. Monitor published financial information of any insurers with whom THE CITY’s coverage is placed. Alert the City if the status of an insurer falls below the A.M. Best guidelines herein.	✓	

GENERAL WORKFLOW SCHEDULE

120+ days prior to policy expiration (10/1)

- Initiate Marketing Process
- Current market conditions analysis
- Estimate Pricing
- Discuss Budget Constraints and Goals
- Written request for underwriting data
- Assist in collection of risk exposure information
- Establish competitive markets to be approached
- Identify desired coverage, terms, and conditions, and goals
- Provide written premium estimates for all coverages.

90 to 120 Days prior to policy expiration

- Scrub Statement of Values
- Approval of Submission by client
- Submit all underwriting data to chosen and/or all interested carriers
- Update risk management on progress and early pricing indications

60 to 90 days prior to expiration

- Written summary of quotes received, and markets responses
- Provide Premium Comparison with expiring and renewal terms.
- Include Cost of Risk Analysis
- Obtain Catastrophic Modeling Results
- Develop recommendation for the most effective program

30 to 60 days prior to expiration

- Attend Meetings and Workshops
- Assist in preparation of Board Agenda items
- Complete required signed documents
- Submit Requests to Bind to chosen carriers

Inside 30 days prior to expiration

- Request, review, and issue Binders
- Issue any recurring Certificates of Insurance
- Issue Invoices, including installments and with departmental allocations billing

30 to 60 days after policy inception

- Re-issue any expired binders
- Review, correct and issue policies
- Provide an annual summary of program terms and premiums.

Ongoing

- Daily Policy Maintenance and Client Service Requests
- Claims Advocacy and Handling
- Large Claim Reviews
- Property appraisal management and implementation
- Update Statement of Values data
- Develop/Support Safety Committee
- Review Risk Management Policies
- Loss Prevention Program Implementation
- Flood Zone Audits for Property
- Market Trend and Emerging Markets Identification
- Legislative Change Tracking
- Industry News Communications
- Vendor Insurance Requirements Review
- Vendor Certificate Review
- Other Special Projects as agreed

Section 2(B):

Client Vision

Every Brown & Brown client relationship begins with listening. Our success in designing an effective risk management program requires the input of each customer’s decision makers. And our responsibilities begin with listening to those decision makers to understand the history of the risk management program, future goals, budget constraints, program design requirements and risk tolerance. We at least annually will establish our mutual strategic plan, program objectives, and budget estimates.

Brown & Brown is an independent broker whose business is to best represent our clients. We do not work for the insurance company. Our focus on all aspects of the risk management program will result in lower costs. Our 98% client retention is testament to our client’s value in our abilities to manage renewals, negotiate rates, improve terms, provide professional consultation, manage claims, and lower costs. We believe the inclusion of a highly qualified and motivated public entity specialist will greatly enhance the City’s risk management program.

Our approach is focused on proven insurance industry and risk management strategies which reduce your Total Cost of Risk. These can be broken down into categories.

- ✓ **Client Vision**
- ✓ **Risk Assessment**
- ✓ **Risk Management Consulting**
- ✓ **Market Research & Negotiation**
- ✓ **Insurance Placement**
- ✓ **Concierge-level Service**

Risk Assessment

Our analysis method involves a detailed structured identification of current and future loss exposures. We assess our client’s exposure to risk in many ways and degrees of intensity, which vary from detailed property appraisals to comprehensive continued-operation studies.

We use risk identification and exposure analysis as the foundation of our risk management program design and to analytically base our recommendations. This process is used to design and implement insurance and self-insurance programs and to continually monitor the effectiveness of these programs. Any recommendations for program designs, loss control, safety training, or new insurance policies are presented in written form with analytical support. We provide objective and subjective analysis so that you can make informed decisions.

We have extensive experience with the analysis of all exposures that local governments face.

Our holistic approach consists of proactive activities and methodology focused on reducing your Total Cost of Risk.



Risk Assessment Methodology

Property – Brown & Brown will review the COPE (Construction, Occupancy, Protection, Exposure) data for all insured properties. Accurate data results in the most efficient and competitive property rates. It also assists in disaster recovery planning by identifying probable loss points.

We collect detailed property data relative to wind resistance for all locations. Our process involves identifying the roof covering, roof geometry, roof age and roof strapping (if any) of these locations. This additional data significantly increases the accuracy of probability of loss (PML) models, which in turn better identifies and measures an insured’s exposure to loss. This is further used to negotiate better terms and conditions with carriers. Without the additional roof information, the PML model will default to a higher value and thereby increase the PML value resulting in higher premiums. We utilize and work with independent Property Appraisal companies as well. Many times, we can provide an insurer that will provide the Property Appraisal service for free!

We can also utilize an interactive catastrophic modeling tool that can customize potential property loss outcomes in real time.

Analysis of flood exposures is critical. FEMA will not provide public assistance for flood losses to structures that are in a High Hazard flood plain (Zones A and V) unless coverage is purchased through the National Flood Insurance Program (NFIP) or the commercial marketplace. Consequently, we determine flood zones for all locations on an annual basis. Structures that are in A or V zones should be insured with NFIP or commercial policies at appropriate levels.

The requirements financial lenders may have in place are also reviewed to ensure that the property insurance program meets those requirements.

We also evaluate the need for and the proper levels of often overlooked property coverage enhancements such as: extra expense, boiler & machinery, increased cost of construction, building ordinance, equipment floaters, demolition costs, debris removal, utility interruption, pollution clean-up, sewer back up, property-in-the-open, etc.

We accomplish all the above through various techniques, processes, and tasks such as:

- Property Site Inspection and Property Appraisals
- Catastrophic wind, flood, and storm surge models
- Internet Research (your website and local sites)
- Financial Record Research (CAFR, Budget)
- Loss Run Reports
- Current Program Analysis and Review (Coverage Forms and Policies)

Liability & Workers' Compensation Loss Exposures - Thoroughly identifying these exposures can be complex due to the broad litigious nature of citizens and businesses. However, we have seen many types of lawsuits and possess an intimate knowledge of the State and Federal Statutes that govern public entity operations and personnel. Consequently, our advice, counsel and recommendations are based on actual claims experience occurring here in Florida and many years of assisting other clients with similar issues.

The basic methods of identifying exposures include review of loss reports and identifying trends, review of financial reports, review and understanding of all operational functions, evaluating current and future contractual obligations, identifying key personnel, reviewing lease contracts, reviewing policies and procedures manuals, safety and other loss prevention programs, and general practices.

Internally we evaluate numerous factors, trends, and total cost of risk values to determine the best risk retention and transfer levels that minimize the long- and short- term financial exposures.

Health & Welfare Claims Data/Reporting – Through our local team and technology we are constantly receiving data from our third-party systems that your administration staff has shared access too. This allows audits & customs reporting to be pulled when needed, year-round. On a quarterly basis our account management team will analyses claims data and summarize the findings for us to see expected claims run and control cost were possible. With our data driven approach we add education and transparency to our clients that bring about long-term health and savings.

- Monthly Financial reporting
- Post Enrollment Analysis
- Risk Pool Opportunity Analysis
- Pharmacy Plan Analysis
- IBNR Reserves
- Medical & Rx Benefit Modeling
- Member Burden Measurement
- Actuarial Alignment Analysis
- High Case Analysis Tool (HCAT)
- Health Plan Intelligence (HPI)

Risk Management Analysis and Program Design

Risk identification and exposure analysis are the foundation of our risk management program design recommendations. Identifying, understanding, evaluating, and communicating exposure to loss to the insurance marketplace are the very basic elements of our service commitment.

Risk transfer, via insurance or contractually, is the focus of these exercises. If City is currently self-insured to an extent, a thorough review of short and long-term risk appetite and retentions levels would be performed. An example of an analysis is below:

City of Perfect, Florida					
SIR Variance Analysis					
Line of Coverage:		Excess Workers Compensation			
Time Period Reviewed:		2011-2021			
Losses valued as of:		3/31/2021			
Fabulous Ins Co - \$500,000 SIR Total Cost of Risk					
Policy Year	Total Incurred Claims	Entity Insured Pays	Insurer Pays	Annual Excess Premium	TOTAL COST OF RISK
2011-2012	\$ 5,605,823	\$ 5,605,823	\$ -	\$ 319,936	5,925,759
2012-2013	\$ 4,898,090	\$ 4,898,090	\$ -	\$ 319,936	5,218,026
2013-2014	\$ 5,094,910	\$ 5,094,910	\$ -	\$ 319,936	5,414,846
2014-2015	\$ 6,519,527	\$ 6,330,877	\$ 188,650	\$ 319,936	6,650,813
2015-2016	\$ 4,988,747	\$ 4,988,747	\$ -	\$ 319,936	5,308,683
2016-2017	\$ 4,073,072	\$ 4,073,072	\$ -	\$ 319,936	4,393,008
2017-2018	\$ 4,638,296	\$ 4,638,296	\$ -	\$ 319,936	4,958,232
2018-2019	\$ 3,010,478	\$ 3,010,478	\$ -	\$ 319,936	3,330,414
2019-2020	\$ 2,544,012	\$ 2,544,012	\$ -	\$ 319,936	2,863,948
2020-2021	\$ 1,222,135	\$ 500,000	\$ 722,135	\$ 319,936	819,936
Total	\$ 42,595,090	\$ 41,684,305	\$ 910,785	\$ 3,199,360	\$ 44,883,665
Average	\$ 4,259,509	\$ 4,168,431	\$ 91,079	\$ 319,936	\$ 4,488,367
Even Better Ins Co - \$550,000 SIR Total Cost of Risk					
Policy Year	Total Incurred Claims	Entity Insured Pays	Insurer Pays	Annual Excess Premium	TOTAL COST OF RISK
2011-2012	\$ 5,605,823	\$ 5,605,823		\$ 290,000	5,895,823
2012-2013	\$ 4,898,090	\$ 4,898,090		\$ 290,000	5,188,090
2013-2014	\$ 5,094,910	\$ 5,094,910		\$ 290,000	5,384,910
2014-2015	\$ 6,519,527	\$ 6,380,877	\$ 138,650	\$ 290,000	6,670,877
2015-2016	\$ 4,988,747	\$ 4,988,747		\$ 290,000	5,278,747
2016-2017	\$ 4,073,072	\$ 4,073,072		\$ 290,000	4,363,072
2017-2018	\$ 4,638,296	\$ 4,638,296		\$ 290,000	4,928,296
2018-2019	\$ 3,010,478	\$ 3,010,478		\$ 290,000	3,300,478
2019-2020	\$ 2,544,012	\$ 2,544,012		\$ 290,000	2,834,012
2020-2021	\$ 1,222,135	\$ 550,000	\$ 672,135	\$ 290,000	840,000
Total	\$ 42,595,090	\$ 41,784,305	\$ 810,785	\$ 2,900,000	\$ 44,684,305
Average	\$ 4,259,509	\$ 4,178,431	\$ 81,079	\$ 290,000	\$ 4,468,431
Average TCOR Difference \$550k vs \$500k SIR					\$ (19,936)

Develop Market Submission

We will assist you with annual updates required by insurers. Our review of updates includes (but is not limited to): current exposures, changes in operations, marketplace changes, and current claims analysis, we assist in the preparation of required insurance company applications. In addition to applications, the following items may be included within an underwriting submission:

- Narrative/Underwriting Executive Summary, including exposure overview and risk management strategies. See below illustration of our template for Underwriting Executive Summary/Narrative providing an expansive view of your risk to the market.
- Claims reports and analysis, including details for large claims and claim trends.
- Supplemental information, including newsworthy articles, handbooks, procedural manuals, financials, and actuarial results.
- Website links, photographs, assembly of special reports, and market narratives are developed to support reliable underwriting data and best represent the City in the marketplace.

Underwriting Executive Summary – Property Insurance Coverages Effective 2/30/2019 – 2/30/2020 As of February 30, 2019

Brown & Brown is currently contracted with the City of XYZ for Insurance Brokerage Services relating to all lines of Property and Casualty Insurance. This Summary concerns Property, Inland Marine, Automobile Physical Damage, Terrorism, and Equipment Breakdown.

CITY PROFILE:

The City of ABC's website is very informative: <http://www.abccitytd.com>. A snapshot of the City is below:

Population:	750,000
Land Area:	50 square miles
Payroll:	\$500,000,000
Employees:	7,500
General Fund:	\$750,000,000
Vehicles:	7,500
Total Insured Value:	\$5,000,000,000

The City has seven major operating departments: Utilities, Police, Fire, Solid Waste, Parks & Recreation, General Services, and Public Works.

A Comprehensive Annual Financial Report and CIP plan has been provided with this submission. The City has consistently exercised strong financial controls and conservative budgeting and are rated A+ by Standard & Poor's, and Moody's primary bond rating is Aa2.

COVERAGE OVERVIEW:

Line of Coverage	Insurer	Limits/Coverage	Deductible
Property	See Attached Property Insurance Structure & Limit Overview		
	Wind:	Included to \$500,000,000	\$75,000 All Other Perils, Except: \$100,000 for any other Flood Loss; 5% per location for Named Storm and SFHA's per location with loss. Subject to \$1,000,000 Minimum and \$10,000,000 Maximum
	Flood: Other than SFHA:	Included to \$500,000,000	
	Flood: SFHA's (A&V zones):	Included to \$250,000,000	
	All Other Perils:	Included to \$750,000,000	
	TIV:	\$ 5,000,000,000	
Terrorism (Certified and Non-Certified)	Best Insurance Co. Ever	\$500,000,000 Aggregate Property Damage \$1,000,000/\$2,000,000 Liability TIV: \$ 5,000,000,000	\$10,000 \$10,000 Deductibles are Per Occurrence
Inland Marine - Engineered Risk	Unlimited Assurance Fantastic Insurance	\$125,000,000 part of \$250,000,000 Limit \$125,000,000 part of \$25,000,000 Limit TIV: \$ 5,000,000,000	\$250,000 AOP; 3% Named Wind/3% Flood \$250,000 Minimum and \$1,000,000 Maximum
Equipment Breakdown	Wonderful Property & Casualty	\$500,000,000 TIV: \$ 5,000,000,000	\$5,000 Per Occurrence/24 Hours BI

Marketing of Insurance Coverage

An overview of this critically important function includes the following major objectives:

- Discuss insurance options available via our superior carrier relationships, specialist wholesale/surplus lines, reinsurance, London, Bermuda and Cayman Island offices, captive management, and other special programs
- Risk-transfer strategies developed with City staff
- Develop quality relationships with key underwriters – including arranging face-to-face meetings with customers and underwriters to develop relationships
- Aggressive negotiation skills and market management employed to generate insurance options within entire marketplace
- Use of claims analysis and predictive/statistical analytics presentations to market
- Highlight City staff qualifications, use of risk control techniques and other favorable underwriting information not requested on applications to produce a superior market submission.
- The sheer size of our corporation’s market presence, now more than **\$20 Billion in premiums placed** enables our team to identify and access all relevant insurance markets, including emerging markets. We consistently obtain better terms and conditions than our competitors. Due to our market penetration, we can benchmark to deliver superior results.
- In Florida, the Brown & Brown team places in excess of **\$135 Million in premiums** and represents more than **\$43 Billion in Total Insurable Values** for our public entity clients. This affords our relationships with markets that make decisions on custom policy language and rates.
- We have mastered the art of piquing the markets’ interest while consistently leveraging market competitiveness. We accomplish this by maintaining deeply complex market relationships, fueled by respect, open and in-person communications, and a reputation built on delivering for our clients by carefully leveraging our carrier partners. This has held true through hard, soft, and stable markets.
- Because of those efforts, we are experts in designing and implementing custom and competitive insurance programs. This also empowers us to negotiate and obtain the inclusion of innovative coverage terms from carriers resulting in custom terms aimed at a client’s specific needs. This results in a more cost-effective risk transfer, ultimately saving our clients big dollars.

For the City of Cooper City, Brown & Brown would propose coverage through the *Preferred* Governmental Insurance Trust, commonly referred to as *Preferred*. *Preferred* utilizes a small but efficient agency distribution network to which many agencies cannot access. Brown & Brown is *Preferred's* largest agent by volume, accounting for more than half of *Preferred's* premium volume; however, it is important to note Brown & Brown does not simply focus on placing our clients within *Preferred*; 60% of Brown & Brown's insurance placements are with insurers other than *Preferred*. This verifies our diligent efforts to place clients with the most cost-effective insurers and to always do what is best for the client. Our marketing efforts on behalf of the City will include competitive quotes from ALL interested and competitive insurers.

Distinct advantages of *Preferred* include the following:

- **WINDSTORM** – *Preferred* offers named storm coverage to members with **no exclusions** relative to distance from coastal waters.
- **No premium charge** for newly acquired property, equipment or automobiles added after inception date.
- **Specialized Claim Service** – Claims administration services are provided by PGCS Claim Service, which is solely dedicated to Florida's public sector.
- **FEMA Recovery Coordination** – *Preferred* reports are tailored to meet FEMA standards and are made available electronically to FEMA representatives.
- *Preferred* automatically provides coverage for non-monetary claims including injunctive relief, EEOC, public records law, and inverse condemnation allegations.
- **Liability Defense Costs** – Outside both the limits carried and deductible.
- **Cyber Liability** – *Preferred* automatically includes cyber liability coverage for \$2,000,000 for members that purchase public officials' liability coverage.
- **Property Appraisals** – *Preferred* provides building appraisals at **no cost** to new members from a nationally recognized appraisal firm.
- **Preferred TIPS** – Training incentive program for safety and risk management for members with a matching incentive of up to **\$5,000** per coverage year.
- **BADGE Program** – *Preferred* provides a cardiac case management program known as "BADGE" to all fire department personnel in the event of a workers' compensation presumption claim.
- **HR Risk Management Helpline** – Members benefit from a comprehensive human resources platform, including actionable advice from employment law attorneys, training handbooks, online tools, express updates, and webinars at **no cost**.
- **My Community Workplace** – website featuring a wide range of available resource materials on Human Resource and Risk Management.
- **Online Training** – provided through a partnership with Target Solutions at **no cost** to members with over **230 courses** to choose from on a variety of relative topics, such as Driving Safety and Working in Extreme Temperatures.
- **Risk Financing Options** – *Preferred* provides a full range of risk financing options.
- **Dedicated Senior Loss Control Consultant** – Chris Kittleson will be working closely with the City to develop on-site and online training.

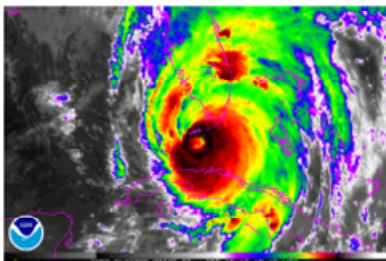
Program Structure Options

Just a few ideas to research and discuss with the City include:

- Alternative pooling arrangements
- Other open market access and full marketing process provided for options
- Provide alternative Property option – Individual Risk Placement (IRP) with additional self-insured exposure.
- Provide a hybrid pooling and open market combination
- Benchmarking of similar entities for peer trends
- Evaluation of assets insured vs. self-insured
- Retention options using Cost of Risk analysis
- Alternative insurance effective dates, including extended policy periods and multiple-year rate guarantees.
- Both FEMA and private market flood option consideration
- **Parametric Concept for Hurricane or Pandemic exposures** – Below is an Indication of a Hurricane/“Cat in a Circle” scheme. Statistical data is used to underwrite the probability of a Named Storm passing through a designated point. If parameters are met, then payment is made. This could be utilized to transfer risk for unique exposures such as unique types of property/equipment, Property in the Open, Debris Removal, Contingent Business Income, or as a unique funding mechanism.

Cat in a Circle – Parametric Hurricane Damage

Option 1: 25 mile radius



	Sample cover structure	Indicative pricing
Main risk	Hurricane damage	
Index	- Hurricane Path - Strength of Hurricane [Saffir-Simpson hurricane scale (SSHS)]	
Location	- 26,13915° N, 81.795402° W - Radius of 25 miles	
Data provider	NOAA/ NHC	
Risk period	Year 2018	
Trigger	1 min sustained wind speed above 111 mph (Cat 2 Cyclone)	
Payout	Cat 2 Cyclone – 20% of limit Cat 3 Cyclone – 50% of limit Cat 4+ Cyclone – 100% of limit	
Limit	USD 1 M	

Cyber Resources

In addition to Cyber specialists on staff, a free resource available to the City is access to our **Coalition** vulnerability and response report. Cyber Liability has become an extremely relevant and important coverage. Brown & Brown has innovated a new approach to cyber liability insurance by first identifying, and then providing resources to control real exposures. Via this resource, we will provide a report of vulnerabilities and loss recommendations. Specimen information is highlighted below:



Easily identify and assess your risk.



Prevent attacks and losses before they occur.



Quickly recover when all else fails.

Current Risk Level: Medium

Coalition’s signals intelligence platform provides a snapshot of a company’s current risk level by using public, external methods (no penetration or intrusive tactics to:

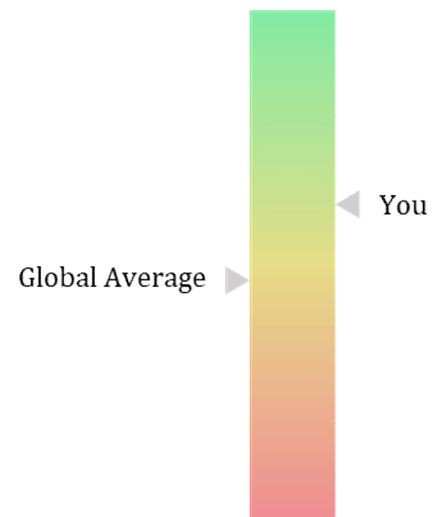
- » Scan infrastructure for publicly accessible servers, services, and technology
- » Discover exploitable vulnerabilities and misconfigurations in the scanned infrastructure
- » Find exposed available user/employee information
- » Uncover other existing threats hidden on the dark web
- » Discover proactive measures already taken by the company

This data, combined with Coalition’s proprietary claims and loss data provides:

- » A relative measure of the company’s defensive security posture compared to organizations scanned by Coalition
- » A clear, fact-based assessment of potentially weak security areas and steps to fix them
- » Recommendations on how the company can further secure their infrastructure informed by actual losses experienced by Coalition policyholders

Current Ranking

You rank in the 66th percentile of all Coalition policyholders.



Critical
0

High
0

Moderate
0

Low
0

Loss Control

Safety is a key objective of our program, and a tailored loss control plan is the key to lowering the long-term cost of risk. Brown & Brown will coordinate a highly qualified loss control representative for training, safety audits, policy review, workers' compensation claim reduction and other activities at with your direction. We will be an active partner in assisting loss control, safety and claim reduction efforts, and are committed to providing meaningful risk control tools and analysis. As such, our efforts will be tailored to the specific needs of the City and measured for cost effectiveness.

Our **Safety & Risk Management Consultant** can identify training needs, risk exposures, and deliver risk management resources. All our consultants have over 20 years of experience each. Some of the standard training topics include (but are certainly not limited to):

- Emergency and Hurricane Preparedness
- Defensive Driving
- Workplace ergonomics
- Job Hazard Analysis

Brown & Brown will obtain, analyze, and monitor workers' compensation loss reports monthly and establish meetings with staff to review loss trends. We participate in claims reviews, mitigate claim issues, work directly with adjusters and defense counsel when necessary, and always seek to serve as an extension of our client's risk staff.

Critical Vendor Selection Criteria

With our long-standing relationships with all major carriers in the Florida & National market we work with along side them to better understand how they formulate their numbers based off the collective data. As we negotiate with vendors, we will also examine your loss history, establish the necessary types of coverage consistent with your risk tolerance, choose carriers that provide superior services, and adopt the optimal funding mechanisms for your specific needs.

We have established rigorous selection criteria for potential vendors and recommend a selection based on the following considerations.

- Overall service and quality
- Experience in administering network-based programs
- Commitment to continuous quality improvement processes
- Experience in administering multiple option health programs
- Quality of communication materials (e.g., booklets, EOBs, etc.)
- Effective administration procedures (e.g., coordination of benefits, subrogation, etc.)
- Responsiveness of group representative
- Cost efficiency
- Responsiveness to client feedback
- Superior network coverage in relation to location of the City of Cooper City

We also evaluate vendors for other performance objectives and incorporate these objectives into the service agreement.

<u>Activity</u>	<u>Suggested Objective</u>	<u>Activity</u>	<u>Suggested Objective</u>
Delivery of renewal information	Employee satisfaction	Updated network provider file	Within 10 workdays of receipt
Claim turnaround time	90% in 10 calendar days	Availability of general service representative	As needed
Claim processing standards	Financial accuracy*: 99% Payment accuracy*: 98% Coding accuracy*: 97%	Delivery of management reports	Standard reports: within 1 week of request Custom reports: within 2 weeks of initial request or as agreed upon
Internal audits	Quarterly reports	Telephone responsiveness	Call abandonment rate: <5% Average speed to answer: 90% within 30 seconds
External audits	As needed	Personnel changes	Notification before changes
Updated eligibility information	Within 5 workdays of receipt	Employee satisfaction	Survey results (to be determined)

***Definitions**

Financial accuracy: Total amount of claims dollars paid correctly, divided by the total claim's dollars paid.

Payment accuracy: Total amount of checks issued for the correct dollar amount divided by the total number of checks issued.

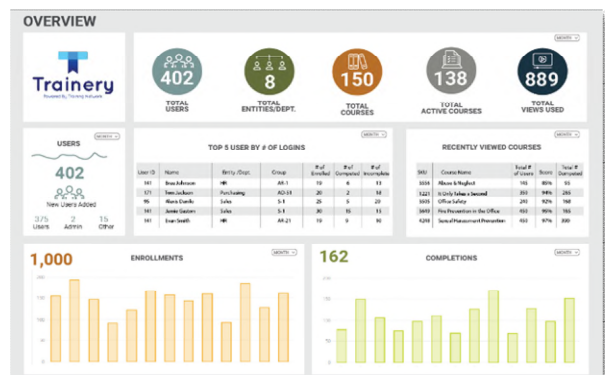
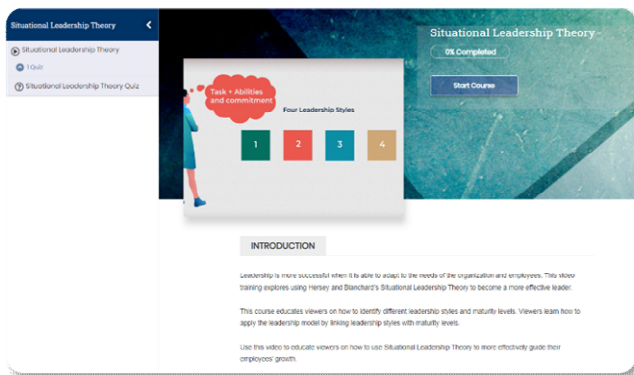
Coding accuracy: Total number of claims processed without a coding error (i.e. any inaccurate entry of information that does not result in a payment error), divided by the total number of claims processed.

Trainery/Training Network Now

This is a valuable solution provided to Brown & Brown customers to facilitate the training of employees on the policies and procedures that build a safe workplace. A single login is included in our proposal; if multiple logins are needed, we reserve the right to negotiate an enhanced experience for the City.

Trainery (fka Training Network Now) serves as a leader in the distribution of Safety, Management, Technology, and Human Resource training programs. They offer a variety of tools and solutions to help organizations comply with HR regulations and requirements, including OSHA, DOT and the EEOC. The innovative training platform includes over 700 videos on demand that can be streamed anytime, anywhere. The included Training Support Materials make this valuable resource the perfect tool for instructor led or individual training. Notable subjects include:

- Defensive Driving
- Emergency Planning
- Active Shooter and Workplace Violence
- Evacuation Procedures
- Using Fire Extinguishers
- First Aid- Until Help Arrives
- Hazard Recognition
- HIPPA Rules and Compliance



Claims Advocacy

Brown & Brown does not employ a single national claims service employee to offer to all our clients. Instead, we follow a successful team-approach of using resources that are readily available and the best specialists/negotiators/relationship-holders for any given situation.

For Property, an important facet of pre-loss advocacy is a proactive discussion of expectations with the City's preferred remediation vendors and claims adjusters.

For Casualty claims advocacy, we will work closely with staff, defense counsel, insurance carriers and Third Party (claims) Administrators (TPAs). We are willing and able to coordinate and attend claims meetings to resolve claims quickly and equitably. Brown & Brown has extensive experience representing our clients' interest in claims resolution.

For Employee Benefit claims advocacy, City of Cooper City staff & retirees will have access to the local team that works closely with your staff and directly with employees to manage claims and escalate them when needed to the proper support teams. Our team works to resolve claims quickly and equitably and assure coordination of benefits are done.

We prefer to develop a working relationship with our clients' Third Party Administrator, or TPA. It is important for your broker to communicate policy information and reporting requirements for excess insurers at least annually. We also ensure that reports required by our carriers are formatted and delivered to excess insurers' satisfaction to proactively avoid any coverage issues. It is also important that your TPA is vetted by any potential new insurer to which the TPA will be reporting. This process can be quite extensive, and we will handle approval and any transition for you.

We may also need to expeditiously coordinate Excess Casualty claims reimbursements with Staff, adjusters and TPA. We prefer to attend and coordinate Claims Review Meetings with excess insurers, client departments, and the TPA, and assist in coverage clarifications with underwriters as needed.

The team proposed herein are well-versed in claims advocacy, and we have working relationships with many governmental defense specialists and Third Party Administrators in Florida.


Our **Claims Specialist**, Alexa Gray embraces her primary function to ensure that all claims submitted through our office (non-TPA reported) are received and acknowledged by an adjuster within 24 hours for non-TPA policies. She also provides follow up with adjusters on open claims to ensure claims handling is in step with the Client's objectives. Tasks included within this role include:

- » Claims reporting (for policies placed outside TPA contract)
- » Claims tracking/acknowledgement and closure
- » Coordinate claims review meetings
- » Liaise with adjusters, client departments and TPA
- » Assist in coverage clarifications with underwriters as needed
- » Pre- and post-event communication

Enhanced Communication Resources

We also provide timely topical updates unique to the City. These are available via email and on our website, but we also discuss directly with the City how these may impact your specific environment.


- » White Papers
- » Current risk environment updates, for example COVID-19 resources and updates
- » Legislative and market updates
- » Florida public-entity focused newsletter




PUBLIC RISK INSURANCE ADVISORS

Hurricane Dorian – What You Need to Know


As Hurricane Dorian approaches, Public Risk Insurance Advisors (PRIA) is providing you with information you need to monitor the storm, report claims, and stay in communication with our team.




- ✓ You can track Hurricane Dorian using these links



[Wind Speed](#)



[Warnings Cone](#)



[Surface Wind Speed](#)

- ✓ Attached are Hurricane Claims Kit from *Preferred* & other important documents
 - 2019 Property Vendors List – PRIA clients can use pre-approved vendors or vendors of your choice. Pre-approved vendors will be paid directly from *Preferred*. Remember to expedite repairs ASAP and document everything!
 - Blank Acord loss notices – Used for filing storm claims.
 - Current copies of your property and inland marine schedules – this should help you track assets and notate any damage.
- ✓ PRIA Leadership Contacts – Please reach out to us with any questions or needs

Matt Montgomery
Executive Vice President
850-528-7423
mmontgomery@bbpria.com

<p>Paul Dawson Senior Vice President 407-496-0989 pdawson@bbpria.com</p>	<p>Michelle Martin Vice President 386-566-3484 mmartin@bbpria.com</p>	<p>Brian Cottrell Vice President 561-346-2723 bcottrell@bbpria.com</p>
<p>Kyle Stoekel Public Risk Advisors 386-405-2444 kstoekel@bbpria.com</p>	<p>Michelle Perry Public Risk Advisors 978-660-8215 mperry@bbpria.com</p>	

Thank You and Please Stay Safe!



THE WEEKLY RUNDOWN

Presented by
PRIA
PUBLIC RISK INSURANCE ADVISORS

April 12, 2021



**When Ransomware Turns Deadly:
Why Health Care and Public Sector
Entities Must Prepare for Cyber Risks**

[E READING >](#)



**Can We Ask Employees If They've
Been Vaccinated?**

[CONTINUE READING >](#)



**Amid Outcry, States Push Mental
Health Training for Police**

[CONTINUE READING >](#)



Supreme Court Rules Sexual Orientation and Gender Identity Discrimination Violates Title VII

In a highly anticipated decision issued on June 15, 2020, the U.S. Supreme Court has ruled that Title VII of the federal Civil Rights Act (Title VII) protects individuals against employment discrimination based on their sexual orientation or gender identity.

Important Date

June 15, 2020

The U.S. Supreme ruled that federal law protects gay and transgender individuals from being discriminated against in the workplace.



Market Trends Quarter 2 | 2021

COMMERCIAL INSURANCE & RISK MANAGEMENT

MARKET SUMMARY

KEY COMPONENTS: CURRENT PROPERTY MARKET

How we got here...

- ▶ Long, soft market from 2006 to 2017; many successive rate reductions had rate levels drop well below many carriers technical pricing creating an unsustainable environment
- ▶ Major losses to the industry in 2017 and 2018; combined, these two years accounted for 25% of the \$850B in natural catastrophe property losses incurred over the past 20 years
- ▶ 2018 – Property market started hardening in certain areas including schedules with significant natural catastrophe exposures (e.g., flood, earthquake, and named windstorm) and/or loss affected accounts
- ▶ 2019 – Property rate increases almost across the board while many carriers struggled to better understand their risk accumulations causing many to retrench (e.g., cut back on deployed capacity); a renewed focus on tightening coverage terms and conditions, including increased retentions around attritional losses, forced many insureds to rethink their risk management strategies along with significantly restructuring their programs
- ▶ Q1 2020 – Hardening cycle continued up until COVID-19 struck creating significant fear and uncertainty within the insurance industry during an already challenging time; this only accelerated the hard property market in Q2, Q3, and Q4 of 2020; coupled with an above average natural catastrophe loss year and an estimated industry combined ratio of 102%, 2020 ended as yet another loss year for the industry

2021 – Outlook

We will continue to battle the fact that underwriting decisions have become much more centralized which has created a more controlled environment than what the industry experienced in the post 9/11 hard market and the post Hurricane Katrina, Rita and Wilma hard market where rates quickly reverted to prior levels after one renewal cycle and most underwriting decisions were left to the local field office. Therefore, the market will likely be slower to turn allowing for significant rate reductions any time soon.

Negative

Hard market conditions continue to persist with rates on the rise. Certain insurers are pushing for carrier-based policy forms vs. broker manuscript forms. Absolute exclusions for communicable disease and cyber have become mandatory and in general underwriters are looking to eliminate coverage for special perils BI and add language clarifying that BI can only be triggered by a direct physical loss. Continued uncertainty around COVID-19 remains albeit less intense than in the spring of 2020.

UPDATE: Winter Storm Event - \$10B - \$20B in Q1 2021

Positive

Many carriers have set growth goals for 2021 and new capital continues to flow into the market. There are positive signs of replacement capacity that was missing in 2020 becoming more readily available which should aid with creating more healthy competition. Many industry pundits are stating there is potential for rate increases to moderate later in the year depending on world events and industry losses.

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MARKET SUMMARY

Market Summary – Macro Level

Supply

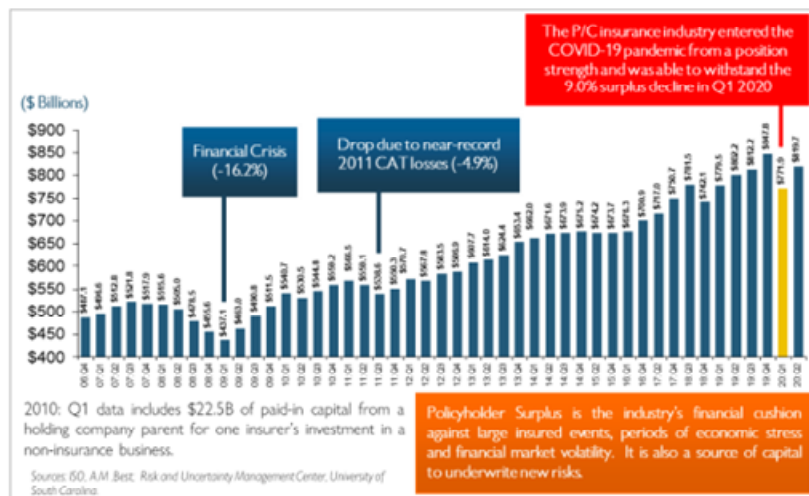
- » Policyholder Surplus
 - ▶ Reduced by \$78B in Q1 2020 from \$848b to \$770B, but rebounded to \$820B by the end of Q2 2020
 - ▶ Overall, the insurance industry is still in a historically strong financial position

Alternative Capital (ILS/Hedge Fund/Private Equity)

- » Significant “trapped capital” due largely to NAT CAT events in 2017 and 2018 and COVID-19
- » Near disappearance of pillared products (Market CATCO)
- » Reduction in available capacity

Carrier Retrenchment

- » Carriers are systematically “de-risking” their portfolios looking for improved underwriting results



Management, Supervisory and Staff Experience

The entire team of insurance professionals at Brown & Brown is cross-trained and educated on all accounts, providing continuity and exceptional service standards. Brown & Brown’s proactive approach includes establishing a calendar of events with our clients which maintains the insurance program in real-time and assures that Brown & Brown is aware of and available for important meetings or events. This includes communication expectations and reporting requirements. It is our service model to immediately identify and document client expectations and to responsively meet those needs daily.

We are involved and committed to keeping on the cutting edge of our business and client interests via industry organizations, including:

- Florida City and County Managers Association (FCCMA)
- Public Risk and Insurance Management Association (PRIMA)
- Florida Governmental Finance Officers Association (FGFOA)
- Florida Educational Risk Managers Association (FERMA)
- Florida School Board Association (FSBA)
- Risk Management Society (RIMS)
- Florida Public Human Resources Association (FPHRA)
- Professional Insurance Agents (PIA)
- Florida Association of Insurance Agents (FAIA)
- Florida Association of Counties (FAC)



Brown & Brown was re-certified as a **Great Place to Work** in 2020, further retaining and attracting great employees.



BBU

Commitment to Teammate Education and Compliance

All teammates and entities within Brown & Brown are required to maintain required national, state and local licensures. All teammates also are mandated to complete new teammate training programs and other focused education requirements. 2020 required courses include cyber risk management, ethics, and licensure requirement review. **These requirements ensure higher knowledge and consistency of our professionals, and therefore consistency of quality service for our clients.**

Brown & Brown University (BBU) has been developed over the past 10 years to provide in-house education to ensure teammates receive technical training, advanced learning, market navigation, leadership skills, product and presentation innovations, and best practices within our culture.

In June of 2020, Brown & Brown announced an enhanced partnership with **The Institutes Risk & Insurance Knowledge Group**. This group was established in 1909 and are a trusted and respected knowledge leader in the industry. Currently, BBU offers 19 Property & Casualty classes through this partnership including Fundamentals of Underwriting, Claims, and Risk Management, Cyber Risk, Customer Service Reps, Ethical Decision Making in Risk, Advanced Learning for Certified Insurance Counselor, and much more.

Brown & Brown attains highly educated employees and provides significant incentives to employees to obtain higher education and industry designations including:

- BS - Bachelor of Science – Risk Management/Insurance and Finance
- MBA – Masters in Business Administration
- ARM – Associates in Risk Management
- CIC – Certified Insurance Counselor
- CISR – Certified Insurance Service Representative
- CRM – Certified Risk Manager
- CSRM – Certified School Risk Management
- CPCU – Chartered Property & Casualty Underwriter
- AIC – Associates in Claims



HR WORKPLACE SERVICES

ERISA & ACA COMPLIANCE	PLAN DOCUMENTS	HIPAA	EMPLOYEE HANDBOOK	CONSULTATIVE SERVICES
<ul style="list-style-type: none"> SPD Wrap Document Preparation Summary of Material Modification (SMM) Section 125 Plan Document (POP Plan or FSA) Annual ERISA and Health Care Reform (PPACA) Notices Nondiscrimination Testing HIPAA Manual/Training Form 5500 Annual Filing PCORI 	<ul style="list-style-type: none"> Guidance on document access and employee rights Resolution assistance in the event that your employee benefit plans are reviewed by the Department of Labor Maintenance of all required records for the mandated period of time Online storage of plan document(s) 	<ul style="list-style-type: none"> HIPAA Manual of Policies and Procedures HIPAA Privacy Officer Training HIPAA Security Officer Training HIPAA Essential Training 	<ul style="list-style-type: none"> Best practices-based handbook encompassing employer policies and procedures, required verbiage as well as federal and state compliance requirements Designed and customized for employer policies and procedures Incorporates employment language to provide guidance & understanding throughout the organization 	<ul style="list-style-type: none"> Support for employers of all sizes in areas of human capital management, including: <ul style="list-style-type: none"> Customized policy creation PTO plan development Performance management Compensation analysis Job description creation Affirmative action planning (AAP)



Mark Rambo, MSM, PHR, SHRM-CP
HR Workplace Services
866-691-7757
480-302-6520
www.hrworkplaceservices.com

HR COMMUNICATIONS

REGULAR COMPLIANCE UPDATES

INFORMATIONAL RESOURCES

Technology & Communication

The number one way to ensure The City of Cooper City satisfaction is constant contact. We firmly believe in monthly meetings to review “to-do” lists, discuss on-going matters in City of Cooper City, while proactively discussing what the next steps are in our partnership.

Understanding the complexity of employee benefits plans is a challenge even for experienced benefits managers. Employers must keep abreast of constantly changing trends, laws, and other regulations. Meanwhile, employees need to fully understand their benefits in order to be wise consumers and understand the value of their “hidden paycheck.” Unfortunately, most employers have limited resources in this area.

The Brown & Brown Miami Dade team will educate you on important issues while helping you tackle your mounting employee communication challenges. With strategic planning and thorough understanding of your communication objectives, we provide custom communication materials that will help your employees understand their plans and the issues influencing your benefits decisions.



Brown & Brown Miami Dade will provide ongoing support to improve employees understanding of the benefits package through a variety of communication platforms, completely customized to ensure your employees are informed.

- Internet based communications platform- available 24/7
- Web Ex “style” platform for “remote employee” presentations
- Payroll Stuffers
- Benefit Statements
- Customized in person or digital employee open enrollment meetings ☑ Customized Benefit Booklets

We can accommodate open enrollment through a Benefit Administration System, as well as face to face and virtual meetings. Multiple languages are available, English, Spanish and Creole.

We provide you independent advice and cost-effective technology solutions by enhancing employee experience, ease administrative hassle and assist with compliance requirements. There is no additional cost for Brown & Brown preferred technology platform.

Employee benefit communications must come from many different sources to properly educate teammates on their health benefits. We believe in a 3-Tier System:

1. Primarily group education, allowing teammates to ask questions and understand the various choices they might have for their group benefits.
2. That is followed up with private one-on-one sessions so teammates can ask personal questions and be guided as to the best selections based on their needs.
3. Finally, we provide access to an online portal to allow teammates to look at their benefit options at their leisure.

Brown & Brown Miami Dade has an inhouse claims advocate that will work closely with The City of Cooper City employee on any claim question, issue, or inquiry.

BENEFITS ADMINISTRATION SYSTEM

Whether you are seeking to automate your benefits administration for the first time, or you realize your current software does not meet your evolving needs, the selection of the right tool in a constantly evolving marketplace can be an overwhelming task. Brown & Brown's technology team can analyze your needs and help you find the best fit. Your employees will receive an enhanced experience, while your staff's administrative and compliance issues will be eased.



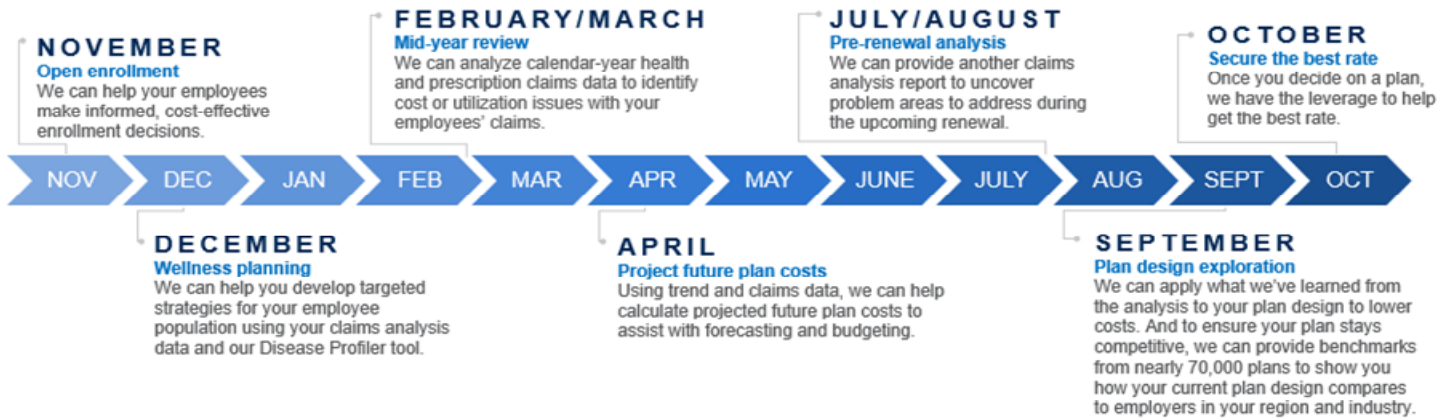
PROVIDING YOU INDEPENDENT ADVICE AND COST-EFFECTIVE TECHNOLOGY SOLUTIONS



Plan Advisor & Schedule

ZYWAVE DECISION MASTER WAREHOUSE & PLANADVISOR

At Brown & Brown, we don't just support you at renewal, we provide the technology and solutions to support your needs and drive down costs year-round. With our data analytic tools, we can help you make informed benefit decisions to ultimately achieve a smarter, cost-efficient benefits plan. Here is an overview of the services we can offer throughout the year.



Section2(c):

We accept the formal request for proposal as illustrated in the RFP and with this proposal we hope that we can start a partnership with “*Someplace Special*”.

Section 3

Firm Qualifications and Experience

Section 3: Firm Qualifications and Experience

References

Client Name:	Town of Davie
Address:	6591 Orange Drive, Davie, FL 33314
Client Contact:	Jose Lugo, Risk Manager
Telephone Number:	(954) 797-1097
Email:	jlugo@davie-fl.gov
Term of Contract:	2006 to Present
Scope of Services:	Provide property, liability, workers' compensation and other ancillary insurance policy placement and associated risk management services.

Client Name:	City of Lauderhill
Address:	5581 W. Oakland Park Blvd., Lauderhill, FL 33313
Client Contact:	CiCi Krempler, HR Dir
Telephone Number:	(954) 730-3097
Email:	ekrempler@lauderhill-fl.gov
Term of Contract:	2011 to Present
Scope of Services:	Provide property, liability, workers' compensation and other ancillary insurance policy placement and associated risk management services.

Client Name:	City of Lighthouse Point
Address:	2200 NE 38 th Street, Lighthouse Point, FL 33064
Client Contact:	John Lavisky, City Mgr.
Telephone Number:	(954) 784-3434
Email:	jlavisky@lighthousepoint.com
Term of Contract:	2002 to Present
Scope of Services:	Provide property, liability and other ancillary insurance policy placement and associated risk management services.

Client Name:	Town of Jupiter
Address:	210 Military Trail, Jupiter, FL 33458
Client Contact:	Daisy Sand, HR
Telephone Number:	(561) 741-2312
Email:	daisys@jupiter.fl.us
Term of Contract:	1996 to Present
Scope of Services:	Provide property, liability, workers' compensation and other ancillary insurance policy placement and associated risk management services.

Client Name:	City of Coconut Creek
Address:	4800 W. Copans Road, Coconut Creek, FL 33063
Client Contact:	Sanjeev Bissessar
Telephone Number:	(954) 956-1537
Email:	sbissessar@coconutcreek.net
Term of Contract:	2009 to Present
Scope of Services:	Provide property, liability, workers' compensation and other ancillary insurance policy placement and associated risk management services.

Client Name:	City of Dania Beach
Address:	100 W. Dania Beach Blvd., Dania Beach, FL 33004
Client Contact:	Linda Gonzalez
Telephone Number:	(954) 924-6800, ext. 3608
Email:	lgonzalez@daniabeachfl.gov
Term of Contract:	2001 to Present
Scope of Services:	Provide Health & Welfare benefits, property, liability, workers' compensation and other ancillary insurance policy placement and associated risk management services.

Client Name:	City of Homestead
Address:	100 Civic Court Homestead, FL 33030
Client Contact:	Ursula Medero, Benefits Manager
Telephone Number:	(305) 224-4472
Email:	umedero@cityofhomestead.com
Term of Contract:	2000- Present
Scope of Services:	Provide Health & Welfare benefits, property, liability, workers' compensation and other ancillary insurance policy placement and associated risk management services.

Our Company

Brown & Brown, Inc. was founded in 1939 (**in business for 82 years**) in Daytona Beach and has since grown to be the largest insurance intermediary in Florida and the 6th largest in the United States. We have over 200 offices in **the United States, England, Ireland, Canada, Grand Cayman, and Bermuda**, housing **more than 11,000 teammates**. We provide products and services to many industries in the USA and abroad.

Powered by a culture that values high performance and perseverance, Brown & Brown is arguably the most efficient operating platform in the insurance brokerage business. We consistently deliver high-quality solutions and services to a broad array of customers. Our entrepreneurial culture is built on integrity, innovation, superior capabilities, and discipline. We view insurance differently and use our experience, carrier relationships, and principled customer focus to deliver first-class service and solutions.

Brown & Brown began in Florida, and Florida remains one of our largest operations, including:

- **60 Florida** offices with more than **2,500** teammates.
- **\$2.5 Billion** of insurance premiums placed in Florida.
- Operations include offices in: *Ft. Lauderdale, Miami, Coral Gables, Boca Raton, Plantation, West Palm Beach, Stuart, Sunrise, and Vero Beach*
- Customer-focused, ethical, transparent, and long-term operating model
- Stringent quality control and operating system requirements
- Significant investment in people and technological development to best serve our clients
- Direct access to national public entity and other subject-matter experts

Our company is publicly traded on the New York Stock Exchange (Symbol: “**BRO**”) and the 2020 Annual Report is included in Section 7. Additional information is publicly available at www.bbinsurance.com or upon request.

One of our core philosophies, as communicated by Mr. J. Hyatt Brown, Chairman of Brown & Brown, illustrates our culture and corporate commitment:

Brown & Brown's Footprint

Brown & Brown home office is in Daytona Beach which is centrally located to serve our Florida clients. We operate alongside local city offices which Miami-Dade office will be your local office. We offer the distinct combination of a “boutique” public entity brokerage offering concierge-level service with the resources of a large national broker that allows us to design and negotiate better insurance programs and create unique service plans based on our client’s goals and objectives.

We are a completely independent agency with no vested interest in any insurance carriers or insurance trusts. Brown & Brown operates as a truly unbiased broker/consultant with our focus solely on listening to our clients’ needs and executing on their behalf.

Our operations are unique:

- Brown & Brown currently represents over **250** of Florida’s governmental entities
 - 25 Counties
 - 70 Cities
 - 7 Public School Districts
 - 7 Public Universities
 - *State of Florida*
 - 100+ Special Taxing Districts
- Only retail agency in Florida **100%** committed to Florida’s public entities
- Brown & Brown servicing office has served Florida governments exclusively **since 1992**
- We place **\$135 million** of annual premiums for our Florida clients

Financial Background

As Brown & Brown is publicly traded and public financial reports are provided to the SEC regularly, we have included the Brown & Brown Annual Report for fiscal year ending December 31, 2020 provides 2 years of financial data and is provided in this section of the response. In addition, the following path will provide additional information and Annual Reports dating back to 1999: <https://investor.bbinsurance.com>.

With almost \$3 billion of annual revenues, Brown & Brown is a publicly held corporation listed on the NYSE, symbol “BRO”. As such, our financial practices are subject to strict controls. Our company is audited by Deloitte & Touche, LLP, an independent registered public accounting firm. Our financial metrics prove our conservative financial strategy of low leverage and strong cash generation.

Additionally, Brown & Brown has a Quality Control division which includes multiple teams of internal auditors. These auditors perform not only financial audits, but also file and Information Technology audits of each office to assure funds, records and client service are performed in accordance with the company’s policies and procedures. The results of these audits are made directly to Brown & Brown’s Board of Directors.

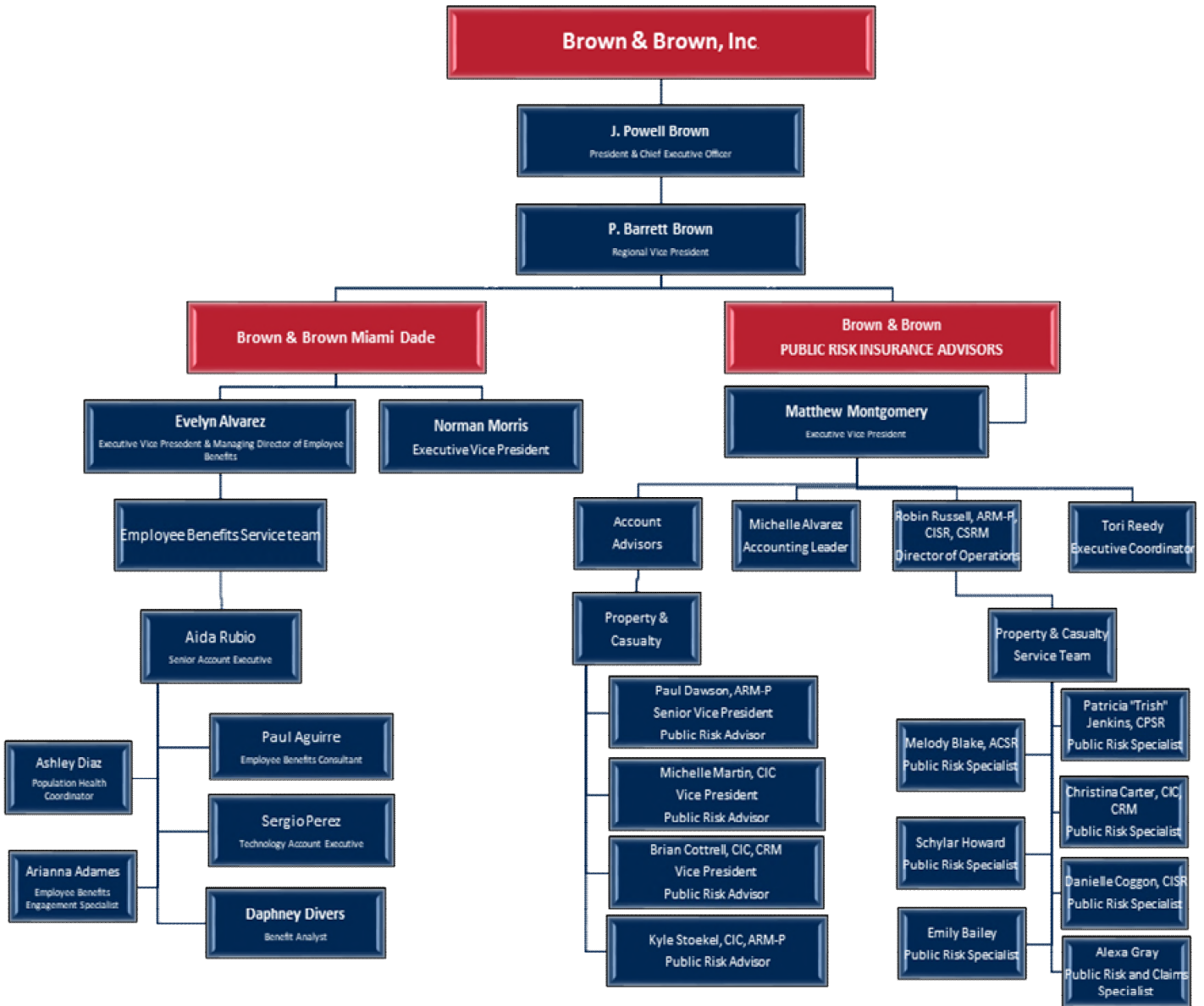
Because of Brown & Brown’s financial stability, it is one of the selected companies that comprise the Standard & Poor’s Mid-Cap 400 Index.

Additional information concerning our secure financial position can be found at www.bbinsurance.com or by request.

Section 4

Operational Information


Section 4: Operational Information



Operation Leaders

Matt Montgomery **Executive Vice President**

Mr. Montgomery leads the Public Risk team with almost 20 years of experience in Federal and State Government. Matt’s expertise is particularly valuable for direct assistance with government agencies, presentations to executive staff and governing Boards, and other meetings as needed. Matt also provides high-level support to all aspects of client services.

MATTHEW MONTGOMERY	
	Executive Vice President
	Florida State University, BS Degree, Philosophy
	Brown & Brown – 2013 to Present
	Florida DHSMV – 2012 to 2013
	Southern Strategy Group – 2007 to 2012
	US Senate Office – 2002 to 2007
	2-20 General Lines Agent License, State of Florida
	2-15 Life, Health, & Variable Annuities License, State of Florida
	8 years Florida Public Entity Insurance Focus
	19 years of Florida Governmental Experience

Robin Russell, ARM-P, CISR, CSR

Director of Operations

Ms. Russell oversees customer service delivery and quality control. With a Risk Management degree from Florida State University, Robin has focused in public entity insurance and risk management for 17 years. She is also charged to constantly improve Brown & Brown service offerings, including technological efficiencies to assist our clients, including:

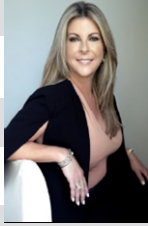
ROBIN RUSSELL, ARM-P, CISR, CSR	
	Director of Operations
	Florida State University, B.S. Risk Management/Insurance & Finance
	Brown & Brown – 2004 to Present
	State Farm – 1998 to 2004
	Certified Insurance Service Representative (CISR)
	Certified School Risk Management (CSR)
	Associate in Risk Management for Public Entities (ARM-P)
	2-20 General Lines Agent License, State of Florida
	2-15 Life, Health, & Variable Annuities License, State of Florida
	1-20 Surplus Lines License, State of Florida
	16 years of Florida Public Entity Experience

- Customized service delivery plans and teammate workload allocations
- Asset schedule and policy management
- Technology efficiencies
- Continuous enhanced customer services implementation
- Contract and coverage expertise
- Legal and quality control

Evelyn R. Alvarez

Executive Vice President & Managing Director of Employee Benefits

Executive Vice President & Managing Director of Employee Benefits at Brown & Brown, Miami-Dade. Evelyn began her career as an Employee Benefits Consultant in 1997. For the past 24 years, she has dedicated her career to specializing in health and welfare programs for private and public entities. Her expertise has led to planning and executing comprehensive Employee Benefits strategies for large and well-known South Florida employers. She is very well respected in her industry for her knowledge and professionalism. Her dedication was recognized by The National Association of Professional Woman who awarded Evelyn Woman of the Year Award for 2013/2014. Evelyn has sat on both Cigna and United Healthcare broker council. She also assumes the Benefits Practice Leader role for Miami-Dade.

EVELYN R. ALVAREZ	
	Executive VP & Managing Director of EB
	Miami Dade College Business Administration
	Brown & Brown – 1997 to Present
	2-15 Life Health & Annuities License - FL
	24 years of employee benefits consulting

Project Team

Brian Cottrell, CIC, CRM Vice President/Public Risk Advisor,

Brian will coordinate all risk management services and retain responsibility for all deliverables for this project. Mr. Cottrell’s professionalism and expertise in the industry has been exemplified by his commitment to and representation of Florida governmental entities. Throughout the contract year, Mr. Cottrell will oversee insurance submission, marketing, negotiation, and presentation of coverage, program design and financial analysis.

Mr. Cottrell has over 35 years of public entity / risk management experience including focus in the following areas:


- Contractual risk transfer and indemnification language
- Insurance and self-insurance program and policy design
- Risk retention and transfer analysis
- Local government financing and budgeting
- Public Entity Law (Statutes governing tort liability, procurement, court rulings, etc.)
- FEMA coordination and Stafford Act interpretation
- Claims advocacy
- Large multi-layered property design and placement
- Informational and educational presentations

BRIAN COTTRELL, CIC, CRM	
	Vice President / Public Risk Advisor
	Palm Beach State College A.A. Degree – Business Administration
	Certified Insurance Counselor (CIC) Certified Risk Manager (CRM)
	Brown & Brown – 2006 to Present
	2-20 General Lines Agent License, State of Florida
	Private Pilot, 40 Years’ Experience
	34+ years of Florida Public Entity Experience

Melody Blake, ACSR

Public Risk Specialist

Our Public Risk Specialists are responsible for the daily service needs of our clients. Ms. Blake is well versed in responding to service requests, issuing certificates of insurance, maintaining property, vehicle, and equipment schedules, claims handling as well as general requests for service. Ms. Blake boasts an impressive record of accurate, quality service and routinely receives accolades from her clients. She currently handles some of Brown & Brown’s largest and most complex clients and is well trained and experienced in handling custom insurance programs.

MELODY BLAKE, ACSR	
	Public Risk Specialist
	Accredited Customer Service Representative (ACSR)
	Brown & Brown – 2010 to Present Beskin & Associates – 1990 to 2010
	2-20 General Lines Agents License, State of FL 10+ years of Florida Public Entity Experience

Key functions include but are not limited to:

- Quote/Binder/Policy review for accuracy
- Proposal/Binder/Policy delivery
- Invoicing, certificates, and general inquiries
- Audits and premium adjustments
- Property, auto and inland marine schedule maintenance
- Provide up-to-date schedules of insurance coverage
- Creation and assembly of reports, claims data and loss history summaries

Alexa Gray

Public Risk and Claims Specialist

Alexa provides backup to Ms. Blake for policy management, Certificate of Insurance issuance, claims reporting, claims file management, and NFIP Flood program policy administration. Alexa is pursuing an Associate in Claims (AIC) designation. Alexa also provides backup for Certificate-related questions and other administrative projects.

ALEXA GRAY	
	Public Risk and Claims Specialist
	Univ. of Central Florida, B.S. Daytona State College, A.A.
	Brown & Brown – 2017 to Present 2-20 General Lines Agents License - FL 6-20 Claims Adjusting License - FL AIC-30
	Candidate for Associate in Claims (AIC) 4 years Florida Public Entity Experience

Christopher Kittleson, ARM, CPSI

Director of Loss Control Services

Public Risk Underwriters of Florida, Inc., a wholly owned subsidiary of Brown & Brown, Inc., provides Safety and Loss Control Services to over 400 public entities in Florida. Mr. Kittleson provides expert advice regarding risk identification and control in the field and at the employee level. His work has been focused to South Florida public entities for 13 years. Areas of focus include:


- Safety Training
- Safety Inspections
- Safety Program Review & Evaluation
- Safety Committee Development and Guidance
- Accident Review Board Development and Guidance
- Specialized Programs and Services

CHRISTOPHER KITTLESON, ARM, CPSI	
	Director of Loss Control Services
	Public Risk Underwriters of Florida
	St. Cloud State University, MN
	B.S. Engineering Technology
	Public Risk Underwriters
	2007 to Present
	OSHA Certified Educator
	American Society of Safety Engineers
	National Safety Council Certified
	Defensive Driving Instructor
	Certified Playground Safety Inspector
	30 Years' Experience

Paul Aguirre

Employee Benefits Consultant

Paul works closely with clients as part of the benefits strategy team and renewal team. Emphasizing on helping client HR teams in the integration with working along side the benefits team at Brown & Brown and carriers. Data and Analytics to help create long term strategies that preserve clients needs and expectations. With a background that includes Account management, Medicare & Ancillary products Paul is able to bring a cohesive benefit program that emphasizes on sustainability. Paul has worked with many Municipalities in the South Florida Market and knows firsthand the “white glove” approach they deserve.

PAUL AGUIRRE	
	Employee Benefits Consultant
	Florida International University
	A.A. Business Administration
	Brown & Brown 2019 - Present
	American Public Life 2011 - 2017
	Florida Blue 2017-2019
	2-14 Life & Annuity License - FL
	2-40 Health License - FL
	10 Years' Employee Benefits Experience

Aida Rubio

Senior Account Executive

Aida works closely with consultants emphasizing a team approach to achieve optimal client success. Aida is responsible for the overall account management from service, marketing analysis, implementation, renewal and compliance. Aida’s day-to-day client and employee interaction include the resolution of claims, billing, eligibility and administrative guidance for all aspects of Health & Welfare. Aida’s been in the insurance industry for 15+ years, working for Brown & Brown the last 4, previously as an underwriter for Life & Disability Group Coverage. Aida holds her Life, Health and Variable Annuities License, continued education includes HIAA designations Health Insurance Associate. Fluent in English and Spanish.

AIDA RUBIO, HIA	
	Senior Account Executive
	Brown & Brown 2017 - Present
	2-15 Life, Health & Annuities License - FL America’s Health Insurance Plans AHIP
	15 Years’ Employee Benefits Experience

Matthew Montgomery
Executive Vice President

EXPERIENCE

Risk Management Associates, Inc. dba Public Risk Insurance Advisors (a wholly owned subsidiary of Brown & Brown, Inc.)

2015 to Present. Executive Vice President

Responsible for the executive oversight of Public Risk Insurance Advisors. Additional duties include production, marketing and service of public entity insurance programs and accounts.

September 2013 –2015. Account Executive

Responsibilities include direct consulting with clients to identify and analyze risk exposures and coverage needs, and develop and design individualized insurance programs. Professional client services include oversight of insurance and risk management programs, including claims advocacy, internal policy and procedures development, and contract review.

Florida Department of Highway Safety and Motor Vehicles

May 2012 – September 2013. Legislative Affairs Director

Served as the lead on all departmental advocacy before the legislature, including all lobbying on behalf of the Florida Highway Patrol. Responsibility for all budget and legislation and responsible for securing the funding to run one of the largest state agencies in Florida.

Southern Strategy Group

December 2007 – May 2012. Partner Lobbyist

Advocated on behalf of clients such as Disney, Apple, NASCAR, BCBS, and CVS. Partner in the largest state-level lobbying firm in the country. Experience lobbying the Executive and Legislative branches at all levels.

Florida Department of Agriculture and Consumer Services

January 2007 – December 2007. Deputy Director, Office of Legislative Affairs

Legislative advocacy for Cabinet Level agency focusing predominantly on the House of Representatives.

Charles H. Bronson Campaign

January 2006 – January 2007. Deputy Campaign Manager

Responsibilities included all internal organization of contributions, volunteers, scheduling, and communications.

United States Senate, Office of Senator Bill Nelson (FL)

December 2002 – June 2006. Assistant to the Chief of Staff

Responsible for incoming communications.

EDUCATION

Florida State University, BS Degree, Philosophy

LICENSES

2-20 General Lines Agents License, State of Florida

2-15 Life, Health, and Variable Annuities License, State of Florida

Brian Cottrell, CIC CRM
Vice President / Account Executive

EXPERIENCE

Risk Management Associates, Inc. dba Public Risk Insurance Advisors (a wholly owned subsidiary of Brown & Brown, Inc.)

May 2006 to present. Vice President / Account Executive
Responsibilities include production, marketing and service of public entity programs. Consult directly with public entity clients regarding coverage, policy forms, and company affiliated services (e.g. loss control, claims handling, and risk management).

Acordia/Wells Fargo – West Palm Beach

1989 to 2006
Responsibilities included production, marketing and service of public entity programs and commercial accounts. Consulted directly with clients regarding coverage, policy forms, and company affiliated services (e.g. loss control, claims handling, and risk management).

Florida League of Cities

1985 to 1989
Responsibilities included production and servicing of public entities in South Florida.

EDUCATION

Palm Beach Community College
A.A. Degree – Business Administration
Certified Insurance Counselor (CIC)
Certified Risk Manager (CRM)

LICENSES

2-20 General Lines Agents License, State of Florida
2-18 Life & Health license, State of Florida

PROFESSIONAL AFFILIATIONS

Society of Certified Insurance Counselors
Society of Certified Risk Managers
RIMS – Risk and Insurance Management Society
PRIMA – Public Risk Management Association
FASD – Florida Association of Special Districts – Board Member
Palm Beach County Municipal League of Cities, Associate Member
Past President – Independent Insurance Agents of Palm Beach County

AREAS OF SPECIAL EXPERTISE

Florida public entity insurance programs
Florida workers' compensation

Robin L. Faircloth, CISR, CSR
Director of Operations

EXPERIENCE	<p>Risk Management Associates, Inc. dba Public Risk Insurance Advisors (a wholly owned subsidiary of Brown & Brown, Inc.) April 2010 to Present. Director of Operations Oversee day-to-day operations for support staff and operational issues. Supervisor of Account Representative staff, provide support for AMS procedures and training. Monitor processing procedures and maintain quality control standards for the office. Direct and support agency operational needs. Service of select accounts.</p> <p>July 2004 to April 2010. Customer Service Representative Responsibilities include working with mid-sized to large public entity clients. Handle requests for certificates of insurance, policy changes and endorsements, claims issues, and other daily servicing duties. Manage initial notices of claims. Track claims activity until adjustors close files. Help address conflicts that may arise from claimants, insureds, and carriers. Provide technical and clerical support for public entity service representatives.</p> <p>State Farm Insurance August 1998 to June 2004. Insurance Account Representative Performed a range of insurance and financial sales and customer service functions. Handled the receiving, filing, and tracking the status of claims to facilitate appropriate resolutions, build customer satisfaction, expand account relationships. Clarified complex insurance terminology and procedures to educate customers. Responsible for incoming money and processed daily deposits. Trained and assisted all team members with day-to-day activities.</p>
EDUCATION	<p>Florida State University, BS Degree, Risk Management/Insurance and Finance Certified Insurance Service Representative (CISR) Certified School Risk Management (CSR) (CSR) Risk Management for Public Entities (RMPE) FEMA Public Assistance Program Candidate for Associate in Risk Management (ARM)</p>
LICENSES	<p>2-20 General Lines Agents License, State of Florida 2-15 Life, Health, and Variable Annuities License, State of Florida 1-20 Surplus Lines License, State of Florida</p>

Christopher H. Kittleson, ARM
561-715-6901 (Cell)
ckittleson@publicrisk.com

PROFESSIONAL PROFILE:

Degreed Engineer with over thirty years of professional experience in industry. Major skills include:

Safety Program Development	Safety Training	Accident Investigation
Regulatory Compliance	Service Plan Development	Loss Trend Analysis
USL&H/Jones Act	Multi-Line Experience	Return to Work Programs

CAREER EXPERIENCE:

Public Risk Underwriters of Florida, Inc., Lake Mary, FL

Sr. Risk Control Consultant: Provide multi-line safety consultative services to public sector entities located in the southern region of Florida. Responsible for account profitability, as measured by Loss Ratio, which is obtained through on-site survey and hazard analysis and the effective development of service plans to reduce/eliminate claims frequency/severity.

Meadowbrook Insurance Group, Sarasota, FL

Sr. Loss Control Consultant: Provide Loss Control services to a heterogeneous book of Workers' Compensation clients in the state of Florida. Additional responsibility includes developing Agency relationships to increase growth of Florida region.

The Power P.E.O. of Florida, Inc., Ft. Lauderdale, FL

Loss Prevention Specialist: Directly responsible for establishing new client base in southeast region including developing Agency relationships to foster new business, assist with set-up/staffing of new Florida field office as well as provide safety & health consultative services to clients located in Florida and Georgia.

Zenith Insurance Co., Orlando, FL

Safety & Health Consultant: Directly manage a client base of over 100 clients in the southeast/west region of Florida. Responsible for account profitability, as measured by Loss Ratio, that was obtained through on-site survey and hazard analysis and the effective development of service plans to reduce/eliminate exposures. Required ability to work at all levels within client's organization to achieve target objectives.

Liberty Mutual Group, Inc., Sunrise, FL

Safety Consultant II: Provide safety consultative services to construction/industrial clients based in the south Florida area. Develop accident frequency/severity reduction programs and provide OSHA compliance support. Extensive knowledge of constructions trades/general industry and working knowledge of CFR 1926/1910.

NovaCare Employee Services, Inc., Bradenton, FL

Loss Prevention Specialist: Provide safety-consulting services to over 150 clients in the southeast Florida region. Services include, work-site review & hazard analysis, loss trend analysis, safety program development, safety training, accident investigation, and claims support.

Bishops Services, Deerfield Beach, FL

Investigative Assistant: Provide investigative support utilizing computer data base applications for due diligence, fraud, and background investigations.

EDUCATION:

B.S. Engineering Technology, St. Cloud State University, St. Cloud, MN. Class of 1979. Graduated Cum Laude.

Liberty Mutual Consulting Skills Seminar, OSHA 10-Hour General Industry Safety & Health Outreach, OSHA 30-Hour Construction Safety & Health Outreach, Practical Risk Assessment - Det Norske Veritas and Ergoweb's Applied Ergonomics Workplace Training Seminar. Working knowledge of Windows 2000, Microsoft Word, Publisher, Excel, Project Manager, Microsoft Internet Explorer and ModMaster with proficiency in the use of digital camera methods. Intimate knowledge of personal computer setup, configuration, diagnostics, and installation.

DESIGNATIONS:

Associate in Risk Management (ARM)

AFFILIATIONS:

American Society of Safety Engineers - Professional Member

Section 5

Cost Proposal


Sealed Envelope

Section 6

Required Attachments



Section 6:

ACORD		CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY) 12/29/2020			
<p>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.</p> <p>IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).</p>							
PRODUCER Brown & Brown of Florida, Inc. P O Box 2412 Daytona Beach FL 32115		CONTACT NAME: Laurie DeSandre PHONE (A/C, No, Ext): (386) 239-7242 FAX (A/C, No): (386) 323-9159 E-MAIL ADDRESS: ldesandre@bbdaytona.com		INSURER(S) AFFORDING COVERAGE INSURER A: Travelers Property Casualty Company of America 25674 INSURER B: The Continental Insurance Company 35289 INSURER C: Continental Casualty Co 20443 INSURER D: The Charter Oak Fire Insurance Company 25615 INSURER E: The Travelers Indemnity Company 25658 INSURER F:			
INSURED BROWN & BROWN INC ETAL Po Box 2412 Daytona Beach FL 32115							
COVERAGES		CERTIFICATE NUMBER: 21005		REVISION NUMBER:			
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.							
INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			TC2JGLSA9527B87421	01/01/2021	01/01/2022	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 10,000,000 PRODUCTS - COMPIOP AGG \$ 2,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			TC2JCAP9527B88221	01/01/2021	01/01/2022	COMBINED SINGLE LIMIT (Ea accident) \$ 2,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ 50,000
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED \$ RETENTION \$			6011849429	01/01/2021	01/01/2022	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	UB1R6701982151K	01/01/2021	01/01/2022	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
C	PROPERTY - SPECIAL FORM REPLACEMENT COST			RMP4033146598	01/01/2021	01/01/2022	SEE BELOW
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) NAMED INSURED: BEHNKE & ASSOCIATES, INC. PROPERTY COVERAGE: CONTENTS \$1,440,671; EXTRA EXPENSE \$50,000; IMPROVEMENTS & BETTERTMENTS \$44,280; EDP HARDWARE \$980,910; EDP SOFTWARE \$178,748.							
CERTIFICATE HOLDER		CANCELLATION					
BEHNKE & ASSOCIATES INC 14900 NW 79TH CT STE 200 MIAMI LAKES FL 33016		SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 					

AGENCY CUSTOMER ID: _____

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page ____ of ____

AGENCY Brown & Brown of Florida, Inc.		NAMED INSURED BROWN & BROWN INC ETAL	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

INSURER E-WORKERS COMPENSATION-POLICY UB1R6612692151R-THE TRAVELERS INDEMNITY CO.-EFF 1-1-20 TO 1-1-21, LIMITS 1,000,000/1,000,000/1,000,000

Section 7

Additional Information

Section 7: Additional Information

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ATTACHMENT A

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City of Cooper City, Florida
Proposal Form

INSURANCE BROKERAGE SERVICES

RFP 2022-2-HR

Proposal Due: Thursday, December 9, 2021

For Information Contact:

The Purchasing Division
Purchasing@CooperCityFL.org

Release Date: Thursday, October 28, 2021

Submitted by: Brown & Brown Inc.
(Company name)

ATTACHMENT A
(Page 2 of 5)

Project: INSURANCE BROKERAGE SERVICES
Contract Identification: RFP 2022-2-HR
Bids submitted to: Office of the City Clerk
City of Cooper City
9090 SW 50 Place
Cooper City, Florida, 33328

1. The undersigned PROPOSER proposes and agrees, if this Bid/Proposal is accepted, to enter into an agreement with City in the form included in the contract documents to perform and furnish all work as specified or indicated in the contract documents for the contract price and within the contract time indicated in this Bid/Proposal and in accordance with the other terms and conditions of the contract documents.
2. Proposer accepts all of the terms and conditions of the advertisement of Request for Proposal and Instruction to Proposers including, without limitation, those dealing with the Bid/Proposal requirements. This Bid/Proposal will remain in full force for one hundred and twenty (120) days from the date of the Bid/Proposal opening. Proposer will sign and submit an agreement with the Bonds and other documents required by the Bidding Requirements within fifteen days after the City's notice of award.
3. In submitting this Bid/Proposal, Proposer represents, as more fully set forth in the Agreement that:
 - a. Proposer has examined copies of all plans, and bidding documents, contract specifications and instruction to proposers.
 - b. Proposer has familiarized itself with the nature and extent of the Contract Documents, work site, locality, local conditions and the laws and regulations that in any manner may affect the cost, progress, performance or furnishing of the work.
 - c. Proposer has studied carefully all reports and drawings of the project and the physical conditions of the project site areas and accepts the extent of the technical data contained in such reports and drawings upon which Proposer is entitled to rely.
 - d. Proposer has correlated the results of his/her studies and reviews, observations, investigations, explorations, tests, and studies with the terms and conditions of the contract documents.
 - e. Proposer has given City written notice of all conflicts, errors or discrepancies that is has discovered in these documents and the written resolution thereof by City is acceptable to Proposer.
 - f. This Bid/Proposal is genuine and not made in the interest of or on behalf of any undisclosed person, firm or corporate and is not submitted in conformity with any agreement or rules of any group, association, organization or corporation; Proposer has not directly or indirectly induced or solicited any other Proposer to submit a false Bid, and Proposer has not sought by collusion to obtain for itself any advantage over any other Proposer or the City.
4. Bid/Proposal Copies
ONE (1) ORIGINAL (UNBOUND) COPY, THREE (3) BOUND PHOTOCOPIES and ONE (1) ELECTRONIC COPY (Flash Drive) of the Proposal should be submitted to the City of Cooper City, City Hall, 9090 SW 50th Place, Cooper City, Florida 33328, to the attention of the Office of the City Clerk.
5. Addenda, Additional Information-Contact Purchasing Division
Any addenda or answers to written questions supplied by the City to participating Proposers become part of this Request for Proposal and the resulting contract. The Bid Form shall be signed by an authorized company representative dated and returned with the proposal Bid.

No negotiations, decisions or actions shall be initiated or executed by the Proposer as result of any discussions with any City employee. Only those communications which are in writing from the City may be considered as a duly authorized

ATTACHMENT A

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expression. Also, only communications from proposer that are signed and in writing will be recognized by the City as duly authorized expressions on behalf of the proposer.

Specific questions related to the Scope of Services requested shall be directed in writing to the City of Cooper City - Purchasing Division. Questions must be emailed to Purchasing@CooperCityFL.org, who may respond in kind with copies to all Proposers. **The deadline for submission of questions is Thursday, December 2, 2021 at 5:00PM.**

The successful proposer shall be required to execute a City contract covering the scope of services to be provided and setting forth the duties, rights and responsibilities of the parties. This contract must be executed by the successful proposer prior to recommendation of award and presentation to the City Commission.

6. Checklist of documents to be included in submittal.

	Proposal Form
	Reference Form
	Public Entity Crimes (PEC) Form
	ADA Affidavit
	Business Entity Affidavit
	Bidder's Foreign (Non-Florida) Corporate Statement (If applicable)
	W-9, Request for Taxpayer Identification Number
	Proof of Workers Compensation Insurance or Exemption
	Proof of Liability Insurance
	Ownership Disclosure Affidavit
	Drug-Free Workplace Certificate
	Employee Background Verification Affidavit
	Scrutinized Companies Affidavit
	Non-Conflict of Interest Statement
	E-Verify Form

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ATTACHMENT A
(Page 4 of 5)

Bidder's Contact Information

Name of Company: Brown & Brown Insurance
Address: 8825 NW 21st Terrace
Doral, FL 33172
Type of Business Broker
Company's Website: www.bbinsurance.com

Authorized Signatory Contact: Evelyn R. Alvarez
Title: Executive VP & Managing Director, Employee Benefit
Tel: 305-246-7541 Mobile: 305-310-4143
Email Address (Required): e.alvarez@bbinsfl.com

Primary Contact: Paul Aguirre
Title: Employee Benefits Consultant
Tel: 305-714-4418 Mobile: 954-588-6388
Email Address (Required): paguirre@bbmia.com

Additional Contact & Title: Aida Rubio, Account Executive
Tel: 305-246-7542 Mobile: _____
Email Address (Required): arubio@bbinsfl.com

Remit to Address: Brown & Brown Insurance
8825 NW 21st Terrace, Doral, FL 33172
Remit to Contact: Name: Paul Aguirre Tel: 305-714-4418
Remit to Email: paguirre@bbmia.com

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(Page 5 of 5)

**COST PROPOSAL SHEET
FOR
INSURANCE BROKERAGE SERVICES**

MUST BE SUBMITTED IN A SEPARATE, SEALED ENVELOPE

COST PROPOSAL PER YEAR \$ 97,500.00

COST PROPOSAL IN WORDS NINETY-SEVEN THOUSAND FIVE HUNDRED

Submitted by: NORMAN MORRIS
(Print)

Authorized Signature: [Signature]
(Sign)

Title: EXECUTIVE VICE PRESIDENT

Company Name: BROWN & BROWN Inc.

STATE: **FLORIDA**
COUNTY: Miami Dade

Sworn to (or affirmed) and subscribed before me this 8th day of December, 2021, by: NORMAN L. MORRIS

Name of person making statement

[Signature]

Signature of Notary Public - State of Florida

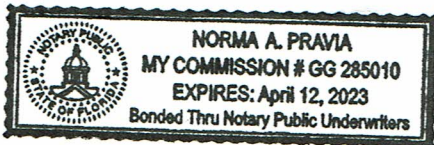
(NOTARY SEAL)

NORMA A. PRAVIA

Name of Notary Typed, Printed, or Stamped

Personally Known OR Produced Identification

Type of Identification Produced _____



ATTACHMENT B

REFERENCES

All references shall be from entities/companies regularly engaged in the business of providing the goods and/or services as described in this solicitation. THE CITY OF COOPER CITY SHALL NOT BE USED AS A CLIENT REFERENCE.

1. ENTITY/COMPANY NAME: City of Dania Beach
ADDRESS: 100 W. Dania Beach Blvd., Dania Beach, FL 330
CONTACT NAME: Linda Gonzalez
CONTACT'S TITLE: City Manager.
TELEPHONE: 954-924-6800 ext 3608
E-MAIL (REQUIRED): Lgonzalez@daniabeachfl.gov
CONTRACT PERIOD: FROM: 2001 TO: Present

2. ENTITY/COMPANY NAME: City of Homestead
ADDRESS: 100 Civic Court., Homestead, FL, 33030
CONTACT NAME: Ursula Medero
CONTACT'S TITLE: Benefits Manager
TELEPHONE: 305-224-4472
E-MAIL (REQUIRED): umedero@cityofhomestead.com
CONTRACT PERIOD: FROM: 2000 TO: Present

3. ENTITY/COMPANY NAME: Town of Davie
ADDRESS: 6591 Orange Drive, Davie, FL 33314
CONTACT NAME: Jose Lugo
CONTACT'S TITLE: Risk Manager
TELEPHONE: 954-797-1097
E-MAIL (REQUIRED): jlugos@davie-fl.gov
CONTRACT PERIOD: FROM: 2006 TO: Present

This page shall be completed **IN FULL** and submitted with your bid.

ATTACHMENT C
(Page 1 of 2)

**SWORN STATEMENT PURSUANT TO SECTION 287.133 (3) (a),
FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES**

THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A
NOTARY PUBLIC OR OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS.

1. This sworn statement is submitted to the CITY OF COOPER CITY, FLORIDA

by: NORMAN MORRIS
(print individual's name and title)

for: BROWN & BROWN INC.
(print name of entity submitting sworn statement)

whose business address is: 8825 NW 21st Terrace, Doral, FL 33172

and (if applicable) its Federal Employer Identification Number (FEIN) is: 59-0691921

(If the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement: _____ - _____ - _____).

2. I understand that a "public entity crime" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or of the United States, including but not limited to, any bid or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentations.

3. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, non-jury trial, or entry of a plea of guilty or nolo contendere.

4. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:

- a) A predecessor or successor of a person convicted of a public entity crime; or
- b) An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.

5. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.

ATTACHMENT C
(Page 2 of 2)

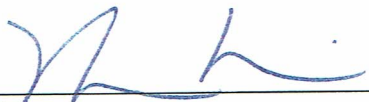
6. Based on information and belief, the statement that I have marked below is true in relation to the entity submitting this sworn statement. (Indicate which statement applies).

Neither the entity submitting this sworn statement, nor any officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, not any affiliate of the entity, has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

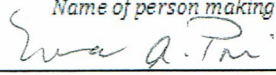
This entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

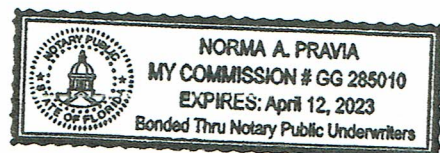
The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989. However, there has been a subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative Hearings and the Final Order entered by the Hearing Officer determined that it was not in the public interest to place the entity submitting this sworn statement on the convicted vendor list. (attach a copy of the final order).

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES FOR CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.



Signature

STATE:	FLORIDA
COUNTY:	<u>Miami Dade</u>
Sworn to (or affirmed) and subscribed before me this <u>8th</u> day of <u>December</u> , 20 <u>21</u> , by: <u>NORMAN L. MORRIS</u>	
	<small>Name of person making statement</small>
	<u></u>
	<small>Signature of Notary Public - State of Florida</small>
(NOTARY SEAL)	<u>NORMA A. PRAVIA</u>
	<small>Name of Notary Typed, Printed, or Stamped</small>
Personally Known <input checked="" type="checkbox"/>	OR Produced Identification <input type="checkbox"/>
Type of Identification Produced _____	



ATTACHMENT D

**AMERICANS WITH DISABILITIES ACT (ADA)
DISABILITY NONDISCRIMINATION STATEMENT**

THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS.

This sworn statement is submitted to the CITY OF COOPER CITY, FLORIDA

by: NORMAN MORRIS, EVA
(print individual's name and title)

for: BROWN & BROWN Inc.
(print name of entity submitting sworn statement)

whose business address is: 8825 NW 21st Terrace, Doral, FL 33172

and (if applicable) its Federal Employer Identification Number (FEIN) is: 59-0691921
(If the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement: _____ - _____ - _____.)

I, being duly first sworn state:

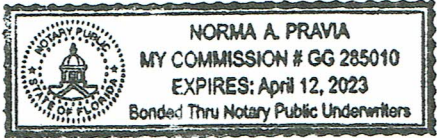
That the above named firm, corporation or organization is in compliance with and agreed to continue to comply with, and assure that any subcontractor, or third party contractor under this project complies with all applicable requirements of the laws listed below including, but not limited to, those provisions pertaining to employment, provision of programs and services, transportation, communications, access to facilities, renovations, and new construction.

The American with Disabilities Act of 1990 (ADA), Pub. L. 101-336, 104 Stat 327, 42 USC 1210112213 and 47 USC Sections 225 and 661 including Title I, Employment; Title II, Public Services; Title III, Public Accommodations and Services Operated by Private entities; Title IV, Telecommunications; and Title V, Miscellaneous Provisions.

The Florida Americans with Disabilities Accessibility Implementation Act of 1993, Section 553.501-553.513, Florida Statutes:

The Rehabilitation Act of 1973, 229 USC Section 794;
The Federal Transit Act, as amended 49 USC Section 1612;
The Fair Housing Act as amended 42 USC Section 3601-3631.

[Handwritten Signature]
Signature



STATE: **FLORIDA**
COUNTY: Miami Dade

Sworn to (or affirmed) and subscribed before me this 8th day of December, 2021, by: NORMAN L. MORRIS
Name of person making statement

[Handwritten Signature]
Signature of Notary Public - State of Florida

(NOTARY SEAL) NORMA A. PRAVIA
Name of Notary Typed, Printed, or Stamped

Personally Known X OR Produced Identification _____
Type of Identification Produced _____

ATTACHMENT E

BUSINESS ENTITY AFFIDAVIT

I, NORMAN MORRIS, being first duly sworn state:

The full legal name and business address of the person(s) or entity proposing to contract or transact business with the City of Cooper City ("City") are (Post Office addresses are not acceptable), as follows:

59-0691921
Federal Employer Identification Number (FEIN) (If none, Social Security Number)

Brown & Brown Inc.
Name of Entity, Individual, Partners or Corporation

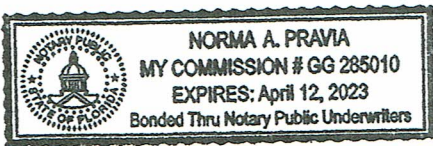
Doing Business As (If same as above, leave blank)

8825 NW 21st TERRACE Doral FL 33172
Street Address City State

Florida 4/3/1947
State and Date of Incorporation:

[Signature] 12/9/21
Signature of Affiant Date

NORMAN MORRIS
Print Name



STATE: **FLORIDA**
COUNTY: Miami Dade

Sworn to (or affirmed) and subscribed before me this 8th day of December, 2021, by: NORMAN L. MORRIS

[Signature]
Signature of Notary Public - State of Florida

(NOTARY SEAL) NORMA A. PRAVIA
Name of Notary Typed, Printed, or Stamped

Personally Known X OR Produced Identification _____

Type of Identification Produced _____

Attachment G

<p>Form W-9 (Rev. October 2018) Department of the Treasury Internal Revenue Service</p>	<p>Request for Taxpayer Identification Number and Certification</p> <p>▶ Go to www.irs.gov/FormW9 for instructions and the latest information.</p>	<p>Give Form to the requester. Do not send to the IRS.</p>
--	---	--

<p>Print or type. See Specific Instructions on page 3.</p>	<p>1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. <u>Brown & Brown Inc.</u></p> <p>2 Business name/disregarded entity name, if different from above</p> <p>3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.</p> <p><input type="checkbox"/> Individual/sole proprietor or single-member LLC</p> <p><input checked="" type="checkbox"/> C Corporation</p> <p><input type="checkbox"/> S Corporation</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Trust/estate</p> <p><input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____</p> <p>Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</p> <p><input type="checkbox"/> Other (see Instructions) ▶ _____</p> <p>4 Exemptions (codes apply only to certain entities, not individuals; see Instructions on page 3):</p> <p>Exempt payee code (if any): _____</p> <p>Exemption from FATCA reporting code (if any): _____</p> <p><small>(Applies to accounts maintained outside the U.S.)</small></p> <p>5 Address (number, street, and apt. or suite no.) See instructions. <u>8825 NW 21st TERRACE</u></p> <p>6 City, state, and ZIP code <u>DORAL, FL 33172</u></p> <p>7 List account number(s) here (optional)</p> <p>Requester's name and address (optional)</p>
--	---

Part I Taxpayer Identification Number (TIN)

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

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

Social security number					
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%; height: 20px;"></td> <td style="width:25%; height: 20px;"></td> <td style="width:25%; height: 20px;"></td> <td style="width:25%; height: 20px;"></td> </tr> </table>					
or					
Employer identification number					
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%; height: 20px; text-align: center;">59</td> <td style="width:25%; height: 20px; text-align: center;">-</td> <td style="width:25%; height: 20px; text-align: center;">069</td> <td style="width:25%; height: 20px; text-align: center;">/</td> <td style="width:25%; height: 20px; text-align: center;">1921</td> </tr> </table>	59	-	069	/	1921
59	-	069	/	1921	

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here	Signature of U.S. person ▶	Date ▶
------------------	----------------------------	--------

General Instructions

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

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

Purpose of Form

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

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

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

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

Attachment H

REQUEST FOR PROOF OF WORKERS COMPENSATION INSURANCE OR EXEMPTION

Dear Provider of Services or Goods:

In order to provide services or goods to City of Cooper City, we require that you provide us either proof of workers' compensation coverage or proof of exemption.

Workers compensation insurance is required of all employers in Florida that employ 4 or more part or full time employees. In the event that you are an employer in the construction industry, you are required to have workers' compensation insurance if you employ one or more workers. Corporate officers and sole proprietors are included when calculating the number of employees. Note: Corporate officers may claim exemption from workers' compensation coverage on themselves only, by filing *Form DWC 250, Notice of Election to Be Exempt*. This form can be found at <http://fldfs.com/WC/forms.html>.

If you meet the above criteria to be exempt, you MUST provide us with one of the following:

- If your business is a sole proprietorship or unincorporated business: provide us a Verification of Automatic Exempt Certificate. This verification is a letter that is issued by the State of Florida Department of Financial Services. To receive a letter from the State, complete the following directions: 1) Call the National Council of Compensation Insurance 1-800-622-4123, Option 5, and ask them for the class code for your type of business. 2) Once you have received this code, call the Department of Financial Services at 1-850-413-1601 and provide them your business name, class code, mailing address, and contact phone number. They will send you the Verification of Automatic Exempt Certificate. 3) Provide us a copy of the Verification of Automatic Exempt Certificate.
- If your business is a corporation (including a professional association or limited liability company), and you are not required to have workers' compensation insurance as per the requirements as outlined above, you must complete the attached Workers Compensation Exemption Affidavit, have it notarized, and return the original to us.

If you are an employer that meets the requirements of workers compensation and needs to obtain coverage, contact your current business insurance agent, or you may use the following resources to locate an agent: www.faja.com, www.piafl.org/wc-info.pdf, or call (850) 893-8245.

Please be reminded that the furnishing of this information to City of Cooper City is a non-negotiable requirement to perform services for us. Failure to provide this timely may result in either termination of your services or delay of payment for services. Your workers compensation Certificate of Coverage, Workers Compensation Exemption Affidavit, or Verification of Automatic Exempt Certificate must be submitted to the Purchasing Division located at City Hall, 9090 SW 50 Place, Cooper City, Florida 33328, or emailed to Purchasing@CooperCityFL.org.

ATTACHMENT I

OWNERSHIP DISCLOSURE AFFIDAVIT

1. If the contact or business transaction is with a corporation, the full legal name and business address shall be provided for each officer and director and each stockholder who holds directly or indirectly five percent (5%) or more of the corporation's stock. If the contract or business transaction is with a trust, the full legal name and address shall be provided for each trustee and each beneficiary. All such names and addresses are (Post Office addresses are not acceptable), as follows:

<u>Full Legal Name</u>	<u>Address</u>	<u>Ownership</u>
Brown & Brown Inc.	8825 NW 21st. TERRACE	%
	Miami, FL 33172	%
		%

2. The full legal names and business address of any other individual (other than subcontractors, materialmen, suppliers, laborers, or lenders) who have, or will have, any interest (legal, equitable, beneficial or otherwise) in the contract or business transaction with the City are (Post Office addresses are not acceptable), as follows:

NORMAN MORRIS

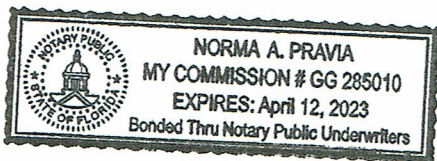
Signature of Affiant

NORMAN MORRIS

Print Name

12/9/21

Date



STATE: **FLORIDA**
 COUNTY: miami Dade

Sworn to (or affirmed) and subscribed before me this 8th day of December, 2021, by: NORMAN L. MORRIS

NORMAN L. MORRIS
Name of person making statement

Norma A. Pravia
Signature of Notary Public - State of Florida

(NOTARY SEAL)

NORMA A. PRAVIA
Name of Notary Typed, Printed, or Stamped

Personally Known X OR Produced Identification _____

Type of Identification Produced _____

ATTACHMENT J

DRUG FREE WORKPLACE CERTIFICATE

I, the undersigned, in accordance with Florida Statute 287.087, hereby certify that, (print or type name of firm)

Brown & Brown Inc.

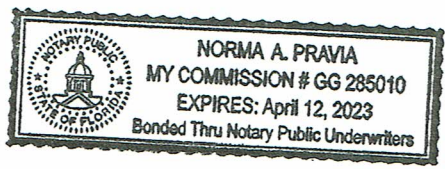
- Publishes a written statement notifying that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited in the workplace named above, and specifying actions that will be taken against violations of such prohibition.
- Informs employees about the dangers of drug abuse in the work place, the firm's policy of maintaining a drug free working environment, and available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug use violations.
- Gives each employee engaged in providing commodities or contractual services that are under bid or proposal, a copy of the statement specified above.
- Notifies the employees that as a condition of working on the commodities or contractual services that are under bid or proposal, the employee will abide by the terms of the statement and will notify the employer of any conviction of, pleas of guilty or nolo contendere to, any violation of Chapter 1893, or of any controlled substance law of the State of Florida or the United States, for a violation occurring in the work place, no later than THREE (3)days after such conviction, and requires employees to sign copies of such written (*) statement to acknowledge their receipt.
- Imposes a sanction on, or requires the satisfactory participation in, a drug abuse assistance or rehabilitation program, if such is available in the employee's community, by any employee who is so convicted.
- Makes a good faith effort to continue to maintain a drug free work place through the implementation of the drug free workplace program.

"As a person authorized to sign this statement, I certify that the above named business, firm or corporation complies fully with the requirements set forth herein".

[Signature]
Signature of Affiant

NORMAN MORRIS
Print Name

12/9/21
Date



STATE: **FLORIDA**
 COUNTY: Miami Dade

Sworn to (or affirmed) and subscribed before me this 8th day of December, 2021, by: NORMAN L. MORRIS
Name of person making statement

[Signature]
Signature of Notary Public - State of Florida

(NOTARY SEAL) NORMA A. PRAVIA
Name of Notary Typed, Printed, or Stamped

Personally Known OR Produced Identification

Type of Identification Produced _____

ATTACHMENT K

EMPLOYEE BACKGROUND VERIFICATION AFFIDAVIT

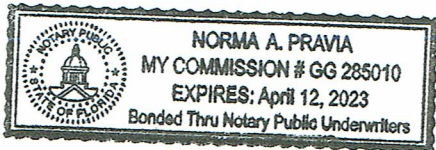
I, Norman Morris of Brown & Brown Inc., attest that all personnel used in
(Print Name) (Company Name)

the performance of this work have had a criminal background check with a passing grade and have been drug tested with a passing grade and are legally documented to work in the United States.

[Handwritten Signature]
Signature of Affiant

NORMAN MORRIS
Print Name

12/9/21
Date



STATE: **FLORIDA**
COUNTY: Miami Dade

Sworn to (or affirmed) and subscribed before me this 8th day of
December, 2021, by: NORMAN L. MORRIS
Name of person making statement

(NOTARY SEAL)

[Handwritten Signature]
Signature of Notary Public - State of Florida
NORMA A. PRAVIA
Name of Notary Typed, Printed, or Stamped

Personally Known X OR Produced Identification _____
Type of Identification Produced _____

ATTACHMENT L

Scrutinized Companies Affidavit
CERTIFICATION PURSUANT TO FLORIDA STATUTE § 287.135

I, Norman Morris, EVP, on behalf of Brown & Brown Inc.
Print Name and Title Company Name

certify that Brown & Brown Inc. does not:
Company Name

1. Participate in a boycott of Israel; and
2. Is not on the Scrutinized Companies that Boycott Israel List; and
3. Is not on the Scrutinized Companies with Activities in Sudan List; and
4. Is not on the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List; and
5. Has not engaged in business operations in Syria.

Submitting a false certification shall be deemed a material breach of contract. The City shall provide notice, in writing, to the Contractor of the City's determination concerning the false certification. The Contractor shall have ninety (90) days following receipt of the notice to respond in writing and demonstrate that the determination of false certification was made in error. If the Contractor does not demonstrate that the City's determination of false certification was made in error then the City shall have the right to terminate the contract and seek civil remedies pursuant to Florida Statute § 287.135.

Section 287.135, Florida Statutes, prohibits the City from: 1) Contracting with companies for goods or services in any amount if at the time of bidding on, submitting a proposal for, or entering into or renewing a contract if the company is on the Scrutinized Companies that Boycott Israel List, created pursuant to Section 215.4725, F.S. or is engaged in a boycott of Israel; and

2) Contracting with companies, for goods or services over \$1,000,000.00 that are on either the Scrutinized Companies with activities in the Iran Petroleum Energy Sector List, created pursuant to s. 215.473, or are engaged in business operations in Syria.

As the person authorized to sign on behalf of the Contractor, I hereby certify that the company identified above in the section entitled "Contractor Name" does not participate in any boycott of Israel, is not listed on the Scrutinized Companies that Boycott Israel List, is not listed on either the Scrutinized Companies with activities in the Iran Petroleum Energy Sector List, and is not engaged in business operations in Syria. I understand that pursuant to section 287.135, Florida Statutes, the submission of a false certification may subject the company to civil penalties, attorney's fees, and/or costs. I further understand that any contract with the City for goods or services may be terminated at the option of the City if the company is found to have submitted a false certification or has been placed on the Scrutinized Companies with Activities in Sudan list or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List.

Brown & Brown
COMPANY NAME

NORMAN MORRIS
PRINT NAME

EVP
TITLE

[Signature]
SIGNATURE

STATE: FLORIDA
COUNTY: Miami Dade

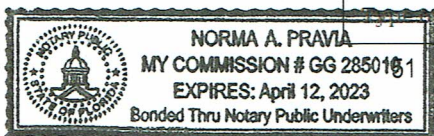
Sworn to (or affirmed) and subscribed before me this 8th day of December, 2021, by: NORMAN L. MORRIS
Name of person making statement

[Signature]
Signature of Notary Public - State of Florida

(NOTARY SEAL) NORMA A. PRAVIA
Name of Notary Typed, Printed, or Stamped

Personally Known OR Produced Identification

Type of Identification Produced _____



ATTACHMENT M

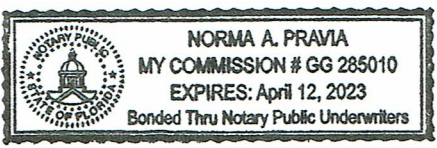
NON-CONFLICT OF INTEREST STATEMENT

- A. A. I am the Executive VP of Brown & Brown Inc. with a
[Insert Title] [Insert Company Name]
 local office in Miami Dade and principal office in Daytona, FL.
- B. The entity hereby submits a proposal/offer in response to **RFP 2022-2-HR, INSURANCE BROKERAGE SERVICES.**
- C. The AFFIANT has made diligent inquiry and provided the information in this statement affidavit based upon its full knowledge.
- D. The AFFIANT states that only one submittal for this solicitation has been submitted and tendered by the appropriate date and time and that said above stated entity has no financial interest in other entities submitting a proposal for the work contemplated hereby.
- E. Neither the AFFIANT nor the above named entity has directly or indirectly entered into any agreement, participated in any collusion or collusive activity, or otherwise taken any action which in any way restricts or restrains the competitive nature of this solicitation, including but not limited to the prior discussion of terms, conditions, pricing, or other offer parameters required by this solicitation.
- F. Neither the entity nor its affiliates, nor anyone associated with them, is presently suspended or otherwise prohibited from participation in this solicitation or any contract to follow thereafter by any government entity.
- G. Neither the entity nor its affiliates, nor anyone associated with them, have any potential conflict of interest because and due to any other clients, contracts, or property interests in this solicitation or the resulting project.
- H. I hereby also certify that no member of the entity's ownership or management or staff has a vested interest in any City Division/Department/Office.
- I. I certify that no member of the entity's ownership or management is presently applying, actively seeking, or has been selected for an elected position within City of Cooper City government.
- J. In the event that a conflict of interest is identified in the provision of services, I, the undersigned, will immediately notify the City in writing.

By the signature(s) below, I/we, the undersigned, as authorized signatory to commit the firm, certify that the information as provided in this attachment is true and correct at the time of submission.

[Signature]
 Signature of Affiant
NORMAN MORRIS, EVP
 Printed Name & Title of Affiant

12/9/21
 Date



STATE: **FLORIDA**
 COUNTY: Miami Dade

Sworn to (or affirmed) and subscribed before me this 8th day of December, 2021, by: NORMAN L. MORRIS
Name of person making statement

[Signature]
Signature of Notary Public - State of Florida
NORMA A. PRAVIA
Name of Notary Typed, Printed, or Stamped

(NOTARY SEAL)

Personally Known OR Produced Identification

Type of Identification Produced _____

ATTACHMENT N
(Page 1 of 2)

E-VERIFY FORM UNDER SECTION 448.095, FLORIDA STATUTES
TO BE RETURNED WITH PROPOSAL

Project Name:

City of Cooper City, FL

Project No.:

RFP - 2022 - 2 - HR - 0 - 2022 / CP

1. Definitions:

"Contractor" means a person or entity that has entered or is attempting to enter into a contract with a public employer to provide labor, supplies, or services to such employer in exchange for salary, wages, or other remuneration. "Contractor" includes, but is not limited to, a vendor or consultant.

"Subcontractor" means a person or entity that provides labor, supplies, or services to or for a contractor or another subcontractor in exchange for salary, wages, or other remuneration.

"E-Verify system" means an Internet-based system operated by the United States Department of Homeland Security that allows participating employers to electronically verify the employment eligibility of newly hired employees.

2. Effective January 1, 2021, Contractors, shall register with and use the E-verify system in order to verify the work authorization status of all newly hired employees. Contractor shall register for and utilize the U.S. Department of Homeland Security's E-Verify System to verify the employment eligibility of:

- a) All persons employed by a Contractor to perform employment duties within Florida during the term of the contract; and
- b) All persons (including sub vendors/subconsultants/subcontractors) assigned by Contractor to perform work pursuant to the contract with the City of Cooper City. The Contractor acknowledges and agrees that registration and use of the U.S. Department of Homeland Security's E-Verify System during the term of the contract is a condition of the contract with the City of Cooper City; and
- c) Should vendor become the successful Contractor awarded for the above-named project, by entering into the contract, the Contractor shall comply with the provisions of Section 448.095, Fla. Stat., "Employment Eligibility," as amended from time to time. This includes, but is not limited to registration and utilization of the E-Verify System to verify the work authorization status of all newly hired employees. Contractor shall also require all subcontractors to provide an affidavit attesting that the subcontractor does not employ, contract with, or subcontract with, an unauthorized alien. The Contractor shall maintain a copy of such affidavit for the duration of the contract.

3. Contract Termination

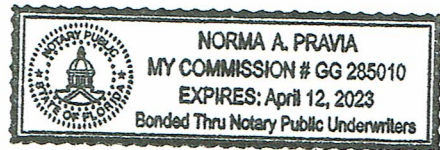
- a) If the City has a good faith belief that a person or entity with which it is contracting has knowingly violated s. 448.09 (1) Fla. Stat., the contract shall be terminated.
- b) If the City has a good faith belief that a subcontractor knowingly violated s. 448.095 (2), but the Contractor otherwise complied with s. 448.095 (2) Fla. Stat., shall promptly notify the Contractor and order the Contractor to immediately terminate the contract with the subcontractor.
- c) A contract terminated under subparagraph a) or b) is not a breach of contract and may not be considered as such.

ATTACHMENT N
(Page 2 of 2)

- d) Any challenge to termination under this provision must be filed in the Circuit Court no later than 20 calendar days after the date of termination.
- e) If the contract is terminated for a violation of the statute by the Contractor, the Contractor may not be awarded a public contract for a period of 1 year after the date of termination.

Company Name:	<u>Brown & Brown Inc.</u>
Authorized Signature:	<u>[Handwritten Signature]</u>
Print Name:	<u>NORMAN MORRIS</u>
Title	<u>EVP</u>
Date:	<u>12/9/21</u>
Phone:	<u>305-714-4400</u>

STATE:	FLORIDA
COUNTY:	<u>Miami Dade</u>
Sworn to (or affirmed) and subscribed before me this <u>8th</u> day of <u>December</u> , 20 <u>21</u> , by: <u>NORMAN L. MORRIS</u> <small>Name of person making statement</small>	
(NOTARY SEAL)	<u>[Handwritten Signature]</u> <small>Signature of Notary Public - State of Florida</small>
	<u>NORMA A. PRAVIA</u> <small>Name of Notary Typed, Printed, or Stamped</small>
Personally Known <u>X</u>	OR Produced Identification _____
Type of Identification Produced _____	



Section 7

Additional Information

Section 7: Additional Information

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Title	Department*	Title
*IT Service Desk		B&B Technology Solutions
*Miami-Dade Fax #		
Aida Rubio	EB	Account Manager
Alan Lund	CL	Producer
Alexander Sanchez	CL	PIT Producer
Alexandra Sarria	CL	Account Manager Assoc.
Alfredo Andrial	CL	Producer
Alicia Amores	PL	Account Manager
Alina Menendez	CL	Account Manager Associate
Amanda Melo Noa	PL	Account Manager Assistant
Amanda Slemaker	CL	PIT Producer
Ana Menendez	Acct/Admin	Reception
Andrea Dexter-Gaston	CL	Account Manager
Andres Sanabria	PL	Personal Lines Account Manager
Annelie Carvajal	Acct/Admin	Front Desk Receptionist
Anya Penate	CL	Team Leader
Arianna Adames	EB	Benefits Engagement Specialist
Barbara DiRosa	PL	Account Manager Assoc.
Betty Goodman	EB	Employee Benefits Advisor
Blanca Rodriguez	EB	Account Manager
Brandon Peraza	CL	Account Manager Associate Floater
Carolina Orozco	CL	Account Manager
Carolyn Almarales	PL	Account Manager Associate
Christin Vick	CL	Team Leader
Cindy Marlatt	PL	Account Manager
Claudia Sacasa	CL	Account Manager
Claudio Rubiera	CL	Producer
Daniel Martinez	CL	Account Manager
Daphney Divers	EB	Benefits Analyst
Darlene Merino	Acct/Admin	Team Leader - Acct/Admin
David French	CL	Producer
David Portuondo	PL	Account Manager
Denise LaRue	CL	Account Manager
Diana Prieto	EB	Account Executive
Dolly Cardona	CL	Team Leader - Marketing
Elisa Gonzalez	CL	Marketing Assistant
Elizabeth Rodriguez	CL	Account Manager Associate
Elsie Martin	EB	Operations Leader
Eric Alvarez	CL	Producer
Eva Kee	CL	Marketing Associate
Evelyn Alvarez	EB	Team Leader
Evelyn Obret	PL	Account Manager Associate
Fausto Alvarez	CL	Producer
Franco Faranda	EB	Benefit Financial Analyst
Gabriela Villamil	EB	Account Executive
Gale Reiter	PL	Account Manager

Geoffrey Johnson	CL	Producer
Ileana Martinez	CL	Account Manager
Ileana Morgado	PL	Producer
Iliana Buitrago	CL	Account Manager Associate
Isis Garcia	PL	Producer
Jennifer Zeno	EB	Producer
Jessica Buckhalt	CL	Account Manager Associate
Jon Carlos Pereira	Acct/Admin	Mailroom Clerk
Josset Jordan	CL	Account Manager Associate
Juliette Echazabal	PL	Account Manager Associate
Julio Guerrero	CL	Account Manager
Karelia Castillo	CL	Account Manager Associate
Karen Munoz	CL	Marketing Associate
Karla Bernet	CL	Account Manager
Kathy Nicotra	CL	Account Renewal Manager
Krystal Vargas	EB	Employee Benefits Advisor
Laura Ribas	EB	Benefit Plan Analyst
Laurie Lane	CL	Account Executive
Leticia Sequeda	PL	Account Manager Associate
Lourdes Marquez	CL	Account Manager Associate
Lucia Byczkowski	Acct/Admin	Accounting Asst.
Lucy (Luz) Perez Garcia	PL	Account Manager Associate
Mabel Arias	CL	Account Manager Associate
Maday Palenzuela	Acct/Admin	Accounting Lead Trainee
Madelys (Maddy) Morales	CL	Account Manager - SBU
Magdalena Waszkiewicz	CL	Producer
Manuel (Manny) Fernandez	CL	Producer
Maria Li	CL	Account Manager Associate
Maribel Dorta	PL	Account Manager
Markelyne (Markey) Almarales	PL	Team Leader
Marlen Rufin	PL	Account Manager
Marva Barker	CL	Marketing
Matthew Seese	CL	Producer
Mayra Portela	CL	Account Manager
Mayra Rodriguez	CL	Account Manager
Michelle Wilson	CL	Account Manager
Mildred Verde	CL	Account Manager Associate
Nancy Munoz	CL	Account Manager
Nancye Batista	CL	Account Manager
Norma Pravia	Acct/Admin	Admin Asst
Norman Morris	CL	Profit Center Leader
Paul Aguirre	EB	Employee Benefits Advisor
Ramon Alejandro Rodriguez	CL	Producer
Reinaldo Artiles	CL	Claims Representative
Robert Hollander	CL	Producer
Robert Shermer	CL	Claims Specialist
Rocco DeVito	CL	Producer

Samantha Noles	CL	Account Manager Associate
Sergio Perez	EB	Technology Acct Exec
Stephanie O'Day	CL	Producer
Teresa Almenares	CL	Client Account Manager
Tessie Olivera	EB	Producer
Tom Canterberry	CL	Producer
Tom Jones	CL	Producer
Tom Rementeria	CL	Poducer
Veronica Quinones Mejia	CL	Account Manager Associate
Xiomara Rodriguez	CL	Marketing Leader
Yamila Alfonso	Acct/Admin	HR/Payroll Coordinator
Yamile Corral	CL	Account Manager
Yamilet Sanchez	CL	Account Manager Associate
Yaritza Diaz Johnson	PL	Team Leader/Producer

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