

PROPERTY & CASUAL INSURANCE BROKERAGE SERVICES AGREEMENT

This Property & Casualty Insurance Brokerage Services Agreement (“Agreement”) is made and entered into as of _____ (“Effective Date”) by and between the City of North Las Vegas, a Nevada municipal corporation (“City”) and Alliant Insurance Services, Inc., a California corporation (“Provider”).

WITNESSETH:

WHEREAS, the City requires insurance brokerage services for property & casualty insurance, as more particularly described in the Property & Casualty Insurance Brokerage Services Request for Proposal, RFP 2024-003 (“RFP”), attached hereto as Exhibit A (“Services”); and

WHEREAS, Provider represents that it has the experience, knowledge, labor, and skill to provide the Services in accordance with generally accepted industry standards, and is willing and able to provide the Services.

NOW THEREFORE, in consideration of the above recitals, mutual covenants, and terms and conditions contained herein, the parties hereby covenant and agree to the following:

**SECTION ONE
SCOPE OF SERVICES**

1.1. Provider shall perform the Services in accordance with the RFP terms, incorporated herein and attached as Exhibit A, Services Provider’s response to the RFP dated March 21, 2024, incorporated herein and attached as Exhibit B, and the terms, conditions, and covenants set forth in this Agreement. Provider shall at its own expense comply at all times with all municipal, county, state and federal laws, regulations, rules, codes, ordinances, and other applicable legal requirements.

1.2. Provider shall, at its own expense, comply at all times with all municipal, county, state, and federal laws, regulations, rules, codes, ordinances, and other applicable legal requirements.

**SECTION TWO
TERM**

This Agreement shall commence on the August 1, 2024 and will continue to be in effect until July 31, 2027 (“Term”), unless earlier terminated in accordance with the terms herein. All Services shall be completed by the end of the Term. If the City determines, in its sole discretion, that Provider has satisfactorily performed its obligations under this Agreement, the City Manager may extend the Term for up to two (2) additional one year period(s) upon written notice to the Provider.

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**SECTION THREE
COMPENSATION**

Provider will provide the Services at an annual rate of Seventy Thousand Dollars and 00/100 (\$70,000.00), which includes all fees for time and labor, overhead materials, equipment, insurance, licenses, and any other costs. Periodic progress billings will be due and payable within 30 days of presentation of invoice, provided that each invoice is complete, correct, and undisputed by the City. The annual amount of this Agreement is Seventy Thousand Dollars and 00/100 (\$70,000.00). The total not to exceed amount of this Agreement for the entire Term and renewal options is Three Hundred Fifty Thousand Dollars and 00/100 (\$350,000.00). The Provider shall submit the original invoice via email to:

AccountsPayable@CityofNorthLasVegas.com

**SECTION FOUR
TERMINATION OR SUSPENSION OF SERVICES**

4.1. This Agreement may be terminated, in whole or in part, for convenience by the City, through its City Manager or her designee, upon thirty (30) days' written notice to the Provider. In the event of termination, Provider shall be paid compensation for Services properly performed pursuant to the terms of the Agreement up to and including the termination date. The City shall not be liable for anticipated profits based upon Services not yet performed.

4.2. This Agreement may be terminated by the Provider in the event the City defaults in the due observance and performance of any material term or condition contained herein, and such default is not cured within thirty (30) days after the Provider delivers written notice of such default to the City.

4.3. The City may suspend performance by Provider under this Agreement for such period of time as the City, in its sole discretion, may prescribe by providing written notice to the Provider at least ten (10) days prior to the date on which the City will suspend performance. The Provider shall not perform further work under this Agreement after the effective date of the suspension until receipt of written notice from the City to resume performance, and the time period for Provider's performance of the Services shall be extended by the amount of time such performance was suspended.

**SECTION FIVE
PROVIDER REPRESENTATIONS AND WARRANTIES**

5.1. The Provider hereby represents and warrants for the benefit of the City, the following:

5.1.1. Provider is a duly formed validly existing entity and is in good standing pursuant to the laws of the State of Nevada. The Provider is financially solvent, able to pay its debts when due, and possesses sufficient working capital to provide the Services pursuant to this Agreement.

5.1.2. The person executing this Agreement on Provider's behalf has the right, power, and authority to enter into this Agreement and such execution is binding on the Provider.

5.1.3. All Services performed, including deliverables supplied, shall conform to the specifications, drawings, and other descriptions set forth in this Agreement, and shall be performed in a manner consistent with the level of care and skill ordinarily exercised by members of Provider's profession and in accordance with generally accepted industry standards prevailing at the time the Services are performed, and do not infringe the intellectual property of a third party. The foregoing representations and warranties are not intended as a limitation, but are in addition to all other terms set forth in this Agreement and such other warranties as are implied by law, custom, and usage of the trade.

SECTION SIX INDEMNIFICATION

Provider shall defend, indemnify, and hold harmless the City, and its officers, agents, and employees from any liabilities, claims, damages, losses, expenses, proceedings, actions, judgments, reasonable attorneys' fees, and court costs which the City suffers or its officers, agents or employees suffer to the extent or arising out of, the negligent or intentional acts or omissions of Provider, its subcontractors, agents, and employees, in performance of this Agreement until such time as the applicable statutes of limitation expire. This section survives default, expiration, or termination of this Agreement or excuse of performance.

SECTION SEVEN INDEPENDENT CONTRACTOR

Provider, its employees, subcontractors, and agents are independent contractors and not employees of the City. No approval by City shall be construed as making the City responsible for the manner in which Provider performs the Services or for any negligence, errors, or omissions of Provider, its employees, subcontractors, or agents. All City approvals are intended only to provide the City the right to satisfy itself with the quality of the Services performed by Provider. The City acknowledges and agrees that Provider retains the right to contract with other persons in the course and operation of Provider's business and this Agreement does not restrict Provider's ability to so contract.

SECTION EIGHT CONFIDENTIALITY AND AUTHORIZATIONS FOR ACCESS TO CONFIDENTIAL INFORMATION

8.1. Provider shall treat all information relating to the Services and all information supplied to Provider by the City as confidential and proprietary information of the City and shall not permit its release by Provider's employees, agents, or subcontractors to other parties or make any public announcement or release thereof without the City's prior written consent, except as permitted by law.

8.2. Provider hereby certifies that it has conducted, procured or reviewed a background check with respect to each employee, agent, or subcontractor of Provider having access to City personnel, data, information, personal property, or real property and has deemed such employee, agent, or subcontractor suitable to receive such information and/or access, and to perform Provider's duties set forth in this Agreement. The City reserves the right to refuse to allow any of Provider's employees, agents or subcontractors access to the City's personnel, data, information, personal property, or real property where such individual does not meet the City's background and security requirements, as determined by the City in its sole discretion. The City may require each employee, agent, or subcontractor of Provider having access to City personnel, data, information, personal property, or real property to submit to a background check performed by the City's Police Department ("Background Check"), and each employee, agent, or subcontractor must satisfactorily pass the Background Check, as determined by the City in its sole discretion, before or at any time during the performance of any of the Services under this Agreement.

SECTION NINE INSURANCE

9.1. Provider shall procure and maintain at all times during the performance of the Services, at its own expense, the following insurances:

9.1.1. Workers' Compensation Insurance as required by the applicable legal requirements, covering all persons employed in connection with the matters contemplated hereunder and with respect to whom death or injury claims could be asserted against the City or Provider.

9.1.2. Commercial General Liability (CGL): Insurance Services Office Form CG 00 01 covering CGL on an "occurrence" basis, including products and completed operations, property damage, bodily injury and personal & advertising injury with limits no less than \$1,000,000.00 per occurrence. If a general aggregate limit applies, either the general aggregate limit shall apply separately to this project/location (ISO CG 25 03 05 09 or 25 04 05 09 or equivalent) or the general aggregate limit shall be twice the required occurrence limit.

9.1.3. Automobile Liability: ISO Form Number CA 00 01 or equivalent covering any auto (Code 1), or if Provider has no owned autos, covering hired, (Code 8) and non-owned autos (Code 9), with limit no less than \$1,000,000.00 per accident for bodily injury and property damage.

9.1.4. Professional Liability (errors and omissions): Insurance appropriate to the Provider's profession with limit no less than \$3,000,000.00 per occurrence or claim, \$6,000,000.00 aggregate.

9.1.5. Requested Liability limits can be provided on a single policy or combination of primary and umbrella, so long as the single occurrence limit is met.

9.1.6. The insurance policies are to contain, or be endorsed to contain, the following provisions:

9.1.6.1. Additional Insured Status: The City, its officers, officials, employees, and volunteers are to be covered as additional insureds on the CGL policy with respect to liability arising out of work or operations performed by or on behalf of the Provider including materials, parts or equipment furnished in connection with such work or operations. General liability coverage can be provided in the form of an endorsement to the Provider's insurance (at least as broad as ISO Form CG 20 10 11 85 or both CG 20 10, CG 20 26, CG 20 33, or CG 20 38; and CG 20 37 forms if later revisions used) or equivalent.

9.1.6.2. Primary Coverage: For any claims related to this contract, the Provider's insurance coverage shall be primary insurance coverage at least as broad as ISO CG 20 01 04 13 or equivalent as respects the City, its officers, officials, employees, and volunteers. Any insurance or self-insurance maintained by the City, its officers, officials, employees, or volunteers shall be excess of the Provider's insurance and shall not contribute with it.

9.1.6.3. Notice of Cancellation: Each insurance policy required above shall provide that coverage shall not be canceled, except with notice to the City.

9.1.6.4. Waiver of Subrogation: Provider hereby grants to the City a waiver of any right to subrogation which any insurer of said Provider may acquire against the City by virtue of the payment of any loss under such insurance. Provider agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation, but this provision applies regardless of whether or not the City has received a waiver of subrogation endorsement from the insurer.

9.1.6.5. The Workers' Compensation policy shall be endorsed with a waiver of subrogation in favor of the City for all work performed by the Provider, its employees, agents, and subcontractors.

9.1.6.6. Self-Insured Retentions: Self-insured retentions must be declared to and approved by the City. The City may require the Provider to purchase coverage with a lower retention or provide proof of ability to pay losses and related investigations, claim administration, and defense expenses within the retention.

9.1.6.7. Acceptability of Insurers: Insurance is to be placed with insurers authorized to conduct business in the state with a current A.M. Best's rating of no less than A:VII, unless otherwise acceptable to the City.

9.1.6.8. Claims Made Policies: If any of the required policies provide claims-made coverage:

**SECTION ELEVEN
SAFETY**

11.1. Obligation to Comply with Applicable Safety Rules and Standards. Provider shall ensure that it is familiar with all applicable safety and health standards promulgated by state and federal governmental authorities including, but not limited to, all applicable requirements of the Occupational Safety and Health Act of 1970, including all applicable standards published in 29 C.F.R. parts 1910, and 1926 and applicable occupational safety and health standards promulgated under the state of Nevada. Provider further recognizes that, while Provider is performing any work on behalf the City, under the terms of this Agreement, Provider agrees that it has the sole and exclusive responsibility to assure that its employees and the employees of its subcontractors comply at all times with all applicable safety and health standards as above-described and all applicable City safety and health rules.

11.2. Safety Equipment. Provider will supply all of its employees and subcontractors with the appropriate Safety equipment required for performing functions at the City facilities.

**SECTION TWELVE
ENTIRE AGREEMENT**

This Agreement, together with any attachment, contains the entire Agreement between Provider and City relating to rights granted and obligations assumed by the parties hereto. Any prior agreements, promises, negotiations or representations, either oral or written, relating to the subject matter of this Agreement not expressly set forth in this Agreement are of no force or effect.

**SECTION THIRTEEN
MISCELLANEOUS**

13.1. Governing Law and Venue. The laws of the State of Nevada and the North Las Vegas Municipal Code govern the validity, construction, performance and effect of this Agreement, without regard to conflicts of law. All actions shall be initiated in the courts of Clark County, Nevada or the federal district court with jurisdiction over Clark County, Nevada.

13.2. Assignment. Any attempt to assign this Agreement by Provider without the prior written consent of the City shall be void.

13.3. Amendment. This Agreement may be amended or modified only by a writing executed by the City and Provider.

13.4. Controlling Document. To the extent any of the terms or provisions in Exhibit A conflict with this Agreement, the terms and provisions of this Agreement shall govern and control. Any additional, different or conflicting terms or provisions contained in Exhibit A or any other written or oral communication from Provider shall not be binding in any way on the City whether or not such terms would materially alter this Agreement, and the City hereby objects thereto.

13.5. Time of the Essence. Time is of the essence in the performance of this Agreement and all of its terms, provisions, covenants and conditions.

13.6. Waiver. No consent or waiver, express or implied, by the Provider or the City of any breach or default by the other in performance of any obligation under the Agreement shall be deemed or construed to be a consent or waiver to or of any other breach or default by such party.

13.7. Waiver of Consequential Damages. The City shall not be liable to Provider, its agents, or any third party for any consequential, indirect, exemplary or incidental damages, including, without limitation, damages based on delay, loss of use, lost revenues or lost profits. This section survives default, expiration, or termination of this Agreement.

13.8. Severability. If any provision of this Agreement shall be held to be invalid or unenforceable, the remaining provisions of this Agreement shall remain valid and binding on the parties hereto.

13.9. No Fiduciary or Joint Venture. This Agreement is not intended to create, and shall not be deemed to create, any relationship between the parties hereto other than that of independent entities contracting with each other solely for the purpose of effecting the provisions of this Agreement. Neither of the parties hereto shall be construed to be the agent, employer, representative, fiduciary, or joint venturer of the other and neither party shall have the power to bind the other by virtue of this Agreement.

13.10. Effect of Termination. In the event this Agreement is terminated, all rights and obligations of the parties hereunder shall cease, other than indemnity obligations and matters that by their terms survive the termination.

13.11. Ownership of Documents. Provider shall treat all information related to this Agreement, all information supplied to Provider by the City, and all documents, reconciliations and reports produced pursuant to this Agreement as confidential and proprietary information of the City and shall not use, share, or release such information to any third-party without the City's prior written permission. This section shall survive the termination or expiration of this Agreement.

13.12. Fiscal Funding Out. The City reasonably believes that sufficient funds can be obtained to make all payments during the Term of this Agreement. Pursuant to NRS Chapter 354, if the City does not allocate funds to continue the function performed by Provider under this Agreement, the Agreement will be terminated when appropriate funds expire.

13.13. Public Record. Pursuant to NRS 239.010 and other applicable legal authority, each and every document provided to the City may be a "Public Record" open to inspection and copying by any person, except for those documents otherwise declared by law to be confidential. The City shall not be liable in any way to Provider for the disclosure of any public record including, but not limited to, documents provided to the City by Provider. In the event the City is required to defend an action with regard to a public records request for documents submitted by Provider, Provider agrees to indemnify, hold harmless, and defend the City from all damages, costs, and expenses,

including court costs and reasonable attorneys' fees related to such public records request. This section shall survive the expiration or early termination of the Agreement.

13.14. Interpretation. The language of this Agreement has been agreed to by both parties to express their mutual intent. The headings contained in this Agreement are for reference purposes only and shall not affect in any way the meaning or interpretation of this Agreement. Preparation of this Agreement has been a joint effort by the City and Provider and the resulting document shall not, solely as a matter of judicial construction, be construed more severely against one of the parties than the other.

13.15. Electronic Signatures. The use of facsimile, email, or other electronic medium shall have the same force and effect as original signatures.

13.16. Counterparts. This Agreement may be executed in counterparts and all of such counterparts, taken together, shall be deemed part of one instrument.

13.17. Federal Funding. Supplier certifies that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, in receipt of a notice of proposed debarment or voluntarily excluded from participation in this transaction by any federal department or agency. This certification is made pursuant to the regulations implementing Executive Order 12549, Debarment and Suspension, 28 C.F.R. pt. 67, § 67.510, as published as pt. VII of the May 26, 1988, Federal Register (pp. 19160-19211), and any relevant program specific regulations. This provision shall be required of every subcontractor receiving any payment in whole or in part from federal funds.

13.18. Attorneys' Fees. In the event any action is commenced by either party against the other in connection with this Agreement, the prevailing party shall be entitled to its costs and expenses, including reasonable attorneys' fees, as determined by the court, including without limitation, fees for the services of the City Attorney's Office. This Section 13.18 shall survive the completion of this Agreement until the applicable statutes of limitation expire.

13.19. Boycott of Israel. Pursuant to NRS 332.065(4), Provider certifies that the Provider is not currently engaged in a boycott of Israel, and Provider agrees not to engage in a boycott of Israel during the Term.

[The remainder of page is intentionally left blank. Signature page to follow.]

IN WITNESS WHEREOF, the City and Provider have executed this Agreement as of the Effective Date.

City of North Las Vegas,
a Nevada municipal corporation

Alliant Insurance Services, Inc.,
a California corporation

By: _____
Pamela A. Goynes-Brown, Mayor

By: Robert Lowe
Name: Robert M. Lowe
Title: Senior Vice President

Attest:

By: _____
Jackie Rodgers, City Clerk

Approved as to form:

By: _____
Andy Moore, Acting City Attorney

EXHIBIT A

RFP 2024-003

Please see the attached page(s).

Mayor
Pamela A. Goynes-Brown

Council Members
Isaac E. Barron
Ruth Garcia Anderson
Scott Black
Richard J. Cherchio



City Manager
Ryann Juden, J.D., Ph.D.

Finance Department

2250 Las Vegas Boulevard, North · Suite #820 · North Las Vegas, Nevada 89030
Telephone: (702) 633-1745 · Fax: (702) 669-3328 · TDD: (800) 326-6868
www.cityofnorthlasvegas.com

February 8, 2024

CITY OF NORTH LAS VEGAS REQUEST FOR PROPOSAL ("RFP") RFP 2024-003 Property & Casualty Insurance Brokerage Services

Proposals will be received electronically only through the Nevada Gov eMarketplace (NGEM) System at www.ngemnv.com until **March 7, 2024 at 1:00 P.M.** local time ("Proposal Due Date"). **A Proposal opening will be held on a conference call via Google Meet, Telephone# 661-615-8161, Meeting Pin# 728 416 993# on the RFP Due Date.**

An optional Pre-Proposal Meeting will be conducted at **10:00 A.M., local time, February 15, 2024, PST**, via Google Meet conference call, Telephone # 929-266-1174, Meeting Pin# 140 539 020#. The purpose of this meeting is to discuss the Request for Proposal requirements and answer any questions or concerns. Any and all questions asked during the Pre-Proposal meeting must be submitted in writing either via email or submitted in NGEM at the conclusion of the Pre-Proposal Meeting.

All questions or concerns must be submitted electronically in NGEM or via e-mail to Joy Yoshida, Senior Buyer, at yoshidaj@cityofnorthlasvegas.com. The cut-off time for all questions is **February 22, 2024, at 12:00 p.m.** local time. All questions received will be consolidated and answered AFTER the question cut off period via Addendum on NGEM. Any questions received after the question cut off period will not be answered.

Proposal documents may be accessed on NGEM or on the City of North Las Vegas (City) Purchasing Web Page (listed above). The City reserves the right to reject any and all Proposals, waive any informality or technicality, or to otherwise accept Proposals deemed in the best interest of the City. Capitalized terms contained in this Request for Proposals are defined in the Definitions section on page 10.

A handwritten signature in black ink, appearing to read 'Marie Leake', is written over a horizontal line.

Marie Leake
Procurement Manager

Published Las Vegas Review Journal February 8, 2024

**CITY OF NORTH LAS VEGAS
REQUEST FOR PROPOSAL (“RFP”)
RFP 2024-003 Property & Casualty Insurance Brokerage Services**

1. PUBLIC RECORDS:

The RFP documents and all Proposals submitted in response thereto are public records. You are cautioned not to put any material into the Proposal that is proprietary in nature. The City is a public agency under state law. As such, it is subject to the Nevada Public Records Law (Chapter 239 of the Nevada Revised Statutes). The City’s records, including this Request for Proposal, are public records which are subject to inspection and copying by any person, unless declared by law to be confidential.

2. PERFORMANCE OF WORK:

The successful Respondent shall perform all the work described in this RFP as may be necessary to complete the Contract in a satisfactory and acceptable manner according to the terms set forth herein and in any agreement entered into with the City.

3. FORM OF CONTRACT:

Execution of the Contract by all named parties will authorize delivery of goods and/or services obtained under this Request for Proposals.

4. ELECTRONIC RESPONSE THROUGH NGEM SYSTEM:

Proposals must be submitted online through the Nevada Government eMarketplace (NGEM). The NGEM System is an electronic bidding system used by a consortium of local government entities in Nevada for supplier registration and the submission of electronic bids and proposals. The NGEM System is available at www.ngemnv.com. There is no cost for any Respondent to use the NGEM System, however, all Respondents must register prior to gaining access to see the details of any solicitation and to submit a bid or proposal online. All Proposals must be submitted on the NGEM System no later than the Proposal Due Date and time. Per the Terms of Use of the NGEM System, Proposals may not be submitted after the Proposal Due Date, and the server clock will govern.

5. EXPLANATION TO RESPONDENT:

Any explanations desired by Respondent regarding the meaning or interpretation of specifications must be requested in writing and with sufficient time allowed for a reply to reach Respondent before submission of its Proposal. Oral explanations given before the award of the Contract will not be binding. Any written interpretation made will be furnished to all Respondents, and its receipt by the Respondent will be acknowledged. Interpretation of the meaning of the plans, specifications or other pre-Proposal documents will not be binding if presented to any Respondent orally. Every request for such interpretation should be in writing addressed to Joy Yoshida by email at yoshidaj@cityofnorthlasvegas.com. Any and all such interpretations and any supplemental instructions deemed necessary will be in the form of a written addendum to the specifications which, if issued, will be posted on NGEM. Failure of any Respondent to receive any such addendum or interpretation shall not relieve such Respondent from any obligation under the Proposal documents as submitted. All addenda issued shall become part of the Proposal documents.

6. **METHOD OF EVALUATION AND AWARD OPTIONS:**

The evaluation of the Proposals will be conducted by City personnel. The City will award this Request for Proposal based on the Respondent who submits the most responsive, responsible Proposal deemed to be in the City's best interest according to the evaluation criteria set forth within this RFP. Please prepare your Proposal according to the appropriate sections and your Proposal will be evaluated accordingly. The City reserves the right to reject all Proposals. Pursuant to NRS 332.065(4), the City shall not enter into a Contract with a Respondent to this Proposal unless the Contract includes the written certification that the company is not currently engaged in, and agrees for the duration of the Contract not to engage in, a boycott of Israel.

7. **ASSIGNMENT OF CONTRACTUAL RIGHTS:**

It is agreed that the Contract must not be assigned, transferred, conveyed, or otherwise disposed of by either party in any manner, unless approved in writing by the other party or unless otherwise allowed pursuant to NRS 332.095(2). The Respondent will be an independent contractor for all purposes and no agency, either expressed or implied, exists.

8. **CONDITIONS OF PROPOSAL SUBMITTAL:**

- (a) The Proposal must be signed by a duly authorized official of the proposing firm or company submitting its Proposal.
- (b) No Proposal will be accepted from any person, firm, or corporation that is in arrears for any obligation to the City, or that otherwise may be deemed irresponsible or unresponsive by City staff or City Council.
- (c) No Proposal will be accepted from any person, firm, or corporation if that person, firm, or corporation or any of its principals are debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from transactions with any federal or state department or agency. By signing and submitting a Proposal to the City, the Respondent certifies that no current suspension or debarment exists.
- (d) All Proposals shall be prepared in a comprehensive manner as to content, but no necessity exists for expensive binders or promotional material.

9. **PROTESTS:**

The City will publish the Recommendation of Award Notification on NGEM. Any Respondent may file a notice of protest regarding the proposed award of the Contract by the North Las Vegas City Council. Respondents will have five (5) business days from the date the Recommendation of Award is published to submit the written protest to the City Clerk. The written protest must include a statement setting forth, with specificity, the reasons the person filing the protest believes that applicable provisions of the Contract documents or law were violated. At the time a notice of protest is filed, the person filing such notice of protest shall post a bond with a good and solvent surety authorized to do business in the State of Nevada, and supply it to the City Clerk. The bond posted must be in an amount equal to the lesser of (i) twenty-five percent (25%) of the total value of the

Proposal submitted by the person filing the notice of protest; or (ii) two hundred fifty thousand dollars and 00/100 (\$250,000.00).

A notice of protest filed in accordance with this section shall operate as a stay of action in relation to the award of the Contract until a determination is made by the North Las Vegas City Council. A person who makes an unsuccessful proposal may not seek any type of judicial intervention until after the North Las Vegas City Council has made a determination on the notice of protest and awarded the Contract. Neither the City nor any authorized representative of the City is liable for any costs, expenses, attorney's fees, loss of income or other damages sustained by a person who submits a Proposal, whether or not the person files a notice of protest pursuant to this section.

If a protest is upheld, the bond posted and submitted with the notice of protest will be returned to the person who posted the bond. If the protest is rejected, a claim may be made against the bond by the City in an amount equal to the expenses incurred by the City because of the unsuccessful protest.

10. LICENSES:

All Respondents must provide a copy of all appropriate licenses in accordance with the laws of the State of Nevada, prior to submission of Proposals for this project. Upon award, the successful Respondent will be required to obtain a North Las Vegas Business License.

11. PUBLIC OPENING:

Proposals received will be opened and the name of the Respondent's company will be read via conference call at the time and place indicated in the Request for Proposal documents. Respondents, their authorized agents and the public are invited to call in. No responsibility will attach to any City official or employee for the pre-opening of, or the failure to open, a Proposal not properly addressed or identified.

12. TERM OF THE CONTRACT:

The Contract shall have a term of three (3) years with two (2) one-year renewal options at the sole discretion of the City Manager or his designee.

13. INSURANCE:

Prior to the commencement of the Contract, the successful Respondent must provide properly executed Certificates of Insurance to the City, which shall clearly evidence all insurance required by the City, including a policy or certificate of comprehensive general liability insurance in which the City, its public officials, officers, employees, agents, and volunteers shall be the named insured or be named as an additional insured. In compliance with this provision, the Respondent may file with the City a satisfactory policy providing a minimum \$1,000,000.00 "blanket coverage" policy or certificate of insurance. Such insurance will (i) waive subrogation against the City, its officers, agents, servants, and employees; (ii) will be primary and any insurance or self-insurance maintained by the City will apply in excess of, and not contribute with, the insurance required; (iii) will include or be endorsed to cover the Respondent's contractual liability to the City; and (iv) disclose all deductibles and self-insured retentions in the Certificate of Insurance. No deductible or self-insured retention may exceed \$250,000.00 without the City's written approval.

Required insurance shall not be canceled, allowed to expire or be materially reduced in coverage until after 30 days' written notice has been given to, and approved in writing by, the City Attorney or the City Risk Manager.

The policy shall provide the following minimum limits:

WORKER'S COMPENSATION INSURANCE: Each successful Respondent shall secure, maintain in full force and effect, and bear the cost of complete Worker's Compensation Insurance in accordance with the Nevada Industrial Insurance Act - Nevada Revised Statutes, Chapter 616A-616D, inclusive, for the duration of the Contract and shall furnish the City, prior to the execution of the Contract, a Certificate of Insurance which meets the requirements of the Nevada Industrial Insurance Act. The City, or any of its officers or employees, will not be responsible for any claims or suits in law or equity occasioned by the failure of the successful Respondent to comply with the provisions of this paragraph. If the successful Respondent has no employees, then Exhibit D- Affidavit of Rejection of Coverage for Workers' Compensation must be completed and submitted with response to this Proposal.

COMMERCIAL GENERAL LIABILITY (CGL): Insurance Services Office Form CG 00 01 covering CGL on an "occurrence" basis, including products and completed operations, property damage, bodily injury and personal & advertising injury with limits no less than \$2,000,000.00 per occurrence. If a general aggregate limit applies, either the general aggregate limit shall apply separately to this project/location (ISO CG 25 03 05 09 or 25 04 05 09) or the general aggregate limit shall be twice the required occurrence limit.

AUTOMOBILE LIABILITY: ISO Form Number CA 00 01 covering any auto (Code 1), or if Contractor has no owned autos, covering hired, (Code 8) and non-owned autos (Code 9), with limit no less than \$1,000,000.00 per accident for bodily injury and property damage.

PROFESSIONAL LIABILITY (Errors and Omissions): Insurance appropriate to the Provider's profession, with a limit no less than \$3,000,000.00 per occurrence or claim, \$6,000,000.00 aggregate.

Requested Liability limits can be provided on a single policy or combination of primary and umbrella, so long as the single occurrence limit is met.

The insurance policies are to contain, or be endorsed to contain, the following provisions:

ADDITIONAL INSURED STATUS: The City, its officers, officials, employees, and volunteers are to be covered as additional insureds on the CGL policy with respect to liability arising out of work or operations performed by or on behalf of the Contractor including materials, parts or equipment furnished in connection with such work or operations. General liability coverage can be provided in the form of an endorsement to the Contractor's insurance (at least as broad as ISO Form CG 20 10 11 85 or both CG 20 10, CG 20 26, CG 20 33, or CG 20 38; and CG 20 37 forms if later revisions used).

PRIMARY COVERAGE: For any claims related to this Contract, the Provider's insurance coverage shall be primary insurance coverage at least as broad as ISO CG 20 01 04 13 as respects the City, its officers, officials, employees, and volunteers. Any insurance or self-insurance maintained by the City, its officers, officials, employees, or volunteers shall be excess of the Provider's insurance and shall not contribute with it.

NOTICE OF CANCELLATION: Each insurance policy required above shall provide that coverage shall not be canceled, except with notice to the City.

WAIVER OF SUBROGATION: Provider hereby grants to the City a waiver of any right to subrogation which any insurer of said Provider may acquire against the City by virtue of the payment of any loss under such insurance. Provider agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation, but this provision applies regardless of whether or not the City has received a waiver of subrogation endorsement from the insurer.

The Workers' Compensation policy shall be endorsed with a waiver of subrogation in favor of the City for all work performed by the Provider, its employees, agents, and subcontractors.

SELF-INSURED RETENTIONS: Self-insured retentions must be declared to and approved by the City. The City may require the Provider to purchase coverage with a lower retention or provide proof of ability to pay losses and related investigations, claim administration, and defense expenses within the retention.

ACCEPTABILITY OF INSURERS: Insurance is to be placed with insurers authorized to conduct business in the state with a current A.M. Best's rating of no less than A:VII, unless otherwise acceptable to the City.

CLAIMS MADE POLICIES: If any of the required policies provide claims-made coverage:

The Retroactive Date must be shown, and must be before the date of the Contract or the beginning of Contract work.

Insurance must be maintained and evidence of insurance must be provided for at least five (5) years after completion of the Contract of work.

If coverage is canceled or non-renewed, and not replaced with another claims-made policy form with a Retroactive Date prior to the Contract effective date, the Provider must purchase "extended reporting" coverage for a minimum of five (5) years after completion of work.

VERIFICATION OF COVERAGE: Provider shall furnish the City with original certificates and amendatory endorsements or copies of the applicable policy language effecting coverage required by this clause. All certificates and endorsements are to be received and approved by the City before work commences. However, failure to obtain the required documents prior to the work beginning shall not waive the Provider's obligation to provide

them. The City reserves the right to require complete, certified copies of all required insurance policies, including endorsements required by these specifications, at any time.

SPECIAL RISKS OR CIRCUMSTANCES: The City reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances.

Such insurance shall include the specific coverage set out herein and be written for NOT LESS THAN the limits of liability and coverage provided in the "Insurance Service Office", or required by law and other governing agencies, whichever is greater. The cost of this insurance shall be deemed included in the Proposal prices and no additional compensation will be made.

In addition, the Respondent shall furnish evidence of a commitment by the insurance company to notify the City by registered mail of the expiration or cancellation of the insurance policies required not less than 30 days before the expiration or cancellation is effective.

14. INDEMNITY:

The successful Respondent agrees to defend, indemnify, and hold the City, its officers, agents, and employees, harmless from any and all liabilities, causes of action, claims, damages, losses, expenses, proceedings, actions, judgements, reasonable attorneys' fees, and court costs which the City suffers or its officers, agents, or employees suffer, as a result of, or arising out of, the negligent or intentional acts or omissions of Respondent, its subcontractors, agents, and employees, in the fulfillment or performance of the work described herein until such time as the applicable statutes of limitation expire.

15. PROVISIONS PROVIDED BY LAW:

Each and every provision and clause required by law to be inserted in the Contract shall be read and enforced as though it were included herein, and if through mistake or otherwise any such provision is not inserted, or is not correctly inserted, then upon the application of either party the Contract forthwith shall be physically amended to make such insertion or correction. The Respondent's attention is directed to the fact that all applicable City, County, State and Federal laws, and the rules and regulations of all authorities having jurisdiction over the project shall apply to the Contract throughout its duration, and they will be deemed to be included in the Contract the same as though herein written out in full.

16. ADDENDA INTERPRETATIONS:

If it becomes necessary to revise any part of this Request for Proposal, a written addendum will be provided publicly. The City is not bound by any oral clarifications changing the scope of work for this project. The addendum must be acknowledged and returned in the Proposal submission.

17. CANCELLATION OF CONTRACT:

The City reserves the right to cancel the award or execution of any Contract at any time before the Contract has been approved by the City Council without any liability or claims thereof against the City.

18. **TERMINATION FOR CONVENIENCE:**

The City, through its City Manager or his/her designee, shall have the right at any time to terminate further performance of the Contract, in whole or in part, for any reason whatsoever (including no reason). Such termination shall be effected by written notice from the City to the Respondent, specifying the extent and effective date of the termination. On the effective date of the termination, the successful Respondent shall terminate all work and take all reasonable actions to mitigate expenses. The successful Respondent shall submit a written request for incurred costs for services performed through the date of termination within thirty (30) days of the date of termination. All requests for reimbursement of incurred costs shall include substantiating documentation requested by the City. In the event of such termination, the City agrees to pay the successful Respondent within thirty (30) days after receipt of a correct, adequately documented written request. The City's sole liability under this Paragraph is for payment of the costs for the services requested by the City and actually performed by the successful Respondent.

19. **TAXES:**

The City is exempt from State, Retail, and Federal Excise Taxes. The Proposal price must be net, exclusive of taxes.

20. **EXCEPTIONS:**

Each Respondent must list on a separate sheet of paper any exceptions to the Request for Proposal specifications and attach it to its Proposal. Exceptions, deviations, or contingencies requested in Respondent's Proposal, while possibly necessary in the view of the Respondent, may result in lower scoring or disqualification of the Proposal. **A template of the City of North Las Vegas Services Agreement is attached in Exhibit G. Any and all exceptions to this document must be declared at the time of submission.**

21. **FISCAL FUNDING OUT:**

In the event the City fails to appropriate funds for the performance of this Contract, the Contract will terminate once the existing funds have been exhausted.

22. **LIMITATION OF FUNDING:**

The City reserves the right to reduce estimated or actual quantities, in whatever amount necessary, without prejudice or liability to the City, if funding is not available or if legal restrictions are placed upon the expenditure of monies for the services required under the Contract.

23. **ESCALATION:**

Prices may not be increased. The price submitted in your Proposal must remain firm throughout this project.

24. **AUDIT OF RECORDS:**

- (a) The successful Respondent agrees to maintain financial records pertaining to all matters relative to this Proposal in accordance with standard accounting principles

and procedures and to retain all records and supporting documentation applicable to this Proposal for a period of three (3) years after completion of this Proposal and any subsequent extensions thereof. All records subject to audit findings shall be retained for three (3) years after such findings have been resolved. In the event the successful Respondent goes out of existence, the successful Respondent shall turn over to the City all of its records relating to this Proposal. The successful Respondent agrees to give the City access to records immediately upon request.

- (b) The successful Respondent agrees to permit the City or the City's designated representative(s) to inspect and audit its records and books relative to this Proposal at any time during normal business hours and under reasonable circumstances and to copy and/or transcribe any information that the City desires concerning successful Respondent's operation hereunder at the City's discretion. The successful Respondent further understands and agrees that said inspection and audit would be exercised upon written notice. If the successful Respondent or its records and books are not located within Clark County, Nevada, and in the event of an inspection and audit, successful Respondent agrees to deliver the records and books or have the records and books delivered to the City or the City's designated representative(s) at an address within the City as designated by the City. If the City or the City's designated representative(s) find that the records and books delivered by the successful Respondent are incomplete, the successful Respondent agrees to pay the City or the City's representative(s)' costs to travel (including travel, lodging, meals, and other related expenses) to the successful Respondent's offices to inspect, audit, retrieve, copy and/or transcribe the complete records and books. The successful Respondent further agrees to permit the City or the City's designated representatives to inspect and audit, as deemed necessary, all records of this project relating to finances, as well as other records including performance records that may be required by relevant directives of funding sources of the City.
- (c) If, at any time during the term of this Proposal, or at any time after the expiration or termination of the Proposal, the City or the City's designated representative(s) finds the dollar liability is less than payments made by the City to the successful Respondent, the successful Respondent agrees that the difference shall be either: (a) repaid immediately by the successful Respondent to the City or (b) at the City's option, credited against any future billings due the successful respondent.
- (d) The successful Respondent must assert its right to an adjustment under this clause within 30 days from the date of receipt of the written order; however, if the City decides that the facts justify, the City may receive and act upon an invoice submitted before final payment of the Proposal.
- (e) The successful Respondent shall provide current, complete, and accurate documentation to the City in support of any equitable adjustment. Failure to provide adequate documentation, within a reasonable time after a request from the City will be deemed a waiver of the successful Respondent's right to dispute.

25. INDEPENDENT CONTRACTOR:

In the performance of services under the Contract, the successful Respondent and any other persons employed by it shall be deemed to be an independent contractor and not an agent or employee of the City. The City shall hold the successful Respondent as the sole responsible party for the performance of this Contract. The successful Respondent shall maintain complete control over its employees. Nothing contained in the RFP, Contract or award by the City shall create a partnership, joint venture or agency. Neither party shall have the right to obligate or bind the other party in any manner to any third party.

26. COMPANY PERSONNEL:

The successful Respondent is solely responsible for the supervision and control of its staff performing work under the Contract; however, the City reserves the right to request removal from its premises the successful Respondent's "on site" staff personnel for just cause, and the successful Respondent shall take reasonable action to comply with the request. Upon award of the Contract a listing of all personnel authorized to participate in the awarded program shall be submitted and included as part of the executed agreement. The successful will be required to conduct background checks on each employee performing work on City property. Successful Respondent shall be notified during the Contract phase what specific background check requirements apply to the Contract.

27. KEY PERSONNEL:

For the City of North Las Vegas:

Joy Yoshida, Buyer. She is responsible for the administration and audit of the Contract and any changes. She can be reached at (702) 633-1745, Monday through Thursday, 7:00 a.m. to 4:30 p.m.

Janet Nieves, Risk Manager and Liability Manager. She or her designee is responsible for monitoring the project and is responsible for any requested changes by the Respondent. She can be reached at (702) 633-2441, Monday through Thursday, 7:00 a.m. to 5:00 p.m.

The cutoff time for any questions regarding this Request for Proposal is February 22, 2024 at 12:00 p.m. local time. **Any questions submitted beyond this cutoff time will not be answered.**

City of North Las Vegas
Request for Proposal (“RFP”)
RFP 2024-003 Property & Casualty Insurance Brokerage Services

Definitions

Certificates of Insurance – a document issued by an insurance company/broker that is used to verify the existence of insurance coverage under specific conditions granted to listed individuals. This document should list the effective date of the policy, the type of insurance coverage provided, the type and dollar amount of applicable liability, and shall list the City of North Las Vegas, its public officials, officers, employees, agents, and volunteers, as an additional insured.

City - the City of North Las Vegas.

City Attorney –lawyers employed by the City of North Las Vegas, who are legally appointed as legal counsel to transact business on behalf of the City of North Las Vegas.

City Clerk - a public officer charged with recording the official proceedings and vital statistics of the City of North Las Vegas.

City Council - the legislative body that governs the City of North Las Vegas.

City Manager - a person not publicly elected but appointed by the City Council to manage the City of North Las Vegas.

City Records - information, minutes, files, accounts or other records, which the City of North Las Vegas is required to maintain, and which must be accessible to review by the public.

City Staff - any person currently employed by the City of North Las Vegas.

Contract – the written agreement between the City and the Respondent selected by the City as having the best Proposal, as approved by City Council and fully executed by the parties.

Key Personnel - defined City employees listed in Paragraph 27.

Pre-Proposal Meeting – a meeting that Respondent may attend to have the project requirements defined. This allows the Respondent to ask questions necessary to enable Respondent to provide a Proposal.

Nevada Public Records Law – as defined in NRS Chapter 239.

Proposal - document submitted in NGEM by Respondent to the City of North Las Vegas offering the product or service that meets the requested specifications. Respondent will fill out the Proposal documents with their price offering and complete all required documents.

Purchasing Department – The City of North Las Vegas Department that reviews the Proposals for compliance to specifications, reviews the pricing, and awards the Contract to the most responsive and responsible Respondent.

Recommendation of Award Notification – notification to the general public that the City has recommended a Respondent who has been selected based on having the best Proposal by meeting the criteria listed in the Proposal documents. This Recommendation of Award goes to

the City Council and upon City Council approval will be selected to fulfill the requirements as outlined in the Request for Proposal.

Representative – person who represents a company and compiles questions to enable the company to submit a proposal that accurately identifies the City’s requirements.

Request for Proposals – the official legal published advertisement of the Proposal requirements.

Respondent(s) or Proposer(s) – Vendor who offers the requested service or product to the City on the official Request for Proposal.

Subcontractor - a person who, or business that, contracts to provide some service or material necessary for the performance of another's contract.

Warranty - a guarantee on purchased goods that they are of the quality represented and will be replaced or repaired if found to be faulty.

CITY OF NORTH LAS VEGAS

RFP 2024-003 Property & Casualty Insurance Brokerage Services

SCOPE OF WORK

1. **Introduction:** The City of North Las Vegas, founded in 1946, is located in Clark County, Nevada, currently occupies 101,069 square miles with a population estimate of 243,339 and is the fourth largest city in the State of Nevada. The City provides a full range of services, including a municipal court, public safety (police, fire, and building safety), water and wastewater, highways and streets, planning and zoning, parks and recreational facilities, community development and general administrative services. In addition to general governmental activities, the City Council exercises oversight responsibility for the North Las Vegas Library District and the North Las Vegas Redevelopment Agency. The City currently employs approximately 1,486 full-time and 282 part-time employees, comprised of both represented and non-represented employee structure, and also services retirees.

The City operates under a Council-Manager form of government, with elected offices consisting of the Mayor, four City Council members and two municipal judges.

The City is requesting proposals from a qualified firm to provide professional insurance brokerage to assist in the management of the City's various insured and self-funded insurance programs in the areas listed below:

Commercial Property/Casualty:

- a) Automobile
- b) Boiler and Machinery
- c) Buffer Insurance
- d) Crime/Fiduciary
- e) Cyber coverage
- f) Earthquake and Flood
- g) Employment Practices Liability
- h) Environmental/Pollution
- i) Excess General Liability
- j) Excess Workers' Compensation
- k) Law Enforcement Liability
- l) Property / APIP
- m) Public Officials Liability
- n) Terrorism
- o) Special Event Insurance Program
 1. Includes Tenant/User event, Instructor/Recreation event, Nominee event,
 2. Concessionaire and additional insured.
- p) Any other coverage requested by the City, or recommended by the Broker, or determined by the market or trends.

2. Scope of Work and Service Request

PROPERTY & CASUALTY

The successful Respondent will act as an independent insurance advisor to the City and proactively provide ongoing unbiased professional advice, and

recommendations that benefit the City, and shall solicit insurance coverage proposals and programs from markets. The goal of this project shall be to evaluate and recommend the most effective risk- financing program in terms of protection and cost. It is the intent of the City to review various risk financing strategies including programs that encompass the City's current risk financing arrangement and may include self-insured retention, large deductible, loss sensitive programs, or any other decision factors to include direction by the City Risk Manager or his or her designee. Except for those years when a complete program marketing effort is sought, the successful firm shall manage the insurance renewal process. The firm chosen shall develop a project timeline and shall be available for planning, review, presentations, and implementation meetings. The Scope of Work includes the following:

A. Insurance Placement & Renewal/Marketing:

- Proactively provide ongoing review and analysis of the City's insurance programs and identification of risk transfer and risk financing options.
- Be familiar with the major exposures of the City.
- Be familiar with the coverage provided by all relevant insurance policies and documents issued to the City.
- Develop and implement a marketing strategy, including identifying potential markets, for program renewals at least 90 days before policy expiration. Marketing Strategy Report- Analyze insurance market trends and reports in advance the availability of coverage and pricing expectations to Risk Manager.
- Develop underwriting information and assist in gathering and organizing exposure and loss data for renewals of policies placed.
- Marketing Report Summary - Outline identified markets for each line of coverage. Prepare a written proposal of results. Information provided should include side by side comparison of proposed carriers and existing insurance carriers including both pricing and coverage which clearly outlines any difference in coverage or policy conditions -please submit samples. Broker will make recommendations to the City Risk Manager for final insurance selection that meets the insurance needs of the City and its exposures.
- Benchmarking of similar entities including coverage limits, types of policies, self- insured retention ("SIR") limits and cost.
- Assure that insurance policies are placed in a timely manner, without lapses in coverage periods, with reputable and financially responsible insurers.

- Provide service for the insurance policies placed for the City including processing all changes and endorsements and verifying the accuracy of invoices within a reasonable time.
- Provide early warning of rate and coverage changes or renewal problems through a process to be mutually agreed upon with the City.
- Provide a comprehensive report that reviews all of the City's insurance programs.
- Through a mutually agreed upon process, monitor the City's operations and loss exposures and make any appropriate recommendations for coverage changes or new coverage. Analyze and recommend risk retentions to appropriately balance assumed risks and insurance cost.
- Assist in completion of all renewal applications. The selected broker must provide a thorough renewal presentation each year at least ninety (90) days before current policy expiration date with policy recommendations to include an analysis of available alternatives in consideration of City's exposures.
- Provide quotations to the City at least forty-five (45) days prior to insurance policy expiration unless otherwise approved by the City.
- Benchmarking of similar entities including coverage limits, types of policies, SIR limits and cost.
- Keep the City informed of significant changes, trends or occurrences in the insurance marketplace and provide the City with an annual forecast of market conditions.

B. Accuracy of Policies, Binders, Endorsements & Premiums

- Review policies and other documents in detail within 14 days of receipt of the documents. Check the working and accuracy of each policy, binder, certificate, endorsement or other document received from insurers. Ensure that the intended coverage is provided, all coverage, terms, conditions and other wording is complete and accurate, and in compliance with financial arrangements and administrative procedures acceptable to the City. Obtain revisions needed to achieve compliance with coverage request.

- Process requests for additions or deletions to policies within five (5) business days of receipt. Provide follow up with insurer that the insurer has handled the request. Advise in writing of any changes to insurance policy(ies) within 14 days.
- Broker will check all binders for accuracy and provide copies to Risk Manager.
- Broker will maintain a copy of all policies of client, and provide separate copies of all policies in one concise binder with coverage tabs for each policy. Broker will also provide an electronic copy of the same.
- Broker will check all endorsements for accuracy. Broker will follow up on any changes in coverage during policy period and provide accurate endorsements of policy changes.
- Broker will check accuracy of all bills/invoices before sending to the City for payment.
- Broker will issue certificates of insurance on behalf of the City.
- Broker will provide City Risk Manager with a policy summary spreadsheet of all policies including carriers, premium, policy term, policy numbers Sir/Deductibles and annual premium. Any self -insured programs maintained by the City will be included on this Policy Summary.

C. Premium Allocation:

- Assist the City's Risk Manager in the development and maintenance of a loss sensitive premium allocation system, with respect to departmental exposures.
- Analyze City's internal loss reports and assist with reserves and allocations prior to the City's budget development.
- Assist in ensuring the City is paying the appropriate and fair premium on all insurance policies based on adequate exposures.

D. Claims

- Assist with filing claims, as necessary, on behalf of the City and be an advocate liaison between carrier, third-party administrator ("TPA") and the City.
- Assist in participating in claim review/stewardship meetings between TPA, carrier and the City.
- Assist and participate in claim audits.

- Assist in setting up claim procedures following selection of insurance carriers. Broker will recap all reporting requirements off all carriers/policies on spreadsheet provided to Risk Manager.
- Have frequent communication with carriers to be abreast of claim loss history, trends and identify any problems with reporting or loss trends. Notify Risk Manager of any reporting issues or claim trends. Provide semi-annual analysis of claim issues.
- Ensure Risk Manager is getting all carriers' reports and website access that is available to the City.
- Assist with accident investigations.

E. Services/Consulting

- Provide loss control services and assistance with claims as requested by the City. Assist in analyzing loss exposures from existing and new operations, and determine the appropriate Risk Manager alternatives, including types, availability, costs and extent of coverage that should be considered.
- Assist the City with the annual actuarial evaluation of the program to determine funding requirements. Broker shall assist City to seek written quotations and make recommendations of a vendor. Broker will gather and disseminate all necessary data needed for actuarial evaluation, and assist the City in getting written quotations. Broker shall review the draft report, request changes as needed, and review the final report with the Risk Manager Department. The final actuarial report is to be completed by September 15th of each year for the previous fiscal year ending June 30th.
- Assist the City staff in the development and maintenance of contractual insurance standards and provide advice as to the appropriate types and levels of insurance for proposed City contracts as needed.
- Assist with the annual property inspection and/or updates, to determine property values to submit to interested third parties to obtain accurate premium calculations. The final appraisal report is to be completed by March 1st of each year with the most current appraisal values available.
- Provide consulting advice regarding the potential for utilizing new and emerging risk financing programs or other types of programs. The fee for implementation of such programs is not to be included in this proposal, however, if implemented, a fee will be negotiated and

an amendment to the contract shall be executed. The ability to analyze, recommend and access such services is expected as part of this **RFP**.

- Provide annual Stewardship Meetings and Reporting to the City.
- Provide fiduciary guidance to Risk Manager to protect the City's interests related to all general operating insurance matters.
- Provide applicable training services to City staff on insurance, Risk Manager and safety and loss control topics as needed.
- Present insurance renewal proposals to the City Council and other audiences as requested.
- Inform City staff of changing legislation and legal decisions that may affect all insurance coverages and advise and discuss methods to comply with these changes.
- Provide the City with technology to include but not limited to items such as a customized client portal and risk/safety/loss prevention administration solution, provided by insurance brokers and/or carriers for Risk administrators and employees), ThinkHR Pro, Zywave, Intranet and/or a Communication Platform.
- Provide research and prompt response to insurance and risk management questions from the Risk Manager regarding City contracts or new exposures.

F. Professional Resources

- Broker will have access to benchmarking tools and professional organizations. Please identify what resources are available to your staff and to the City.

- 3. Cost Proposal:** The City intends to compensate its insurance broker entirely by fees or fee credits (commissions) against an agreed upon amount and to minimize expenses for intermediary compensation. Respondents are encouraged to recommend ways to reduce the cost of insurance transactions to the City, including commissions paid to intermediaries. Respondents shall quote a firm-price fee for all services, including brokering of insurance, specified in this **RFP**, payable on a quarterly basis acceptable to the City. All direct insurance placements under this program will be made net of commission (*i.e.*, any commissions received by the broker will be subtracted from the fee earned, and the remainder will be paid by the City). Neither Respondent nor any proprietor,

affiliate, related entity, subsidiary, parent, or joint venture partner of Respondent will be allowed to accept other compensation for services under this agreement unless authorized to do so by the City. The successful Respondent shall agree to submit to audits to assure that it has accepted no other source of income related to this account. The successful Respondent shall agree to submit to audits to assure that it has accepted no other source of income related to this account. In those cases, where it is advantageous to the City do so, the City's insurance broker may receive commissions from insurers and credit the full amount against fees due from the City.

Insurance Placements Made Through Intermediaries

The City recognizes that it may be necessary to place insurance through intermediaries such as London Brokers or wholesalers, possibly including affiliates, subsidiaries, parent, or joint venture partners of the City's insurance broker. Where coverage is placed through an intermediary and cannot be placed net of commission, the City will allow its insurance broker to accept commission income. In such circumstances, the City will expect its insurance broker to negotiate, in good faith, the most favorable allocation of commissions between the City's insurance broker and the intermediary so that the City's insurance broker receives the largest portion of the total commission that it can negotiate. The City will require its insurance broker to immediately disclose and net any commissions so obtained against fees due from the City for brokerage services.

- 4. Additional Documents required for your Proposal:** The following information is mandatory and should be separately identified. Failure to complete and submit any section may be grounds for rejection. These documents are attached as exhibits to this Scope of Work:

- EXHIBIT A OFFER STATEMENT AND BUSINESS FORM - Provide the name and address of Respondent for purpose of notice or other communication relating to the Proposal. Proposals must be signed by a business entity official who has been authorized to make such commitments.
- EXHIBIT B CERTIFICATE-DISCLOSURE OR OWNERSHIP/PRINCIPALS - This form must be notarized.
- EXHIBIT C QUALIFICATIONS AND EXPERIENCE - References - Provide three (3) governmental agencies or private businesses with which you have conducted business transactions during the past five (5) years. At least two (2) of the references named are to have knowledge of your debt payment history.
- EXHIBIT D AFFIDAVIT OF REJECTION OF WORKER'S COMPENSATION - Please fill this form out in its entirety. This form must be notarized.
- EXHIBIT E NON-COLLUSION AFFIDAVIT - This form must be notarized.

- EXHIBIT F Written Certification Required by NRS 332.065(4) for contracts with an estimated annual amount required for performance that is in excess of \$100,000.00.
- EXHIBIT G Template of City of North Las Vegas Services Agreement. Any and all exceptions to the terms of this agreement with explanation must be turned in with electronic submission of the proposal.
- EXHIBIT H Insurance Brokerage Services Questionnaire.
- EXHIBIT I Pricing Proposal Form.

5. **Evaluation Process:** Proposals will be evaluated by a selection committee. The evaluation process is composed of the following steps:

- (1) Review of all Proposals for conformance to this RFP.
- (2) The elimination of all Proposals, which deviate substantially from the basic intent of the solicitation.
- (3) An evaluation of the remaining Proposals.
- (4) Interviews and presentation(s) of Proposals by Respondents (if the City determines a need for such).
- (5) Possible unannounced visit by some or all of the City selection committee to one or more of the projects/businesses represented by Respondent.
- (6) Selection of one Proposal which will be recommended to the City of North Las Vegas City Council.
- (7) Negotiation/finalization of a Professional Services Agreement between the City and the selected Respondent.

6. **Evaluation Factors:** The City reserves the right to accept a Proposal other than the lowest total expense offered. The following factors will be considered in the evaluation of individual Proposals. The City's Selection Committee will score each Proposal on a 100-point scale. The purpose of scoring the Proposals is to establish a prioritized order in which to continue further discussions. The following are the criteria and points associated for each that the committee will be using:

SUBJECT	CRITERIA	POINTS
Staff Experience and Qualifications	Proposed staff shall have demonstrated experience in performing the services specified in the "Scope of Work". The Respondent shall demonstrate the experience of the firm in providing requested services and, more importantly, experience in providing those services to public entities, including the availability of other support services.	30
Responsiveness	Responsiveness – Evaluation of the firm’s approach, methodology and implementation plan to the "Scope of Work" including: An understanding of each task and deliverable provided, including fully responding to all check list items requested in the RFP. The work plan for each service(s); and An understanding of the Broker’s fiduciary responsibility	15
Market access	Access to the broadest possible market for the coverage required for public entities and the City.	20
Cost	The compensation proposal should include information as requested under the compensation section of this RFP for the Scope of Work. A total "not-to-exceed" price must be identified in the Pricing Proposal Form	25
MBE, WBE, DVBE	Is the business a minority, women or disabled veteran business enterprise	10

Proposals will be evaluated based on the following:

- Superior ability or capacity to meet particular requirements of contract and needs of City Department and those it serves.
- Superior prior experience of respondent and its staff.
- Superior quality, efficiency, and fitness of proposed solution for City Department.
- Superior skill and reputation, including timeliness, and demonstrable results.
- Lower cost.

7. Award of Contract: The recommendation by the selection committee to the City Council to award the Contract will be based upon the Proposal which is most advantageous to the City. All Proposals shall remain firm for ninety (90) calendar days after the Proposal opening. Refer to the Evaluation Process and Evaluation factors sections within this document.

8. Modifications: The City may institute changes or modifications to the Work and will notify all participants in a timely manner by an addendum to this RFP.

9. Rejection of Proposals: The City reserves the right to reject any and all Proposals received in response to this solicitation if determined not to be in the best interest of the City. Once received, the Proposals shall become the property of the City and are subject to public disclosure under the Nevada Public Records Act. Respondents are not entitled to recover any Request for Proposal

preparation costs or other damages should the City not make an award or fail to successfully negotiate the Contract.

10. Incorporation of Proposal into the Contract: The contents of the RFP and the selected Respondent's Proposal shall be incorporated, in total, into the Contract. In the event there is a conflict between the RFP and the Contract, the terms of the Contract will prevail.

11. Proposal Format

A. Proposals submitted in response to this RFP must include a cover letter signed by the person authorized to issue the proposal on behalf of the Applicant, and the following information, in the sections and order indicated:

1. Table of Contents
2. Introduction/Executive Summary
 - Provide an overview of the services being sought and proposed scope of services.
3. Applicant Profile
 - Provide a narrative description of the Applicant itself, including the following:
 - Applicant's business identification information, including name, business address, telephone number, website address, and federal taxpayer identification number or federal employer identification number;
 - A primary contact for the Applicant, including name, job title, address, telephone and fax numbers, and email address;
 - A description of Applicant's business background, including, if not an individual, Applicant's business organization (corporation, partnership, LLC, for profit or not for profit, etc.), whether registered to do business in North Las Vegas and/or Nevada, country and state of business formation, number of years in business, primary mission of business, significant business experience, whether registered as a minority-, woman-, or disabled-owned business or as a disadvantaged business and with which certifying agency, and any other information about Applicant's business organization that Applicant deems pertinent to this RFP.
4. Project Understanding
 - Provide a brief narrative statement that confirms Applicant's understanding of, and agreement to provide, the services and/or tangible work products necessary to achieve the objectives of the project that is the subject of this RFP. Applicant shall describe how the Applicant's business experience will benefit the project.
5. Proposed Scope of Work , including a cost proposal and project timetable (schedule), in accordance with, "Scope of Work," of this RFP.
6. Statement of Qualifications; Relevant Experience
 - Provide a statement of qualifications and capability to perform the services sought by this RFP, including a description of

relevant experience with projects that are similar in nature, size and scope to that which is the subject of this RFP. If any minimum qualifications for performance are stated in this RFP, Applicant must include a statement confirming that Applicant meets such minimum requirements.

EXHIBIT "B"
FORM A
CERTIFICATE – DISCLOSURE OR OWNERSHIP/PRINCIPALS

1. DEFINITIONS

“City” means the City of North Las Vegas.

“City Council” means the governing body of the City of North Las Vegas.

“Contracting Entity” means the individual, partnership, or corporation seeking to enter into a contract or agreement with the City of North Las Vegas.

“Principal” means, for each type of business organization the following: (a) sole proprietorship – the City of the business; (b) corporation – the directors and officers of the corporation; but not any branch managers of offices which are a part of the corporation; (c) partnership – the general partner and limited partners; (d) limited liability company – the managing member as well as all the other members; (e) trust – the trustee and beneficiaries.

2. INSTRUCTIONS

The Contracting Entity shall complete Block 1, Block 2, and Block 3. The Contracting entity shall complete either Block 4 or its alternate in Block 5. Specific information, which must be provided, is highlighted. An Officer or other official authorized to contractually bind the Contracting Entity shall sign and date the Certificate, and such signing shall be notarized.

3. INCORPORATION

This Certificate shall be incorporated into the resulting Contract or agreement, if any, between the City and the Contracting entity. Upon execution of such Contract or agreement, the Contracting Entity is under a continuing obligation to notify the City in writing of any material changes to the information in this Certificate. This notification shall be made within fifteen (15) days of the change. Failure to notify the City of any material change may result, at the option of the City, in a default termination (in whole or in part) of the Contract or agreement, and/or a withholding of payments due the Contracting Entity.

Block 1 Contracting Entity	Block 2 Description
Name	RFP 2024-003 Property & Casualty Insurance Brokerage Services
Address	
Telephone	
EIN or DUNS	

BLOCK 3	TYPE OF BUSINESS
<input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Other:	

EXHIBIT "B"
(CONTINUED)

FORM B

CERTIFICATE – DISCLOSURE OR OWNERSHIP/PRINCIPALS

CERTIFICATE-DISCLOSURE OR OWNERSHIP/PRINCIPALS (Continued)

BLOCK 4 DISCLOSURE OF OWNERSHIP AND PRINCIPALS

In the space below, the Contracting Entity must disclose all principals (including partners) of the Contracting Entity, as well as persons or entities holding more than one-percent (1%) ownership interest in the Contracting Entity.

	FULL NAME/TITLE	BUSINESS ADDRESS	BUSINESS PHONE
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

The Contracting Entity, or its principals or partners, are required to provide disclosure (of persons or entities holding an ownership interest) under federal law (such as disclosure required by the Securities and Exchange Commission or the Employee Retirement Income Act), a copy of such disclosure may be attached to this Certificate in lieu of providing the information set forth in Block 5 above. A description of such disclosure documents must be included below.

I certify under penalty of perjury, that all the information provided in this Certificate is current, complete and accurate.

BLOCK 5 DISCLOSURE OF OWNERSHIP AND PRINCIPALS – ALTERNATE

If the Contracting Entity, or its principals or partners, are required to provide disclosure (of persons or entities holding an ownership interest) under federal law (such as disclosure required by the Securities and Exchange Commission or the Employee Retirement Income Act), a copy of such disclosure may be attached to this Certificate in lieu of providing the information set forth in Block 4 above. A description of such disclosure documents must be included below.

further certify that I am an individual authorized to contractually bind the above named Contracting Entity.

Name

Date

Subscribed and sworn to before me this _____ day of _____, 20____

Notary Public

EXHIBIT "C"

QUALIFICATIONS AND EXPERIENCE RESPONDENT

Name: _____

1. Respondent shall provide a brief description of the Responder's qualifications, certifications, experience, and number of years in operation.

2. Provide three (3) examples of contracts similar in size and scope that have been completed in the past five (5) years. The City reserves the right to verify references for the companies identified. Ensure references have given permission to be contacted by the City.

Example Contract 1:

Company Name: _____

Company Address: _____

Point of Contact: _____ Phone Number: _____

E-Mail Address: _____

Brief Description of Contract Scope:

Term of Contract (Base plus Option Years): _____

Year of Base Contract Award: _____ Year Contract Completed: _____

Base Contract Amount: \$ _____ Total Contract Amount (including all option years) \$ _____

Did the contract contain a liquidated damages clause? YES NO

If yes, were damages assessed? YES NO If yes, what was the amount assessed? \$ _____

EXHIBIT "C"
QUALIFICATIONS AND EXPERIENCE RESPONDENT
(CONTINUED)

Example Contract 2:

Company Name: _____

Company Address: _____

Point of Contact: _____ Phone Number: _____

E-Mail Address: _____

Brief Description of Contract Scope:

Term of Contract (Base plus Option Years): _____

Year of Base Contract Award: _____ Year Contract Completed: _____

Base Contract Amount: \$ _____ Total Contract Amount (including all option years) \$ _____

Did the contract contain a liquidated damages clause? YES NO

If yes, were damages assessed? YES NO If yes, what was the amount assessed? \$ _____

Example Contract 3:

Company Name: _____

Company Address: _____

Point of Contact: _____ Phone Number: _____

E-Mail Address: _____

Brief Description of Contract Scope:

Term of Contract (Base plus Option Years): _____

Year of Base Contract Award: _____ Year Contract Completed: _____

Base Contract Amount: \$ _____ Total Contract Amount (including all option years) \$ _____

Did the contract contain a liquidated damages clause? YES NO

If yes, were damages assessed? YES NO If yes, what was the amount assessed? \$ _____

EXHIBIT "D"
AFFIDAVIT OF REJECTION OF COVERAGE
FOR WORKERS' COMPENSATION UNDER NRS 616B.627 AND NRS 617.210

In the State of Nevada, County of Clark, _____, being duly sworn, deposes and says:

1. I make the following assertions pursuant to NRS 616B.627 and NRS 617.210.
2. I am a sole proprietor who will not use the services of any employees in the performance of this Contract with the City of North Las Vegas.
3. In accordance with the provisions of NRS 616B.659, I have not elected to be included within the terms, conditions and provisions of chapters 616A to 616D, inclusive, of NRS, relating thereto.
4. I am otherwise in compliance with the terms, conditions and provisions of chapters 616A to 616D, inclusive, of NRS.
5. In accordance with the provisions of NRS 617.225, I have not elected to be included within the terms, conditions and provisions of chapter 617 of NRS.
6. I am otherwise in compliance with the terms, conditions and provisions of chapter 617 of NRS.
7. I acknowledge that the City of North Las Vegas will not be considered to be my employer or the employer of my employees, if any; and that the City of North Las Vegas is not liable as a principal contractor to me or my employees, if any, for any compensation or other damages as a result of an industrial injury or occupational disease incurred in the performance of this Contract.

I, _____, do here swear under penalty of perjury that the assertions of this affidavit are true.

Signed this _____ day of _____, 20_____

Signature _____

State of _____

County of _____

Signed and sworn to (or affirmed) before me on this _____ day of _____, 20_____,

by _____ (name of person making statement).

Notary Signature

EXHIBIT "E"
NON-COLLUSION AFFIDAVIT



CITY OF NORTH LAS VEGAS
Non-Collusion Affidavit

State of _____ County of _____

_____ being first duly sworn deposes that:

- (1) He/She is the _____ of _____, the Firm that has submitted the attached Proposal;
- (2) He/She is fully informed respecting the preparation and contents of the attached Proposal and of all pertinent circumstances respecting such Proposal;
- (3) Such Proposal is genuine and is not a collusive or sham Proposal;
- (4) Neither the said Firm nor any of its officers, partners, City, agents, representatives, employees or parties in interest, including this affiant, has in any way colluded, conspired, connived or agreed, directly or indirectly, with any other vendor, firm, or person to submit a collusive or sham proposal in connection with the contract or agreement for which the attached Proposal has been submitted or to refrain from making a proposal in connection with such contract or agreement, or collusion or communication or conference with any other firm, or, to fix any overhead, profit, or cost element of the proposal price or the proposal price of any other firm, or to secure through collusion, conspiracy, connivance, or unlawful agreement any advantage against the City of North Las Vegas or any person interested in the proposed Contract or agreement; and
- (5) The Proposal of service outlined in the Proposal is fair and proper and is not tainted by collusion, conspiracy, connivance, or unlawful agreement on the part of the Firm/team or any of its agents, representatives, City, employees, or parties including this affiant.

(Signed): _____
Title:

Subscribed and sworn to before me this _____ day of _____ 20____

Notary Public

My Commission expires: _____

**EXHIBIT "F"
WRITTEN CERTIFICATION**



CITY OF NORTH LAS VEGAS

WRITTEN CERTIFICATION PURSUANT TO NRS 332.065(3)

Pursuant to NRS 332.065(3), a governing body or its authorized representative shall not enter into a contract with an estimated value in excess of \$100,000 with a company unless the contract includes a written certification that the company is not currently engaged in, and agrees for the duration of the contract not to engage in, a boycott of Israel.

By signing below, the Respondent agrees and certifies that it does not currently boycott Israel and will not boycott Israel during any time in which it is entering into, or while in contract, with the City. If at any time after the signing of this certification, the Respondent decides to engage in a boycott of Israel, the Respondent must notify the City in writing.

AUTHORIZED SIGNATURE NAME (TYPE OR PRINT)

LEGAL NAME OF RESPONDENT

AUTHORIZED SIGNATURE

DATE

TITLE

EXHIBIT "G"
Exceptions to North Las Vegas Services Agreement



CITY OF NORTH LAS VEGAS

Please provide an explanation to any and all exceptions on terms of the North Las Vegas Services Agreement.

PROPERTY & CASUALTY INSURANCE BROKERAGE SERVICES AGREEMENT

This Property & Casualty Insurance Brokerage Services Agreement (“Agreement”) is made and entered into as of _____ (“Effective Date”) by and between the City of North Las Vegas, a Nevada municipal corporation (“City”) and [*insert full legal name of Provider entity*], a [*insert entity type and state of origin*] (“Provider”).

WITNESSETH:

WHEREAS, the City requires insurance brokerage services for property & casualty insurance, as more particularly described in the Property & Casualty Insurance Brokerage Services Request for Proposal, RFP 2024-003 (“RFP”), attached hereto as Exhibit A (“Services”); and

WHEREAS, Provider represents that it has the experience, knowledge, labor, and skill to provide the Services in accordance with generally accepted industry standards, and is willing and able to provide the Services.

NOW THEREFORE, in consideration of the above recitals, mutual covenants, and terms and conditions contained herein, the parties hereby covenant and agree to the following:

SECTION ONE SCOPE OF SERVICES

1.1. Provider shall perform the Services in accordance with the RFP terms, incorporated herein and attached as Exhibit A, Services Provider’s response to the RFP dated [*insert date*], incorporated herein and attached as Exhibit B, and the terms, conditions, and covenants set forth in this Agreement. Provider shall at its own expense comply at all times with all municipal, county, state and federal laws, regulations, rules, codes, ordinances, and other applicable legal requirements.

1.2. Provider shall, at its own expense, comply at all times with all municipal, county, state, and federal laws, regulations, rules, codes, ordinances, and other applicable legal requirements.

SECTION TWO TERM

2.1. This Agreement shall commence on the Effective Date and will continue to be in effect for three (3) years (“Term”), unless earlier terminated in accordance with the terms herein. All Services shall be completed by the end of the Term. If the City determines, in its sole discretion, that Provider has satisfactorily performed its obligations under this Agreement, the City Manager or his/her designee may extend the Term for up to two (2) additional one-year periods upon written notice to the Provider.

**SECTION THREE
COMPENSATION**

3.1. Provider will provide the Services [*at the rate of OR in the amount of*] [\$ _____], which includes all fees for time and labor, overhead materials, equipment, insurance, licenses, and any other costs. Provider's prices may not be increased during the Term. Periodic progress billings will be due and payable within 30 days of presentation of invoice, provided that each invoice is complete, correct, and undisputed by the City. The annual not to exceed amount of this Agreement is [_____] (\$ _____). The total not to exceed amount of this Agreement is [_____] (\$ _____).

**SECTION FOUR
TERMINATION OR SUSPENSION OF SERVICES**

4.1. This Agreement may be terminated, in whole or in part, with or without cause, by the City, through its City Manager or his/her designee, upon thirty (30) days written notice to the Provider. In the event of termination, Provider shall be paid compensation for Services properly performed pursuant to the terms of the Agreement up to and including the termination date. The City shall not be liable for anticipated profits based upon Services not yet performed.

4.2. This Agreement may be terminated by the Provider in the event the City defaults in the due observance and performance of any material term or condition contained herein, and such default is not cured within thirty (30) days after the Provider delivers written notice of such default to the City.

4.3. The City may suspend performance by Provider under this Agreement for such period of time as the City, in its sole discretion, may prescribe by providing written notice to the Provider at least ten (10) days prior to the date on which the City will suspend performance. The Provider shall not perform further work under this Agreement after the effective date of the suspension until receipt of written notice from the City to resume performance, and the time period for Provider's performance of the Services shall be extended by the amount of time such performance was suspended.

**SECTION FIVE
PROVIDER REPRESENTATIONS AND WARRANTIES**

5.1. The Provider hereby represents and warrants for the benefit of the City, the following:

5.1.1. Provider is a duly formed validly existing entity and is in good standing pursuant to the laws of the State of Nevada. The Provider is financially solvent, able to pay its debts when due, and possesses sufficient working capital to provide the Services pursuant to this Agreement.

5.1.2. The person executing this Agreement on Provider's behalf has the right, power, and authority to enter into this Agreement and such execution is binding on the Provider.

5.1.3. All Services performed, including deliverables supplied, shall conform to the specifications, drawings, and other descriptions set forth in this Agreement, and shall be performed in a manner consistent with the level of care and skill ordinarily exercised by members of Provider's profession and in accordance with generally accepted industry standards prevailing at the time the Services are performed, and do not infringe the intellectual property of a third party. The foregoing representations and warranties are not intended as a limitation, but are in addition to all other terms set forth in this Agreement and such other warranties as are implied by law, custom, and usage of the trade.

SECTION SIX INDEMNIFICATION

Provider shall defend, indemnify, and hold harmless the City, and its officers, agents, and employees from any liabilities, claims, damages, losses, expenses, proceedings, actions, judgments, reasonable attorneys' fees, and court costs which the City suffers or its officers, agents or employees suffer, as a result of, or arising out of, the negligent or intentional acts or omissions of Provider, its subcontractors, agents, and employees, in performance of this Agreement until such time as the applicable statutes of limitation expire. This section survives default, expiration, or termination of this Agreement or excuse of performance.

SECTION SEVEN INDEPENDENT CONTRACTOR

Provider, its employees, subcontractors, and agents are independent contractors and not employees of the City. No approval by City shall be construed as making the City responsible for the manner in which Provider performs the Services or for any negligence, errors, or omissions of Provider, its employees, subcontractors, or agents. All City approvals are intended only to provide the City the right to satisfy itself with the quality of the Services performed by Provider. The City acknowledges and agrees that Provider retains the right to contract with other persons in the course and operation of Provider's business and this Agreement does not restrict Provider's ability to so contract.

SECTION EIGHT CONFIDENTIALITY AND AUTHORIZATIONS FOR ACCESS TO CONFIDENTIAL INFORMATION

8.1. Provider shall treat all information relating to the Services and all information supplied to Provider by the City as confidential and proprietary information of the City and shall not permit its release by Provider's employees, agents, or subcontractors to other parties or make any public announcement or release thereof without the City's prior written consent, except as permitted by law.

8.2. Provider hereby certifies that it has conducted, procured or reviewed a background check with respect to each employee, agent, or subcontractor of Provider having access to City personnel, data, information, personal property, or real property and has deemed such employee, agent, or subcontractor suitable to receive such information and/or access, and to perform Provider's duties set forth in this Agreement. The City reserves the right to refuse to allow any of Provider's employees, agents or subcontractors access to the City's personnel, data, information, personal property, or real property where such individual does not meet the City's background and security requirements, as determined by the City in its sole discretion.

SECTION NINE INSURANCE

9.1. Provider shall procure and maintain at all times during the performance of the Services, at its own expense, the following insurances:

9.1.1. Workers' Compensation Insurance as required by the applicable legal requirements, covering all persons employed in connection with the matters contemplated hereunder and with respect to whom death or injury claims could be asserted against the City or Provider.

9.1.2. Commercial General Liability (CGL): Insurance Services Office Form CG 00 01 covering CGL on an "occurrence" basis, including products and completed operations, property damage, bodily injury and personal & advertising injury with limits no less than \$2,000,000.00 per occurrence. If a general aggregate limit applies, either the general aggregate limit shall apply separately to this project/location (ISO CG 25 03 05 09 or 25 04 05 09) or the general aggregate limit shall be twice the required occurrence limit.

9.1.3. Automobile Liability: ISO Form Number CA 00 01 covering any auto (Code 1), or if Provider has no owned autos, covering hired, (Code 8) and non-owned autos (Code 9), with limit no less than \$1,000,000.00 per accident for bodily injury and property damage.

9.1.4. Professional Liability (errors and omissions): Insurance appropriate to the Provider's profession with limit no less than \$3,000,000.00 per occurrence or claim, \$6,000,000.00 aggregate.

9.1.5. Requested Liability limits can be provided on a single policy or combination of primary and umbrella, so long as the single occurrence limit is met.

9.1.6. The insurance policies are to contain, or be endorsed to contain, the following provisions:

9.1.6.1. Additional Insured Status: The City, its officers, officials, employees, and volunteers are to be covered as additional insureds on the CGL policy with respect to liability arising out of work or operations performed by or on behalf of the Provider including materials, parts or equipment furnished in

connection with such work or operations. General liability coverage can be provided in the form of an endorsement to the Provider's insurance (at least as broad as ISO Form CG 20 10 11 85 or both CG 20 10, CG 20 26, CG 20 33, or CG 20 38; and CG 20 37 forms if later revisions used).

9.1.6.2. Primary Coverage: For any claims related to this contract, the Provider's insurance coverage shall be primary insurance coverage at least as broad as ISO CG 20 01 04 13 as respects the City, its officers, officials, employees, and volunteers. Any insurance or self-insurance maintained by the City, its officers, officials, employees, or volunteers shall be excess of the Provider's insurance and shall not contribute with it.

9.1.6.3. Notice of Cancellation: Each insurance policy required above shall provide that coverage shall not be canceled, except with notice to the City.

9.1.6.4. Waiver of Subrogation: Provider hereby grants to the City a waiver of any right to subrogation which any insurer of said Provider may acquire against the City by virtue of the payment of any loss under such insurance. Provider agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation, but this provision applies regardless of whether or not the City has received a waiver of subrogation endorsement from the insurer.

9.1.6.5. The Workers' Compensation policy shall be endorsed with a waiver of subrogation in favor of the City for all work performed by the Provider, its employees, agents, and subcontractors.

9.1.6.6. Self-Insured Retentions: Self-insured retentions must be declared to and approved by the City. The City may require the Provider to purchase coverage with a lower retention or provide proof of ability to pay losses and related investigations, claim administration, and defense expenses within the retention.

9.1.6.7. Acceptability of Insurers: Insurance is to be placed with insurers authorized to conduct business in the state with a current A.M. Best's rating of no less than A:VII, unless otherwise acceptable to the City.

9.1.6.8. Claims Made Policies: If any of the required policies provide claims-made coverage:

9.1.6.8.1. The Retroactive Date must be shown, and must be before the date of the contract or the beginning of contract work.

9.1.6.8.2. Insurance must be maintained and evidence of insurance must be provided for at least five (5) years after completion of the contract of work.

9.1.6.8.3. If coverage is canceled or non-renewed, and not replaced with another claims-made policy form with a Retroactive Date

prior to the contract effective date, the Provider must purchase “extended reporting” coverage for a minimum of five (5) years after completion of work.

9.1.7. Verification of Coverage: Provider shall furnish the City with original certificates and amendatory endorsements or copies of the applicable policy language effecting coverage required by this clause. All certificates and endorsements are to be received and approved by the City before work commences. However, failure to obtain the required documents prior to the work beginning shall not waive the Provider’s obligation to provide them. The City reserves the right to require complete, certified copies of all required insurance policies, including endorsements required by these specifications, at any time.

9.1.8. Special Risks or Circumstances: The City reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances.

**SECTION TEN
NOTICES**

10.1. Any notice requiring or permitted to be given under this Agreement shall be deemed to have been given when received by the party to whom it is directed by personal service, hand delivery or United States mail at the following addresses:

To City: City of North Las Vegas
Attention: Joy Yoshida
2250 Las Vegas Blvd., North, Suite 820
North Las Vegas, NV 89030
Phone: 702-633-1745

To Provider: [REDACTED]
Attention: [REDACTED]
[REDACTED]
[REDACTED]
Phone: [REDACTED]

10.2. Either party may, at any time and from time to time, change its address by written notice to the other.

**SECTION ELEVEN
SAFETY**

11.1. Obligation to Comply with Applicable Safety Rules and Standards. Provider shall ensure that it is familiar with all applicable safety and health standards promulgated by state and federal governmental authorities including, but not limited to, all applicable requirements of the Occupational Safety and Health Act of 1970, including all applicable standards published in 29

C.F.R. parts 1910, and 1926 and applicable occupational safety and health standards promulgated under the state of Nevada. Provider further recognizes that, while Provider is performing any work on behalf the City, under the terms of this Agreement, Provider agrees that it has the sole and exclusive responsibility to assure that its employees and the employees of its subcontractors comply at all times with all applicable safety and health standards as above-described and all applicable City safety and health rules.

11.2. Safety Equipment. Provider will supply all of its employees and subcontractors with the appropriate Safety equipment required for performing functions at the City facilities.

SECTION TWELVE ENTIRE AGREEMENT

This Agreement, together with any attachment, contains the entire Agreement between Provider and City relating to rights granted and obligations assumed by the parties hereto. Any prior agreements, promises, negotiations or representations, either oral or written, relating to the subject matter of this Agreement not expressly set forth in this Agreement are of no force or effect.

SECTION THIRTEEN MISCELLANEOUS

13.1. Governing Law and Venue. The laws of the State of Nevada and the North Las Vegas Municipal Code govern the validity, construction, performance and effect of this Agreement, without regard to conflicts of law. All actions shall be initiated in the courts of Clark County, Nevada or the federal district court with jurisdiction over Clark County, Nevada.

13.2. Assignment. Any attempt to assign this Agreement by Provider without the prior written consent of the City shall be void.

13.3. Amendment. This Agreement may be amended or modified only by a writing executed by the City and Provider.

13.4. Controlling Document. To the extent any of the terms or provisions in Exhibit A conflict with this Agreement, the terms and provisions of this Agreement shall govern and control. Any additional, different or conflicting terms or provisions contained in Exhibit A or any other written or oral communication from Provider shall not be binding in any way on the City whether or not such terms would materially alter this Agreement, and the City hereby objects thereto.

13.5. Time of the Essence. Time is of the essence in the performance of this Agreement and all of its terms, provisions, covenants and conditions.

13.6. Waiver. No consent or waiver, express or implied, by the Provider or the City of any breach or default by the other in performance of any obligation under the Agreement shall be deemed or construed to be a consent or waiver to or of any other breach or default by such party.

13.7. Waiver of Consequential Damages. The City shall not be liable to Provider, its agents, or any third party for any consequential, indirect, exemplary or incidental damages, including, without limitation, damages based on delay, loss of use, lost revenues or lost profits. This section survives default, expiration, or termination of this Agreement.

13.8. Severability. If any provision of this Agreement shall be held to be invalid or unenforceable, the remaining provisions of this Agreement shall remain valid and binding on the parties hereto.

13.9. No Fiduciary or Joint Venture. This Agreement is not intended to create, and shall not be deemed to create, any relationship between the parties hereto other than that of independent entities contracting with each other solely for the purpose of effecting the provisions of this Agreement. Neither of the parties hereto shall be construed to be the agent, employer, representative, fiduciary, or joint venturer of the other and neither party shall have the power to bind the other by virtue of this Agreement.

13.10. Effect of Termination. In the event this Agreement is terminated, all rights and obligations of the parties hereunder shall cease, other than indemnity obligations and matters that by their terms survive the termination.

13.11. Ownership of Documents. Provider shall treat all information related to this Agreement, all information supplied to Provider by the City, and all documents, reconciliations and reports produced pursuant to this Agreement as confidential and proprietary information of the City and shall not use, share, or release such information to any third-party without the City's prior written permission. This section shall survive the termination or expiration of this Agreement.

13.12. Fiscal Funding Out. The City reasonably believes that sufficient funds can be obtained to make all payments during the Term of this Agreement. Pursuant to NRS Chapter 354, if the City does not allocate funds to continue the function performed by Provider under this Agreement, the Agreement will be terminated when appropriate funds expire.

13.13. Public Record. Pursuant to NRS 239.010 and other applicable legal authority, each and every document provided to the City may be a "Public Record" open to inspection and copying by any person, except for those documents otherwise declared by law to be confidential. The City shall not be liable in any way to Provider for the disclosure of any public record including, but not limited to, documents provided to the City by Provider. In the event the City is required to defend an action with regard to a public records request for documents submitted by Provider, Provider agrees to indemnify, hold harmless, and defend the City from all damages, costs, and expenses, including court costs and reasonable attorneys' fees related to such public records request. This section shall survive the expiration or early termination of the Agreement.

13.14. Interpretation. The language of this Agreement has been agreed to by both parties to express their mutual intent. The headings contained in this Agreement are for reference purposes only and shall not affect in any way the meaning or interpretation of this Agreement. Preparation of this Agreement has been a joint effort by the City and Provider and the resulting document shall

not, solely as a matter of judicial construction, be construed more severely against one of the parties than the other.

13.15. Electronic Signatures. The use of facsimile, email, or other electronic medium shall have the same force and effect as original signatures.

13.16. Counterparts. This Agreement may be executed in counterparts and all of such counterparts, taken together, shall be deemed part of one instrument.

13.17. Federal Funding. Supplier certifies that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, in receipt of a notice of proposed debarment or voluntarily excluded from participation in this transaction by any federal department or agency. This certification is made pursuant to the regulations implementing Executive Order 12549, Debarment and Suspension, 28 C.F.R. pt. 67, § 67.510, as published as pt. VII of the May 26, 1988, Federal Register (pp. 19160-19211), and any relevant program specific regulations. This provision shall be required of every subcontractor receiving any payment in whole or in part from federal funds.

13.18. Boycott of Israel. Pursuant to NRS 332.065(4), Provider certifies that the Provider is not currently engaged in a boycott of Israel, and Provider agrees not to engage in a boycott of Israel during the Term.

13.19. Attorneys' Fees. In the event any action is commenced by either party against the other in connection with this Agreement, the prevailing party shall be entitled to its costs and expenses, including reasonable attorneys' fees, as determined by the court, including without limitation, fees for the services of the City Attorney's Office. This Section 13.19 shall survive the completion of this Agreement until the applicable statutes of limitation expire.

[The remainder of page is intentionally left blank. Signature page to follow.]

IN WITNESS WHEREOF, the City and Provider have executed this Agreement as of the Effective Date.

City of North Las Vegas,
a Nevada municipal corporation

[REDACTED],
a [REDACTED]

By: _____
Pamela A. Goynes-Brown, Mayor

By: _____
Name: _____
Title: _____

Attest:

By: _____
Jackie Rodgers, City Clerk

Approved as to form:

By: _____
Micaela Rustia Moore, City Attorney

EXHIBIT A

RFP 2024-003

Please see the attached page(s).

EXHIBIT B

Services Provider's Response to RFP

Please see attached page(s).

EXHIBIT "H"
Insurance Brokerage Services Questionnaire



CITY OF NORTH LAS VEGAS
Insurance Brokerage Services Questionnaire

** Please include the following information in your proposal for your firm when addressing your firms' approach to the "Scope of Services":

1. Provide your firm/agency name and a brief history of your firm. The description should include the size of the firm, number of employees, revenues and areas of specialization. Include the premium volume both nationally and for the local office that will be handling this account. Indicate the type of coverages placed. Indicate the percentage of premium placed for coverage type. Indicate the experience with public and governmental entities and the volume of coverage placed for entity type. Indicate how long the firm has been in business and how long you have had a local office.
2. Present the qualifications and experience of brokerage personnel who will be assigned to this account. Provide resumes for the account manager, other individuals who will be assigned to this account and identify the extent of their experience in providing services to governmental entities. Indicate the reporting structure and whether this person or office reports to a national office. Specify location of any offices that may service the City account. Specify any insurance designations that your staff maintains such as CPCU, ARM, AIC, CIC. Specify the role of each individual and that individual's reporting relationship within your office. Please provide an Organization Chart.
3. Provide a list of your governmental entity clients during the past 5 years, the type of insurance/services provided and the names and telephone numbers of contacts for each entity who may be contacted for reference purposes. Please include any and all governmental clients currently handled by the account manager your firm intends to assign to this account.
4. Provide a description of how you would propose to market the City's insurance program. Specify markets you would approach, your experience with those markets and the strategy you would use. List insurers you would approach, in order of preference, to provide coverage for the City. Indicate any proprietary programs for governmental entities. For each insurer, list the current Best's rating for that firm and whether that firm is admitted or non-admitted in Nevada.
5. If you intend to utilize the services of a co-broker, describe what specific services that co-broker will provide and the history of your relationship with that co-broker.

6. Does your agency retain full-time employees engaged in specialty areas such as in-house claims and loss control and safety services? Describe the services, level of availability and provide employees' names with a brief resume of their experience.
7. The proposed cost of the services outlined in this RFP. Is the cost all-inclusive, or do certain services require additional fees? Please make it clear what your costs cover. The City reserves the right to negotiate the scope of work and applicable costs with the selected vendor.

Mayor
Pamela A. Goynes-Brown

Council Members
Isaac E. Barron
Ruth Garcia Anderson
Scott Black
Richard J. Cherchio



City Manager
Ryann Juden, J.D., Ph.D.

Finance Department

2250 Las Vegas Boulevard, North · Suite #820 · North Las Vegas, Nevada 89030
Telephone: (702) 633-1745 · Fax: (702) 669-3328 · TDD: (800) 326-6868
www.cityofnorthlasvegas.com

February 20, 2024

CITY OF NORTH LAS VEGAS
REQUEST FOR PROPOSAL (“RFP”)
RFP 2024-003 Property & Casualty Insurance Brokerage Services
ADDENDUM #1

This Addendum is issued to update the RFP Due Date to the following and to replace language on Page #18 Section E.

Proposals will be received electronically only through the Nevada Gov eMarketplace (NGEM) System at www.ngemnv.com until **March 14, 2024 at 1:00 P.M.** local time (“Proposal Due Date”). **A Proposal opening will be held on a conference call via Google Meet, Telephone# 661-615-8161, Meeting Pin# 728 416 993# on the RFP Due Date.**

Page #18 Section E. The language is replaced with the following:

- Provide the City with technology to include but not limited to items such as a customized client portal and risk/safety/loss prevention administration solution, provided by insurance brokers and/or carriers for Risk administrators.

A handwritten signature in black ink, appearing to read 'Marie Leake', is positioned above a horizontal line.

Marie Leake
Procurement Manager

Mayor
Pamela A. Goynes-Brown

Council Members
Isaac E. Barron
Ruth Garcia Anderson
Scott Black
Richard J. Cherchio



City Manager
Ryann Juden, J.D., Ph.D.

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March 7, 2024

CITY OF NORTH LAS VEGAS
REQUEST FOR PROPOSAL (“RFP”)
RFP 2024-003 Property & Casualty Insurance Brokerage Services
ADDENDUM #2

This Addendum is issued to update the RFP Due Date to the following.

Proposals will be received electronically only through the Nevada Gov eMarketplace (NGEM) System at www.ngemnva.com until **March 21, 2024 at 1:00 P.M.** local time (“Proposal Due Date”). **A Proposal opening will be held on a conference call via Google Meet, Telephone# 661-615-8161, Meeting Pin# 728 416 993# on the RFP Due Date.**

A handwritten signature in black ink, appearing to read 'Marie Leake', is positioned above a horizontal line.

Marie Leake
Procurement Manager

Mayor
Pamela A. Goynes-Brown

Council Members
Isaac E. Barron
Ruth Garcia Anderson
Scott Black
Richard J. Cherchio



City Manager
Ryann Juden, J.D., Ph.D.

Finance Department

2250 Las Vegas Boulevard, North · Suite #820 · North Las Vegas, Nevada 89030
Telephone: (702) 633-1745 · Fax: (702) 669-3328 · TDD: (800) 326-6868
www.cityofnorthlasvegas.com

March 7, 2024

**CITY OF NORTH LAS VEGAS
REQUEST FOR PROPOSAL (“RFP”)
RFP 2024-003 Property & Casualty Insurance Brokerage Services
ADDENDUM #3**

The deadline for questions for this proposal was 12:00 p.m., February 22, 2024.

The following are the questions that were received along with the answers to those questions.

Question 1. *Who is the incumbent broker?*

Answer: Answer: The City currently uses Alliant Insurance Services, Inc..

Question 2. Please provide the amount of the total revenue received annually by the broker including all fees, commissions, underwriting service fees, business services fees, contingent commissions, and special compensation of any kind.

Answer: The Consultant is paid an annual fee not exceeding Seventy-Five Thousand Dollars (\$75,000.00).

Question 3. Are there any service issues with the incumbent broker?

Answer: There are no service issues with the services provided by the current brokerage firm.

Question 4. Is the City actively looking to change brokers?

Answer: The City is going through the RFP process because the contract expires. As a public entity, the City must review all services periodically to uphold its citizens' fiduciary duties and ensure proper governance of City business.

Question 5. What are the top 3 concerns the City has regarding its current property/casualty portfolio?

Answer: Premium increases, having appropriate coverage in place to protect the City.

Question 6. Is there a page limit for the proposal?

Answer: No. The City prefers subheadings to address the RFP in a way that is easy to follow and understand.

Question 7. Page 4 of the RFP, question 10, asks to submit “appropriate licenses”. Besides our firm’s insurance broker license for the State of Nevada, are we also required to submit individual licenses for each broker?

Answer: You are also required to provide a business license issued by the City of North Las Vegas and a broker license in good standing without disbarment/suspension.

Question 8. The Scope of Work references “Assist the City’s Risk Manager in the development and maintenance of a loss sensitive premium allocation system, with respect to departmental exposures.” Does the City currently have this system in place? If yes, please provide an example. Also, please explain in detail what level of work/support is required from the broker. Does it require an actuary?

Answer: If the broker has the ability within the scope of broker services to conduct actuarial reviews, then the City can review them. A third party often performs this service to properly review and value the property and help determine premiums based on insurable values.

Question 9. The Scope of Work references “Provide loss control services and assistance with claims as requested by the City. Assist in analyzing loss exposures from existing and new operations, and determine the appropriate Risk Manager alternatives, including types, availability, costs and extent of coverage that should be considered.” Please provide elaborate on what services have been used in the past by the broker and are expected in the future. Approximately how many of loss control hours should be included in the proposed broker fee?

Answer: Respondents are requested to estimate this number based on similar services provided to other clients. The estimated time can be determined and negotiated based on the broker agreement and the insurance carrier's ability to assist.

Question 10. The Scope of Work references “Assist with the annual property inspection and/or updates, to determine property values to submit to interested third parties to obtain accurate premium calculations. The final appraisal report is to be completed by March 1st of each year with the most current appraisal values available.” Is the broker expected to provide property appraisal services? If affirmative, please provide the City’s statement of values so we have sufficient information to scope and price this service. If the City has a budget for this service, please provide the annual amount.

Answer: The broker is expected to provide a property insurance carrier who can provide this service. The statement of values will be issued to the selected respondent. The information of the budget for service will not be provided at this time.

Question 11. The Scope of Work references “Provide the City with technology to include but not limited to items such as a customized client portal and risk/safety/loss prevention administration solution, provided by insurance brokers and/or carriers for Risk administrators and employees), ThinkHR Pro, Zywave, Intranet and/or a Communication Platform.” Is the City currently using these platforms? If so, which ones? Are they being provided and paid for by the incumbent broker as part of their fee?

Answer: The City is currently using our broker services internal communication platform. This service is available as part of their services.

Question 12. Please provide a schedule of insurance that summarizes all insurance policies expected to be placed by the broker. Include the type of insurance, carrier, premium, effective dates, and any other pertinent information. Without this information, it is difficult to determine the level of work and resources required to develop an accurate fee.

Answer: See attached Schedule of Insurance.

Question 13. If the City has experienced adverse loss development or significant losses in the past 5 years, please provide those details. Please address: property, general liability, workers’ compensation, and cyber.

Answer: This information will be provided to the Selected Respondent.

Question 14. What is the expiring Annual Fee/Broker Compensation charged by the incumbent Broker(s) of Record? Is there any insurance commission paid to the current Broker(s)? If so, on which lines of insurance coverage?

Answer: The Consultant is paid an annual fee not to exceed Seventy-Five Thousand Dollars (\$75,000.00).

Question 15. What are your agency's top risk management strategic goals, objectives, and priorities for the next 3-5 years?

Answer:

Strengthen our organization's capacity to manage risks by creating internal management processes that facilitate the identification of risks and resource allocation.

Successfully integrating Risk management into the organization's day-to-day decision-making and management practices.

Continue to Identify, analyze, and reduce risks or exposures and make recommendations for appropriate levels of risk retention, risk transfer, and loss control, ensuring preservation of the City's assets and public service capabilities from loss destruction and depletion.

Question 16. Will you provide us with a property insurance program Statement of Values for total insured values, construction, occupancy, projection, and exposure, for each location, in Excel format?

Answer: This information will be provided to the Selected Respondent.

Question 17. Can you provide us with detailed loss runs for 5-10 years, for each line of coverage included under this RFP?

Answer: Not at this time. This information will be provided to the Selected Respondent.

Question 18. What type of risk management loss control consulting services is your current Broker(s) providing? What types of consulting services other than loss control is your current broker(s) providing?

Which of these are of value, and most important to you today?

Answer: See page 17 of the RFP Services/Consulting for services provided.

In addition they provide Monthly webinars, Industry alerts, Fact sheets, PowerPoint presentations, Regulatory compliance audits, Risk management assessment, strategy development, and On-Site visits to determine loss prevention needs. Review of loss runs, Renewal premium cost forecast, accompany insurers during inspections, Exposure analysis, Prepare proposal comparisons.

See page 17 for Services and Consulting provided.

All of the the listed services are of value to the City.

Question 19. What type(s) of consulting and advisory services is the agency interested in receiving going forward?

Answer: Analyze and assist the City with premium allocation, Assist with claims management, act as a liaison with insurance carriers, and assist in the review of some contacts to determine adequate insurance coverage to protect the City from liability. Provide Certificates of insurance as requested by the City.

Question 20. Have you experienced any major claim events or challenges in claim handling? If yes, please explain what specific claims-handling challenges you are encountering? What claims services do you desire under this RFP?

Answer: This information will be provided to the Selected Respondent.

Question 21. What type of risk management information system do you use? Is it currently meeting your needs?

Answer: Our organization is working on the implementation of an ERP system that will include RMIS.

Question 22. What types of analytical tools do you use to determine your risk capacity, risk appetite, and risk tolerance for discrete risks, and how do you ensure that your risk financing program is aligned?

Answer: The City's risk appetite is low to medium acceptance. The City's approach to risk management is to minimize its exposure to financial, legal, and technology risks while accepting and encouraging an increased degree of risk in

pursuit of its mission and objectives. The City is willing to accept the discretion of opportunities to innovate in service delivery to improve efficiencies and provide better and more responsive services to its citizens.

The City utilizes the risk financing techniques of risk transfer (insurance and contractual indemnification) and risk retention (self-funding). The principal goal of a self-funding program is to protect the entity's assets from the risk of loss at a minimum cost while utilizing excess coverage (risk transfer) to protect the entity against single catastrophic and/or significant aggregated losses. The self-funded risk financing technique is typically used for programs with consistent, substantial claims history information and predictably high frequency with low average severity, such as workers' compensation and general liability.

Additional information will be provided to the Selected Respondent.

Question 23. What major capital construction projects are underway and/or planned over the next 3-5 years? What is the anticipated construction values for these capital projects and the anticipated project duration for each?

Answer: This information is available on the City of North Las Vegas website under the Capital Improvement Plan. See link below

<https://www.cityofnorthlasvegas.com/our-city/departments/finance/capital-improvement-plan>

NEW QUESTIONS

Question 24. What are the key objectives and challenges the City aims to address with the 'Insurance Placement & Renewal/Marketing' services? Are there areas within these services where the City seeks specific improvements or enhancements?

Answer: Objectives

Maintain high-quality services

Responsive customer services

*Challenges: Current condition of the insurance market
The new Nevada laws that hold carriers back in providing coverage to public safety.*

Thus far, there have been no specific improvements or enhancements in

services.

Question 25. Are there specific risk management initiatives or strategies the City wants to implement or enhance through brokerage services?

Answer: Insurance Premium cost reduction.

Question 26. What are the City's expectations regarding claims management services, particularly regarding responsiveness, reporting, and communication with the City's team?

Answer: Maintain high quality and responsiveness, reporting and communication on time. Participate in quarterly claims reviews with our TPA and the City and additional reviews as deemed necessary.

Question 27. Can you elaborate on the City's expectations for ongoing support and consultation throughout the policy term? How frequently does the City expect to have strategic risk management meetings or reviews?

Answer: Maintain high quality and responsiveness, reporting and communication on time. Strategic Risk Management meetings and reviews will be conducted quarterly but subject to change.

Question 28. Does the City have any specific requirements or preferences for technology platforms, data analytics tools, or risk management software that the broker should provide or be proficient in using?

Answer: No specific requirements; however, any platform, tools, or software that the broker utilizes must maintain high-security safeguards to mitigate any Cyber threats.

Question 29. How important is the broker's access to a broad range of insurance markets, including niche or specialized insurers, in meeting the City's coverage needs?

Answer: It is imperative to get the best price and most comprehensive range of coverage. This give the City the flexibility to chosose the coverages that best suits the City needs and budget. Brokers can negotiate with insurance carriers on our behalf to secure best possible rates and coverage options.

Question 30. Are there emerging risks or coverage needs (e.g., smart

city technology and infrastructure, pandemic-related coverages) that the City is particularly interested in addressing in this insurance program?

Answer: Not at this time; however, if incidents or events warrant any insurance program review, the broker must support and make recommendations for appropriate coverage.

Question 31. Can the City describe any specific experiences or qualifications from brokers working with similar municipalities or public entities that would be viewed favorably?

Answer: Extensive experience addressing and managing exposures in public and government entities, public safety, and critical infrastructure.

Question 32. How does the City prioritize cost management and savings while maintaining comprehensive and practical coverage? Are there any specific cost-saving strategies the City is interested in exploring?

Answer: This will be discussed with the selected Respondent.

Question 33. Beyond the coverages listed in the RFP, are there any other types of insurance or risk management services the City is considering adding to its program soon?

Answer: None at this time

Question 34. How will the City evaluate the performance of the selected brokerage firm? Are there specific metrics or outcomes that the City will use to assess the success of the brokerage services provided?

Answer: The City uses an evaluation matrix to measure the broker's performance. Criteria samples are high-quality service, timely responsiveness, and overall delivery of services.

Question 35. In regards to Sections H and I, these seem duplicative. Section H #7- Proposed Costs of Services. Section I- Pricing Proposal Form Would you like these costs listed in the proposal as well as individual sections filled out?

Answer: Yes



Marie Leake
Procurement Manager



CITY OF NORTH LAS VEGAS
2023 – 2024 Schedule of Coverage as of 02/22/2024

TYPE OF COVERAGE	TERM	CARRIER		LIMITS	DEDUCTIBLE/SIR	PREMIUM
Commercial Property Including Flood, Earthquake and Equipment Breakdown	7/1/23 – 7/1/24	Liberty Mutual Fire Insurance Company	[REDACTED]	\$500,000,000 per Occurrence – Subject to Policy Exclusions \$39,078,149 Personal Property \$3,000,000 Business Income \$1,000,000 Extra Expense Included Equipment Breakdown \$25,000,000 Flood \$25,000,000 Earth Movement (see policy for various sub-limits)	\$75,000 All Other Perils \$100,000 \$100,000 Various Deductibles Apply	\$679,086.00
Commercial Auto	7/1/23 – 7/1/24	LM Insurance Corporation	[REDACTED]	Actual Cash Value or Cost of Repair, whichever is less for Physical Damage Comprehensive – Symbol 8, 10 Actual Cash Value or Cost of Repair, whichever is less for Physical Damage Specified Causes of Loss – Symbol 11 Actual Cash Value or Cost of Repair, whichever is less for Physical Damage Collision – Symbol 2, 8	\$25,000 \$0 \$25,000	\$55,909.00
APIP – Pollution Liability	7/1/23 – 7/1/24	Ironshore Specialty Insurance Company	[REDACTED]	\$2,000,000 Per Pollution Incident \$2,000,000 Per Named Insured Aggregate Retroactive Dates: July 1, 2023 for Products Pollution and Exposure Liability July 1, 2023 for Contractor's Pollution July 1, 2023 for Mold Matter (see policy for various sub-limits)	\$250,000 Each Pollution Incident After July 1, 2021 \$500,000 Each Pollution Incident Prior to July 1, 2021 \$500,000 Sewage Backup and Overcharge Various Deductibles Apply	\$34,341.03 (Includes Surplus Lines Taxes & Fees)



CITY OF NORTH LAS VEGAS
2023 – 2024 Schedule of Coverage as of 02/22/2024

TYPE OF COVERAGE	TERM	CARRIER	NUMBER	LIMITS	DEDUCTIBLE/SIR	PREMIUM
APIP – Cyber	7/1/23 – 7/1/24	Lloyd's of London - Beazley Syndicate: (Syndicates 2623 - 623); Liberty Surplus Insurance Corporation; Associated Industries Insurance Company, Inc.	[REDACTED]	\$2,000,000 Insured/Member Annual Aggregate for each Insured/Member \$500,000 Breach Response Costs First Party Loss \$750,000 Business Interruption and Dependent Business Interruption Aggregate Sublimit \$750,000 Business Interruption Loss Resulting from Security Breach \$500,000 Business Interruption Loss Resulting from System Failure \$750,000 Dependent Business Loss Resulting from Security Breach \$100,000 Dependent Business Loss Resulting from System Failure \$750,000 Cyber Extortion Loss \$750,000 Data Recovery Costs Liability \$2,000,000 Data & Network Liability \$2,000,000 Regulatory Defense & Penalties \$2,000,000 Payment Card Liabilities & Costs \$2,000,000 Media Liability eCrime \$75,000 Fraudulent Instruction \$75,000 Funds Transfer Fraud \$75,000 Telephone Fraud Criminal Reward \$25,000 Criminal Reward Coverage Endorsement(S) \$100,000 Reputation Loss \$50,000 Claims Preparation Costs for Reputation Loss Claims Only \$100,000 Computer Hardware Replacement Costs \$100,000 Invoice Manipulation \$25,000 Cryptojacking	\$250,000 Per Claim 8 Hours waiting period for Dependent/Business Interruption Loss	Included in Pollution Above



CITY OF NORTH LAS VEGAS
2023 – 2024 Schedule of Coverage as of 02/22/2024

TYPE OF COVERAGE	TERM	CARRIER	NUMBER	LIMITS	DEDUCTIBLE/SIR	PREMIUM
APIP Cyber - Retention Buy Down	7/1/23 – 7/1/24	Lloyd's of London - Beazley Syndicate: (Syndicates 2623 - 623)		\$25,000 Buy Down Retention	N/A	\$5,454.75 (Includes Surplus Lines Taxes & Fees)
Deadly Weapons Response Program	7/1/23 – 7/1/24	Lloyd's of London		\$500,000 each and every event including Claim Expenses \$500,000 Annual Aggregate \$250,000 Sublimit for Counselling Services; Funeral Expenses; Business Interruption; Demolition, Clearance, Memorialization; Extra Expense; Threat \$25,000 Per Person / \$500,000 annual aggregate for Medical Expenses \$50,000 Per Person / \$500,000 annual aggregate Accidental Death and Dismemberment \$500,000 each and every Deadly Weapon Event 1st Party Property Damage \$250,000 each and every Deadly Weapon Event / \$500,000 in the aggregate Conveyance in Transit Retroactive Date: 7/1/2020	\$10,000 Each Event including Claims Expenses	\$11,994.22 (Includes Surplus Lines Taxes & Fees)
Excess Workers Compensation	11/1/23 – 11/1/24	Safety National Casualty Corporation		Statutory Workers Compensation \$1,000,000 Employer's Liability	\$2,000,000 All Other Occurrences \$5,500,000 Employee Classified under 7710 described as Firefighter Not Volunteer and Drivers / 7720 described as Police Officers and Drivers	\$264,334.00



CITY OF NORTH LAS VEGAS
2023 – 2024 Schedule of Coverage as of 02/22/2024

TYPE OF COVERAGE	TERM	CARRIER	NUMBER	LIMITS	DEDUCTIBLE/SIR	PREMIUM
Excess Commercial Liability	11/1/23 – 11/1/24	Gemini Insurance Company	[REDACTED]	General Liability \$5,000,000 Each Occurrence \$5,000,000 Aggregate Law Enforcement Activities \$5,000,000 Each Wrongful Act \$5,000,000 Aggregate (Included in A General Liability Aggregate) Auto Liability \$5,000,000 Each Accident Public Official, Employment Practices and Employee Benefits Liability \$5,000,000 Each Claim \$5,000,000 Aggregate Limited Sexual Misconduct Occurrence Liability \$5,000,000 Each Occurrence \$5,000,000 Aggregate (Included in Public Officials, Employment Practices & Employee Benefits Liability Aggregate Limit) Crisis Management Expense \$35,000 Each Crisis Event \$35,000 Aggregate	\$1,500,000 Each Occurrence \$1,500,000 Each Wrongful Act \$1,500,000 Each Accident \$1,500,000 Each Claim \$1,500,000 Each Occurrence N/A	\$563,969.20 (Includes Surplus Lines Taxes & Fees)



CITY OF NORTH LAS VEGAS
2023 – 2024 Schedule of Coverage as of 02/22/2024

TYPE OF COVERAGE	TERM	CARRIER	NUMBER	LIMITS	DEDUCTIBLE/SIR	PREMIUM
Fiduciary Liability	12/1/23 – 12/1/24	Hudson Insurance Company	[REDACTED]	\$1,000,000 Aggregate for All Loss \$0 Additional Aggregate for all Defense Costs \$1,000,000 Maximum Aggregate \$1,000,000 Settlor Coverage \$250,000 Trustee Claims Expense Coverage [Defense of Non-Fiduciary Claims] \$250,000 Voluntary Compliance Program Expenditures \$250,000 RISA 502(c) Civil Penalties \$1,000,000 HIPAA and HITECH Fines and Penalties \$250,000 PPACA Fines and Penalties \$250,000 IRC Section 4975 Penalties \$100,000 Miscellaneous/ Other Penalties \$100,000 Benefit Overpayment \$250,000 Coverage for Claims of Equitable Relief and Surcharges \$250,000 Reinstatement of Sublimit for Voluntary Compliance Program Expenditures \$1,000,000 Death Master File Penalties (Bipartisan Budget Act of 2013) Pending or Prior Proceeding Date: 12/1/21 Continuity Date: None (Full Continuity is Provided)	\$50,000 Each Claim	\$10,449.00



CITY OF NORTH LAS VEGAS
2023 – 2024 Schedule of Coverage as of 02/22/2024

TYPE OF COVERAGE	TERM	CARRIER	NUMBER	LIMITS	DEDUCTIBLE/SIR	PREMIUM
Alliant Crime Insurance Program (ACIP)	12/11/23 – 12/11/24	National Union Fire Insurance Company of Pittsburgh, PA	[REDACTED]	\$1,000,000 for <ul style="list-style-type: none"> • Employee Theft- Per Loss Coverage - including Faithful Performance of Duty • Forgery or Alteration - including Credit, Debit, or Charge Card Forgery • Inside the Premises - Theft of Money and Securities • Inside the Premises - Robbery & Safe Burglary of Other Property Outside the Premises • Computer Fraud • Funds Transfer Fraud • Money Orders & Counterfeit Money 	\$50,000	\$2,309.00

City of North Las Vegas
RFP 2024-003 Property & Casualty Insurance Brokerage Services

Optional Pre-Proposal Meeting held on February 15, 2024 at 10:00 a.m.
via Google Meet conference call
Conference Call Attendees

City of North Las Vegas

Joy Yoshida, Senior Buyer

Janet Nieves Baez, Risk Management and Liability Manager

Vendors

July Theirl, Managing Director

AON

425 Market Street, Suite 2800

San Francisco, CA 94105

Email: Julie.theirl@aol.com

Rachael Rizzi, MBA, CRM, CSRM, CISR

V.P. of Risk Management

Branch Insurance Group

4584 N. Rancho Dr., Las Vegas, NV 89130

Office: 702.646.2082

Email: rrizzi@branchinsgroup.com

Chad Kaercher, AVP, Entertainment, Hospitality, and Gaming

MARSH

7201 W. Lake Mead #400 | Las Vegas, NV 89128

Email: Chad.Kaercher@marsh.com

Denise Maier RN BSN MBA, Director – Property & Casualty

Willis Towers Watson Insurance Service West, Inc.

d/b/a Willis Towers Watson West Insurance Services, Inc.

1144 W Washington Street

Tempe, Arizona 85288

Email: Denise.Maier@wtwco.com

Company Name: Alera Group, Inc.

Name: Daniel LeaMon

Title: Risk Management Consultant

Email: daniel.leamon@aleragroup.com

Contact: (702) 613-0972

Guy Cottino, CIC

Leavitt Insurance Agency

7881 W. Charleston Blvd. – Suite 140

Las Vegas, NV 89117

Direct Phone: (702) 947-4016

E-mail: guy-cottino@leavitt.com

EXHIBIT B

Services Provider's Response to RFP

Please see attached page(s).



RFP 2024-003 Addendum 3

Alliant Insurance Services, Inc.

Supplier Response

Event Information

Number: RFP 2024-003 Addendum 3
Title: Property & Casualty Insurance Brokerage Services
Type: Request for Proposal
Issue Date: 2/8/2024
Deadline: 3/21/2024 01:00 PM (PT)
Notes: The City is requesting proposals from a qualified firm to provide professional insurance brokerage to assist in the management of the City's various insured and self-funded insurance programs in the areas listed below:
Commercial Property/Casualty:
a) Automobile
b) Boiler and Machinery
c) Buffer Insurance
d) Crime/Fiduciary
e) Cyber coverage
f) Earthquake and Flood
g) Employment Practices Liability
h) Environmental/Pollution
i) Excess General Liability
j) Excess Workers' Compensation
k) Law Enforcement Liability
l) Property / APIP
m) Public Officials Liability
n) Terrorism
o) Special Event Insurance Program
 1. Includes Tenant/User event, Instructor/Recreation event, Nominee event,
 2. Concessionaire and additional insured.
p) Any other coverage requested by the City, or recommended by the Broker, or determined by the market or trends.

Contact Information

Contact: Joy Yoshida

Address: 2250 Las Vegas Blvd. Suite 820
North Las Vegas, NV 89030

Phone: 1 (702) 6331745

Email: yoshidaj@cityofnorthlasvegas.com

Alliant Insurance Services, Inc. Information

Contact: Heather Thurston
Address: 1301 Dove Street, Suite 200
Newport Beach, CA 92660
Phone: (949) 756-0271
Fax: (949) 756-2713
Email: hthurston@alliant.com

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

Courtney Ramirez
Signature

cramirez@alliant.com
Email

Submitted at 3/21/2024 10:38:05 AM (PT)

Requested Attachments

Required Documents

Response to City of NLV RFP
2024-003 (03-21-24) - Exhibits A-
F.pdf

Exhibits A, B, C, D, E and F, must be submitted as part of your proposal response.

Required Documents

Response to City of NLV RFP
2024-003 (03-21-24) - Exhibit
G.pdf

Exhibit G must be submitted as part of your response. Any and all exceptions to CNLV service agreement must be noted in your response. All redlines to Exhibit G must be submitted as part of your response. No redlines will be accepted after proposal submission.

Required Documents

Response to City of NLV RFP
2024-003 (03-21-24) - Exhibits H-
I.pdf

Exhibits H and I, must be submitted as part of your proposal response.

Response Attachments

Response to City of NLV RFP 2024-003 (03-21-24) - Response.pdf

Response

Bid Attributes

1	Acknowledgment of Addendum #1 I acknowledge receipt of Addendum #1 <input checked="" type="checkbox"/> Acknowledgment of Receipt of Addendum #1
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2	Acknowledgment of Addendum #2 I acknowledge receipt of Addendum #2 <input checked="" type="checkbox"/> Acknowledgment of Receipt of Addendum #2
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3	Acknowledgment of Addendum #3 I acknowledge receipt of Addendum #3 <input checked="" type="checkbox"/> Acknowledgment of Addendum #3
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City of North /Las Vegas, Nevada

Response to Request for Request for Proposal (RFP) 2024-003
Property & Casualty Insurance Brokerage Services

RESPONSE

March 21, 2024 | 1:00PM (PDT)

Alliant Insurance Services, Inc.
333 South Hope, Suite 3750, Los Angeles, CA 90071
License #0C36861 | www.alliant.com



March 21, 2024

City of North Las Vegas
Attn: Joy Yoshida, Senior Buyer
2250 Las Vegas Boulevard, North Suite #820
North Las Vegas, Nevada 89030
Submitted via NGEM

Response to Request for Proposal (RFP) 2024-003 Property & Casualty Insurance Brokerage Services

Dear Joy Yoshida,

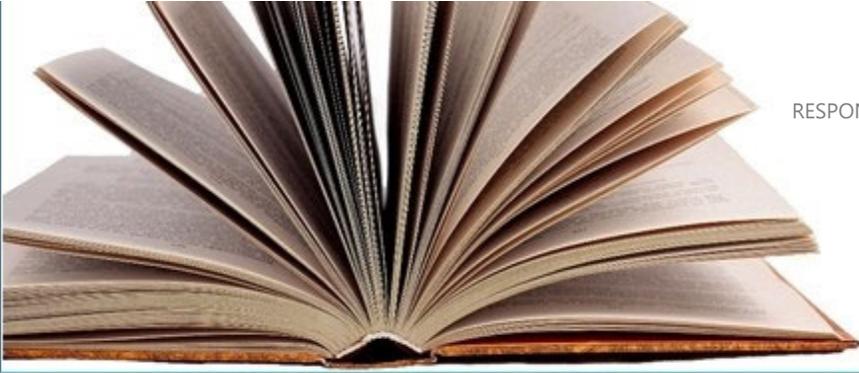
On behalf of the Alliant Insurance Services, Inc. (Alliant) team, we are pleased to submit our response to the City of North Las Vegas' (the City) Request for Proposal (RFP) 2024-003 Property & Casualty Insurance Brokerage Services. Our response highlights both the depth of our public sector experience, as well as our desire to continue a partnership with the City.

Working with over 10,000 public agencies across the country, we are uniquely qualified to serve as your risk management partner. Alliant has a long history of providing insurance brokerage and risk consulting services to large U.S. public entities. Our depth of experience in working with North Las Vegas along with other similar entities, seasoned staff and client-centric service model will allow us to hit the ground running.

Our experienced proposed team is prepared to answer any questions that may arise as you perform your review. We look forward to further discussing Alliant's unique capabilities that will most certainly support the City into the future.

Best Regards,

Robert Lowe
Senior Vice President
213-270-0145
robert.lowe@alliant.com



1 | TABLE OF CONTENTS

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2 | INTRODUCTION/EXECUTIVE SUMMARY

- Provide an overview of the services being sought and proposed scope of services.

Alliant is the nation’s leading public-entity-focused insurance brokerage firm. Our long list of public entity clients confirms our abilities as the recognized leader, and we are proud of the accomplishments they represent. We are committed to our reputation as an aggressive broker working diligently to meet our client’s needs. As a result of this client-centric approach, our **retention rate is 98%**--a testament to our delivery of superior services and processes.

Our goal is to work with the City in a consultative role, delivering the City’s desired services. First, we commit to spending the necessary time with your staff to understand your operations and unique developing exposures and the City’s future risk management goals. Next, we commit to applying what we know and have learned to design a service plan, underwriting specifications, and coverage structure that achieves your goals. With this approach, our experience, and our strong relationships with insurers, we will deliver superior results for the City.

In our response, we will demonstrate numerous areas that we will bring significant value to the City. Highlights of those include:

Dedicated Public Entity Practice



At Alliant, we are proud of our long industry tenure and leading position in serving our Public Entity clients. We continue to heavily invest in this sector and have a highly experienced team of more than 225 associates that are exclusively dedicated to the public entity community.

Significant Public Entity Experience



Your team will draw upon our extensive experience and exceptional market relationships to leverage the most cost effective and comprehensive program for the City. This approach will allow us to fill the program to the required limits to include “best in market” policy terms and conditions.

Hyper Focused Service



We will thoroughly understand the City’s operations, goals, risk profile and exposures. We will embrace the service commitment associated with the City and exceed your expectations in every engagement.

2 | INTRODUCTION/EXECUTIVE SUMMARY



Industry Leading Analytics

Alliant's analytic tools will provide the City with clear projected results that will give you the knowledge and insight you need to make informed decisions regarding all aspect of your property program.



Collaborative Marketing Approach that Enhances Market Relationships

the City and Alliant will develop proactive, long term strategic planning and goals. We will embrace and foster strong relationships in the insurance market that will provide stable and supportive program options. This will be enhanced through our annual Public Entity Property Underwriting Conference that allows for a unique client/ underwriter/ broker engagement.



Global Market Access

Our unique structure allows us unencumbered access the global insurance market through the utilization of the very best resources and intellectual capital available in the industry.



Unwavering Commitment to Superior Claims & Risk Control Advocacy

Through our seasoned team of claims professionals, we will drive successful outcomes and recoveries associated with catastrophic property losses. This will also involve pre-loss planning and constant communication with all stakeholders during all phases of a catastrophic event.

Our clients are our best advocates, and we encourage the City to investigate references, validating our success in developing unique, innovative, and cost-effective insurance programs.

3 | APPLICANT PROFILE

Provide a narrative description of the Applicant itself, including the following:

- Applicant’s business identification information, including name, business address, telephone number, website address, and federal taxpayer identification number or federal employer identification number.

Name: Alliant Insurance Services, Inc.
Address: 333 South Hope, Suite 3750; Los Angeles CA 90071
Phone Number: 213-270-0145
Website Address: www.alliant.com
FEIN: 33-0785439

- A primary contact for the Applicant, including name, job title, address, telephone and fax numbers, and email address.

Primary Contact: Robert Lowe, Senior Vice President
Address: 333 South Hope Street, Suite 3750, Los Angeles CA 90071
Office Number: 213-270-0145
Fax Number: 949-756-2713
Email: robert.lowe@alliant.com

- A description of Applicant’s business background, including, if not an individual, Applicant’s business organization (corporation, partnership, LLC, for profit or not for profit, etc.), whether registered to do business in North Las Vegas and/or Nevada, country and state of business formation, number of years in business, primary mission of business, significant business experience, whether registered as a minority-, woman-, or disabled-owned business or as a disadvantaged business and with which certifying agency, and any other information about Applicant’s business organization that Applicant deems pertinent to this RFP.

Company History

Our company roots date back nearly 100 years, to 1925 with the founding of Robert F. Driver Company. Today, Alliant is the leading privately-owned corporation strategic risk and insurance advisor in the United States. Our firm is well adept and hyper-focused on addressing clients’ risk management and insurance brokerage consulting needs. Alliant has grown significantly over the last several years and mark our success by aligning our employees in a common mission of delivering outstanding client-centric services.

3 | APPLICANT PROFILE

Alliant Insurance Services

One of the Nation's Leading Brokerage Firms

- Industry-leading specialty P&C operations
- Forward-thinking employee benefits operation
- Expanding middle-market P&C business
- Broad and diverse program administrator

\$4.2B In revenue*	\$37B In premium*	12,400+ Employees 6,900+ Alliant 5,400+ Confie	Offices Nationwide
M&A capabilities and track record	Flat management structure comprised of insurance industry experts	Proprietary programs that leverage our expertise, scale, and volume	Best-in-class organic growth

Alliant Ownership

52% Alliant employees	48% Institutional investors
--------------------------	--------------------------------

*2023 Proforma, Unaudited (2/15/24)

With this deep history, Alliant has been providing services to entities and organizations of comparable size and complexity to that of the City for approximately 100 years.

Vision Statement

Alliant Insurance Services will emerge as the premier U.S. specialty broker by providing unparalleled service, expertise, and risk solutions to its clients.

Statements

- › Alliant is registered to do business in North Las Vegas and Nevada (license #1267).
- › Alliant is a privately held California corporation.
- › Alliant is not registered as a minority, woman, or disabled-owned business or as a disadvantaged business.

Diversity, Equity, and Inclusion Programs

Diversity, Equity, and Inclusion (“DEI”) is one of Alliant's critical success factors. Our team is focused on DEI awareness, education, training, and mentorship in our efforts to hire, retain and promote a diverse workforce. We have established Employee Resource Groups (i.e. Women at Alliant), provided training on issues such as unconscious bias and in the process of creating a DEI focused mentorship program. Alliant maintains a continued commitment to diversity in our hiring practices, we are an Affirmative Action employer.

3 | APPLICANT PROFILE



Alliant's CEO, Tom Corbett, has pledged both his support and that of Alliant to CEO Action for Diversity & Inclusion™ (CEOAction.com). This pledge is the largest CEO-driven business commitment to advance diversity and inclusion within the workplace. The commitment is driven by a realization that addressing diversity and inclusion is not a competitive issue, but a societal issue.



4 | PROJECT UNDERSTANDING

- Provide a brief narrative statement that confirms Applicant's understanding of, and agreement to provide, the services and/or tangible work products necessary to achieve the objectives of the project that is the subject of this RFP. Applicant shall describe how the Applicant's business experience will benefit the project.

Alliant's experience in the public entity space has helped us develop a reputation for being tenacious advocates for our clients when negotiating renewals with underwriters. Our approach provides us with the requisite resources, expertise, and senior level relationships with top executives – the individuals who are able to make the decisions - to ensure the successful execution of a program as sophisticated as the City. This also affords us tremendous leverage due to our significant premium volume. Alliant has been fortunate to work with, and serve as the broker for the City of North Las Vegas since 2019.

The broker/client relationship is more than simply placing the insurance policies on an annual basis. No one understands that aspect better than Alliant. We fully understand and agree to perform all brokerage services outlined within this RFP and commit to helping the City and its team effectively understand and manage the City's total cost of risk.

Our business model eliminates geographic boundaries and regional profit centers. There are no financial restrictions in deploying the best expertise for clients. We will collaboratively identify which resources will help drive the best possible results for the City. Our goals, as a firm, are reflected in our results which are based on:

- › A client-first service model.
- › No manufactured corporate/overhead expenses.
- › No geographic conflicts.
- › Industry innovation through proprietary technology products.
- › Flat management structure.
- › Competitive advantage with specialty market expertise.
- › Attraction and retention of high-quality, experienced talent.

These guiding principles have allowed our firm to recognize an industry leading 98% client retention rate.

This approach is underpinned and deeply rooted by executing and being:

- › **Attentive:** We will treat this engagement with the utmost care; we will provide our services with a commitment to professionalism, trust, and the highest level of personal and professional integrity.

4 | PROJECT UNDERSTANDING

- › **Proactive:** We are committed to understanding the goals and needs of the City and providing our best service, consulting advice and deliverables. We will provide the City with innovative solutions and opportunities with an eye towards continuous improvement and risk transfer efficiencies.
- › **Responsive:** We will respond to the City's needs in a timely and professional manner; we will return all voicemail and email communication in accordance with our agreed-upon service standard guidelines; we will deliver and review our work product on a timely and as-agreed basis.
- › **Educational:** We will aim sharing our collective risk management knowledge and experience to educate City staff on contracts, insurance requirements, risk management approaches and national experience. This will be critical in helping the City determine its Total Cost of Risk (TCOR) and benchmarking against its peers.



5 | PROPOSED SCOPE OF WORK

Proposed Scope of Work, including a cost proposal and project timetable (schedule), in accordance with, "Scope of Work," of this RFP.

SCOPE OF WORK

A. Insurance Placement & Renewal/Marketing:

- Proactively provide ongoing review and analysis of the City's insurance programs and identification of risk transfer and risk financing options.

Alliant agrees and commits to perform these services when representing the City. This is part of our standard services and we have performed it over the past five years we have worked with the City.

- Be familiar with the major exposures of the City.

Alliant agrees and commits to perform these services when representing the City. We fully understand the City's exposure and risk profile based on our experience working with over 10,000 public entities across the United States, but also working specifically with the City of North Las Vegas over the past five years.

- Be familiar with the coverage provided by all relevant insurance policies and documents issued to the City.

Alliant agrees and commits to perform these services when representing the City. Acting as the City's broker for the past five years, we are intimately familiar with the policies and the City's risk appetite. Based on our public entity experience, we are quite familiar with the City's policies and the public entity market nationally.

- Develop and implement a marketing strategy, including identifying potential markets, for program renewals at least 90 days before policy expiration. Marketing Strategy Report- Analyze insurance market trends and reports in advance the availability of coverage and pricing expectations to Risk Manager.

Alliant agrees and commits to perform these services when representing the City. Over the past five years we have consistently worked closely with the Risk Manager in the development of improved data, regular communication and marketing strategies – especially during the recent hardened market.

5 | PROPOSED SCOPE OF WORK

- Develop underwriting information and assist in gathering and organizing exposure and loss data for renewals of policies placed.

Alliant agrees and commits to perform these services when representing the City. Alliant has worked very closely with the City's Risk Manager over the past five years to significantly improve the loss data and information that have been submitted to the market. We look forward to continuing the improvement of the data.

- Marketing Report Summary - Outline identified markets for each line of coverage. Prepare a written proposal of results. Information provided should include side by side comparison of proposed carriers and existing insurance carriers including both pricing and coverage which clearly outlines any difference in coverage or policy conditions -please submit samples. Broker will make recommendations to the City Risk Manager for final insurance selection that meets the insurance needs of the City and its exposures.

Alliant agrees and commits to perform these services when representing the City. Over the past five years, Alliant has consistently provided this information – including side by side comparisons and alternate options year over year.

- Benchmarking of similar entities including coverage limits, types of policies, self-insured retention ("SIR") limits and cost.

Alliant agrees and commits to perform these services when representing the City. Over the past five years, Alliant have provided this information. The data that has been shared has not only been with entities of similar size on a national level – but also compared to the City's peers in Nevada. This includes the City of Reno, Henderson, Las Vegas, Clark County and others.

- Assure that insurance policies are placed in a timely manner, without lapses in coverage periods, with reputable and financially responsible insurers.

Alliant agrees and commits to perform these services when representing the City. This is a core part of brokerage services.

- Provide service for the insurance policies placed for the City including processing all changes and endorsements and verifying the accuracy of invoices within a reasonable time.

Alliant agrees and commits to perform these services when representing the City.

- Provide early warning of rate and coverage changes or renewal problems through a process to be mutually agreed upon with the City.

Alliant agrees and commits to perform these services when representing the City. Alliant has regularly communicated with the City and the Risk Manager on the State of the Market at least six months before the renewal date and regularly updates the Risk Manager leading up to the renewals and after.

5 | PROPOSED SCOPE OF WORK

- Provide a comprehensive report that reviews all of the City's insurance programs.

Alliant agrees and commits to perform these services when representing the City.

- Through a mutually agreed upon process, monitor the City's operations and loss exposures and make any appropriate recommendations for coverage changes or new coverage. Analyze and recommend risk retentions to appropriately balance assumed risks and insurance cost.

Alliant agrees and commits to perform these services when representing the City. We regularly perform this service for our clients and have done so for the City of North Las Vegas over the past five years.

- Assist in completion of all renewal applications. The selected broker must provide a thorough renewal presentation each year at least ninety (90) days before current policy expiration date with policy recommendations to include an analysis of available alternatives in consideration of City's exposures.

Alliant agrees and commits to perform these services when representing the City.

- Provide quotations to the City at least forty-five (45) days prior to insurance policy expiration unless otherwise approved by the City.

Alliant agrees and commits to perform these services when representing the City. Over the past five years, Alliant has done its best to provide quotes as early as possible. As has been discussed with the Risk Manager during the hardened market – carriers are much more reluctant to release quotes early and in most cases will only provide quotes 20 days prior to renewals.

- Benchmarking of similar entities including coverage limits, types of policies, SIR limits and cost.

Alliant agrees and commits to perform these services when representing the City. Alliant has regularly provided benchmarking for the City – which is inclusive of local Nevada entities and national entities, due to our experience and national reach.

- Keep the City informed of significant changes, trends or occurrences in the insurance marketplace and provide the City with an annual forecast of market conditions.

Alliant agrees and commits to perform these services when representing the City. Alliant has regularly kept an open line of communication with the City and the Risk Manager – providing updates on market conditions.



5 | PROPOSED SCOPE OF WORK

B. Accuracy of Policies, Binders, Endorsements & Premiums

- Review policies and other documents in detail within 14 days of receipt of the documents. Check the working and accuracy of each policy, binder, certificate, endorsement, or other document received from insurers. Ensure that the intended coverage is provided, all coverage, terms, conditions, and other wording is complete and accurate, and in compliance with financial arrangements and administrative procedures acceptable to the City. Obtain revisions needed to achieve compliance with coverage request.

Alliant agrees and commits to perform these services when representing the City.

- Process requests for additions or deletions to policies within five (5) business days of receipt. Provide follow up with insurer that the insurer has handled the request. Advise in writing of any changes to insurance policy(ies) within 14 days.

Alliant agrees and commits to perform these services when representing the City.

- Broker will check all binders for accuracy and provide copies to Risk Manager.

Alliant agrees and commits to perform these services when representing the City.

- Broker will maintain a copy of all policies of client, and provide separate copies of all policies in one concise binder with coverage tabs for each policy. Broker will also provide an electronic copy of the same.

Alliant agrees and commits to perform these services when representing the City.

- Broker will check all endorsements for accuracy. Broker will follow up on any changes in coverage during policy period and provide accurate endorsements of policy changes.

Alliant agrees and commits to perform these services when representing the City.

- Broker will check accuracy of all bills/invoices before sending to the City for payment.

Alliant agrees and commits to perform these services when representing the City.

- Broker will issue certificates of insurance on behalf of the City.

Alliant agrees and commits to perform these services when representing the City.



5 | PROPOSED SCOPE OF WORK

- Broker will provide City Risk Manager with a policy summary spreadsheet of all policies including carriers, premium, policy term, policy numbers Sir/Deductibles and annual premium. Any self-insured programs maintained by the City will be included on this Policy Summary.

Alliant agrees and commits to perform these services when representing the City.

C. Premium Allocation:

- Assist the City's Risk Manager in the development and maintenance of a loss sensitive premium allocation system, with respect to departmental exposures.

Alliant agrees and commits to perform these services when representing the City.

- Analyze City's internal loss reports and assist with reserves and allocations prior to the City's budget development.

Alliant agrees and commits to perform these services when representing the City.

- Assist in ensuring the City is paying the appropriate and fair premium on all insurance policies based on adequate exposures.

Alliant agrees and commits to perform these services when representing the City.

D. Claims

- Assist with filing claims, as necessary, on behalf of the City and be an advocate liaison between carrier, third-party administrator ("TPA") and the City.

Alliant agrees and commits to perform these services when representing the City.

- Assist in participating in claim review/stewardship meetings between TPA, carrier and the City.

Alliant agrees and commits to perform these services when representing the City.

- Assist and participate in claim audits.

Alliant agrees and commits to perform these services when representing the City.



5 | PROPOSED SCOPE OF WORK

- Assist in setting up claim procedures following selection of insurance carriers. Broker will recap all reporting requirements off all carriers/policies on spreadsheet provided to Risk Manager.

Alliant agrees and commits to perform these services when representing the City.

- Have frequent communication with carriers to be abreast of claim loss history, trends and identify any problems with reporting or loss trends. Notify Risk Manager of any reporting issues or claim trends. Provide semi-annual analysis of claim issues.

Alliant agrees and commits to perform these services when representing the City.

- Ensure Risk Manager is getting all carriers' reports and website access that is available to the City.

Alliant agrees and commits to perform these services when representing the City.

- Assist with accident investigations.

Alliant agrees and commits to perform these services when representing the City.

E. Services/Consulting

- Provide loss control services and assistance with claims as requested by the City. Assist in analyzing loss exposures from existing and new operations, and determine the appropriate Risk Manager alternatives, including types, availability, costs and extent of coverage that should be considered.

Alliant agrees and commits to perform these services when representing the City.

- Assist the City with the annual actuarial evaluation of the program to determine funding requirements. Broker shall assist City to seek written quotations and make recommendations of a vendor. Broker will gather and disseminate all necessary data needed for actuarial evaluation, and assist the City in getting written quotations. Broker shall review the draft report, request changes as needed, and review the final report with the Risk Manager Department. The final actuarial report is to be completed by September 15th of each year for the previous fiscal year ending June 30th.

Alliant agrees and commits to perform these services when representing the City.

- Assist the City staff in the development and maintenance of contractual insurance standards and provide advice as to the appropriate types and levels of insurance for proposed City contracts as needed.

Alliant agrees and commits to perform these services when representing the City.



5 | PROPOSED SCOPE OF WORK

- Assist with the annual property inspection and/or updates, to determine property values to submit to interested third parties to obtain accurate premium calculations. The final appraisal report is to be completed by March 1st of each year with the most current appraisal values available.

Alliant agrees and commits to perform these services when representing the City.

- Provide consulting advice regarding the potential for utilizing new and emerging risk financing programs or other types of programs. The fee for implementation of such programs is not to be included in this proposal, however, if implemented, a fee will be negotiated and an amendment to the contract shall be executed. The ability to analyze, recommend and access such services is expected as part of this RFP.

Alliant agrees and commits to perform these services when representing the City.

- Provide annual Stewardship Meetings and Reporting to the City.

Alliant agrees and commits to perform these services when representing the City.

- Provide fiduciary guidance to Risk Manager to protect the City's interests related to all general operating insurance matters.

Alliant agrees and commits to perform these services when representing the City.

- Provide applicable training services to City staff on insurance, Risk Manager and safety and loss control topics as needed.

Alliant agrees and commits to perform these services when representing the City.

- Present insurance renewal proposals to the City Council and other audiences as requested.

Alliant agrees and commits to perform these services when representing the City.

- Inform City staff of changing legislation and legal decisions that may affect all insurance coverages and advise and discuss methods to comply with these changes.

Alliant agrees and commits to perform these services when representing the City.



5 | PROPOSED SCOPE OF WORK

- Provide the City with technology to include but not limited to items such as a customized client portal and risk/safety/loss prevention administration solution, provided by insurance brokers and/or carriers for Risk administrators and employees), ThinkHR Pro, Zywave, Intranet and/or a Communication Platform.

Alliant agrees and commits to collaborate with City staff to evaluate these services.

- Provide research and prompt response to insurance and risk management questions from the Risk Manager regarding City contracts or new exposures.

Alliant agrees and commits to perform these services when representing the City.

F. Professional Resources

- Broker will have access to benchmarking tools and professional organizations. Please identify what resources are available to your staff and to the City.

Alliant agrees and commits to perform these services when representing the City.



6 | QUALIFICATIONS/RELEVANT EXPERIENCE

- Provide a statement of qualifications and capability to perform the services sought by this RFP, including a description of relevant experience with projects that are similar in nature, size and scope to that which is the subject of this RFP. If any minimum qualifications for performance are stated in this RFP, Applicant must include a statement confirming that Applicant meets such minimum requirements.

As mentioned previously, Alliant's work with public entities date back to 1977 and now makes up over \$120M of our companies' annual revenue. We have over 10,000 public entity clients across the country, in all fifty states.. As the City's current broker of record, it is important to outline the services that have been performed for the City over the last five years. Some highlights include, but are not limited to:

- › Secured appraisals for the City's properties twice within five years, at no cost to the City, noting that the appraisal performed in 2019 was the first appraisal performed for the City of North Las Vegas in its history.
- › We have worked closely with Risk Management and legal to improve the quality of data and loss information that is submitted to the carriers. This has brought more credibility to the City and helped temper premium/rate increases during the hard market cycle to a level that is below the City's peers.
- › Pulled the City's property coverage out of our exclusive APIP program and placed it with Liberty on a stand-alone basis to keep renewal premiums as low as possible – resulted in a 5% increase during the hardest property year (2022).
- › Have been able to keep the Excess Workers Compensation retention stable, despite the carrier's persistence to increase it due to Nevada's presumptive disability laws.

Robert and Courtney, the proposed team leaders for the City's account, not only have over 40+ years of combined experience, they also work on over 13 accounts together and have clients in several states, many of which are within the Las Vegas valley. They both understand the City's exposures and challenges. Since 2019, Robert and Courtney have become the broker of record for nearly all of the neighboring Las Vegas public entities, aa testament to their quality of work and ability to deliver on the services that make up the scope of the City's RFP.



City of North /Las Vegas, Nevada

Response to Request for Request for Proposal (RFP) 2024-003
Property & Casualty Insurance Brokerage Services

Exhibits A, B, C, D, E, F

March 21, 2024 | 1:00PM (PDT)

Alliant Insurance Services, Inc.
333 South Hope, Suite 3750, Los Angeles, CA 90071
License #0C36861 | www.alliant.com

**City of North Las Vegas
Request for Proposal ("RFP")
RFP 2024-003 Property & Casualty Insurance Brokerage Services**

**EXHIBIT "A"
PROPOSAL SUBMITTAL PAGE**

This Proposal is submitted in response to **RFP 2024-003 Property & Casualty Insurance Brokerage Services** and constitutes an offer by this company to enter into a contract as described herein.

Robert Lowe Alliant Insurance Services, Inc.
AUTHORIZED SIGNATURE NAME (TYPE OR PRINT) LEGAL NAME OF FIRM

 March 21, 2024
AUTHORIZED SIGNATURE DATE

Senior Vice President 213-270-0145 949-756-2713
TITLE TELEPHONE NUMBER FAX NUMBER

333 South Hope, Suite 3750
ADDRESS OF FIRM

Los Angeles CA 90071
CITY STATE ZIP CODE

E-MAIL ADDRESS: robert.lowe@alliant.com

CNLV-BUSINESS LICENSE NO: BL115465

A COPY OF MY CNLV BUSINESS LICENSE IS ATTACHED

<p>FOR INFORMATIONAL PURPOSES ONLY</p> <p>Is this firm a ESB, Minority, Women or Disabled Veteran Business Enterprise? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes If YES specify <input type="checkbox"/> MBE <input type="checkbox"/> WBE <input type="checkbox"/> DVBE <input type="checkbox"/> ESB</p> <p>Has this firm been certified as a ESB, Minority, Women or Disabled Veteran Business Enterprise? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes If YES specify Certifying Agency _____</p> <p>Please attach a copy of your certification.</p>
--

BUSINESS LICENSE

City of North Las Vegas
2250 Las Vegas Blvd. North, Suite 110
North Las Vegas, NV 89030

Mailing Address:

**ALLIANT INSURANCE SERVICES, INC.
701 B ST FLOOR 6
SAN DIEGO, CA 92101**

In conformity with and subject to the provisions of the Ordinances of the City of North Las Vegas and the laws of the State of Nevada, license is hereby granted to operate the business described hereon:

License Number: **BL115465** Expiration Date: **11/30/2024**

License Type: **PROFESSIONALS**

Classification: **PRO SERVICES - INSUR**

Business Location: **ALLIANT INSURANCE SERVICES, INC.
2300 W SAHARA AVE STE 800
LAS VEGAS, NV 89102**

Owner/Principal(s): **ALLIANT INSURANCE SERVICES, INC.**



**CITY OF
NORTH LAS VEGAS**



Alfredo Mefesio
Director of Land Development &
Community Services

**This license is not transferable
POST IN A CONSPICUOUS PLACE**

EXHIBIT "B"
FORM A
CERTIFICATE – DISCLOSURE OR OWNERSHIP/PRINCIPALS

1. DEFINITIONS

“City” means the City of North Las Vegas.

“City Council” means the governing body of the City of North Las Vegas.

“Contracting Entity” means the individual, partnership, or corporation seeking to enter into a contract or agreement with the City of North Las Vegas.

“Principal” means, for each type of business organization the following: (a) sole proprietorship – the City of the business; (b) corporation – the directors and officers of the corporation; but not any branch managers of offices which are a part of the corporation; (c) partnership – the general partner and limited partners; (d) limited liability company – the managing member as well as all the other members; (e) trust – the trustee and beneficiaries.

2. INSTRUCTIONS

The Contracting Entity shall complete Block 1, Block 2, and Block 3. The Contracting entity shall complete either Block 4 or its alternate in Block 5. Specific information, which must be provided, is highlighted. An Officer or other official authorized to contractually bind the Contracting Entity shall sign and date the Certificate, and such signing shall be notarized.

3. INCORPORATION

This Certificate shall be incorporated into the resulting Contract or agreement, if any, between the City and the Contracting entity. Upon execution of such Contract or agreement, the Contracting Entity is under a continuing obligation to notify the City in writing of any material changes to the information in this Certificate. This notification shall be made within fifteen (15) days of the change. Failure to notify the City of any material change may result, at the option of the City, in a default termination (in whole or in part) of the Contract or agreement, and/or a withholding of payments due the Contracting Entity.

Block 1 Contracting Entity	Block 2 Description
Name Alliant Insurance Services, Inc.	RFP 2024-003 Property & Casualty Insurance Brokerage Services
Address 333 South Hope, Suite 3750 Los Angeles, CA 90071	
Telephone 213-270-0145	
EIN or DUNS 07-335-7766	

BLOCK 3 TYPE OF BUSINESS
<input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Company <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Other:

EXHIBIT "B"
(CONTINUED)

FORM B

CERTIFICATE – DISCLOSURE OR OWNERSHIP/PRINCIPALS

CERTIFICATE-DISCLOSURE OR OWNERSHIP/PRINCIPALS (Continued)

BLOCK 4 DISCLOSURE OF OWNERSHIP AND PRINCIPALS

In the space below, the Contracting Entity must disclose all principals (including partners) of the Contracting Entity, as well as persons or entities holding more than one-percent (1%) ownership interest in the Contracting Entity.

	FULL NAME/TITLE	BUSINESS ADDRESS	BUSINESS PHONE
1.	Alliant Insurance Services, Inc. is wholly owned (100%) by Alliant Holdings, LP; there is no individual who holds more than one-percent (1%) ownership in the Company.		
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

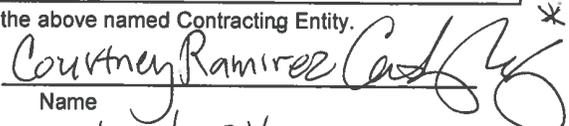
The Contracting Entity, or its principals or partners, are required to provide disclosure (of persons or entities holding an ownership interest) under federal law (such as disclosure required by the Securities and Exchange Commission or the Employee Retirement Income Act), a copy of such disclosure may be attached to this Certificate in lieu of providing the information set forth in Block 5 above. A description of such disclosure documents must be included below.

I certify under penalty of perjury, that all the information provided in this Certificate is current, complete and accurate.

BLOCK 5 DISCLOSURE OF OWNERSHIP AND PRINCIPALS – ALTERNATE

If the Contracting Entity, or its principals or partners, are required to provide disclosure (of persons or entities holding an ownership interest) under federal law (such as disclosure required by the Securities and Exchange Commission or the Employee Retirement Income Act), a copy of such disclosure may be attached to this Certificate in lieu of providing the information set forth in Block 4 above. A description of such disclosure documents must be included below.

further certify that I am an individual authorized to contractually bind the above named Contracting Entity.


 Name
 3/12/2024
 Date

Subscribed and sworn to before me this 12th day of March, 2024
Anna M. Huemoller
 Notary Public

* See Attached Acknowledgment



CALIFORNIA CERTIFICATE OF ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)

County of Orange)

On 3-12-24 before me, Anna M. Huemoller, Notary Public,
(here insert name and title of the officer)

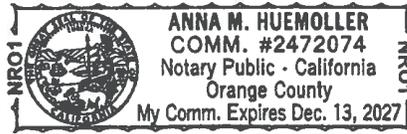
personally appeared Courtney Ramirez

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is subscribed to the within instrument and acknowledged to me that he is / she is / they executed the same in his is / her is / their authorized capacity(ies), and that by his is / her is / their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature 



(Seal)

Optional Information

Although the information in this section is not required by law, it could prevent fraudulent removal and reattachment of this acknowledgment to an unauthorized document and may prove useful to persons relying on the attached document.

Description of Attached Document

The preceding Certificate of Acknowledgment is attached to a document titled/for the purpose of _____

containing _____ pages, and dated _____

The signer(s) capacity or authority is/are as:

- Individual(s)
- Attorney-in-Fact
- Corporate Officer(s) _____
Title(s)
- Guardian/Conservator
- Partner - Limited/General
- Trustee(s)
- Other: _____

representing: _____
Name(s) of Person(s) or Entity(ies) Signer is Representing

Additional Information
Method of Signer Identification Proved to me on the basis of satisfactory evidence: <input type="radio"/> form(s) of identification <input type="radio"/> credible witness(es)
Notarial event is detailed in notary journal on: Page # _____ Entry # _____
Notary contact: _____
Other <input type="checkbox"/> Additional Signer(s) <input type="checkbox"/> Signer(s) Thumbprint(s)
<input type="checkbox"/> _____

EXHIBIT "C"

QUALIFICATIONS AND EXPERIENCE RESPONDENT

Name: Alliant Insurance Services, Inc.

1. Respondent shall provide a brief description of the Responder's qualifications, certifications, experience, and number of years in operation.

Alliant has been providing services to entities and organizations of comparable size and complexity to that of the City since 1925. Today, Alliant is the leading privately owned strategic risk and insurance advisor in the United States. Alliant has over 12,400 employees across the nation, and we were recently named the fifth largest Commercial Retail Broker by Business Insurance based on 2022 revenue. Our core mission is to provide our clients superior expertise, teamwork, innovation, and market leading insurance solutions. Our industry specialist are leading authorities in modeling, analytics, risk transfer and mitigation strategies.

2. Provide three (3) examples of contracts similar in size and scope that have been completed in the past five (5) years. The City reserves the right to verify references for the companies identified. Ensure references have given permission to be contacted by the City.

Example Contract 1:

Company Name: City of Las Vegas
Company Address: 833 Las Vegas Blvd N., Las Vegas, NV 89101
Point of Contact: John Raftery Phone Number: 702-229-5048
E-Mail Address: jraftery@lasvegasnevada.gov

Brief Description of Contract Scope:

Brokerage and consulting services for all lines of coverage including property, liability, excess workers' compensation, among other lines.

Term of Contract (Base plus Option Years): One year with four optional extensions

Year of Base Contract Award: 2020 Year Contract Completed: 2025

Base Contract Amount: \$ 25,000 +Commission Total Contract Amount (including all option years) \$ 125,000 Loss Control Fee + Commission capped at 10% annually for Property Only

Did the contract contain a liquidated damages clause? YES NO

If yes, were damages assessed? YES NO If yes, what was the amount assessed? \$ _____

EXHIBIT "C"

QUALIFICATIONS AND EXPERIENCE RESPONDENT
(CONTINUED)

Example Contract 2:

Company Name: City of Sacramento
Company Address: 915 I St., Sacramento, CA 95814
Point of Contact: Patrick Flaherty Phone Number: 916-808-8587
E-Mail Address: pflaherty@cityofsacramento.org

Brief Description of Contract Scope:

Brokerage and consulting services for all lines of coverage including property, boiler, terrorism, liability, auto physical damage, excess workers' compensation, among other lines.

Term of Contract (Base plus Option Years): Five years

Year of Base Contract Award: 2021 Year Contract Completed: 2026

Base Contract Amount: \$ 141,000 annual fee adjusted annually for COLA Total Contract Amount (including all option years) \$ 756,143

Did the contract contain a liquidated damages clause? YES NO

If yes, were damages assessed? YES NO If yes, what was the amount assessed? \$ _____

Example Contract 3:

Company Name: City of Austin
Company Address: 5202 E. Ben White Blvd., Austin, TX 78741
Point of Contact: Benny VandenAvond Phone Number: 512-974-3264
E-Mail Address: benny.vandenavond@austintexas.gov

Brief Description of Contract Scope:

Brokerage and consulting services relative to the City's property program, cyber liability and the aviation program for the Austin-Bergstrom International Airport.

Term of Contract (Base plus Option Years): Various - each line of coverage a separate 5 year contract

Year of Base Contract Award: since 2015 Year Contract Completed: Most recent contract expires in 2028

Base Contract Amount: \$ 125,000 annually for property + commission on other lines Total Contract Amount (including all option years) \$ Fixed fee for property \$625,000

Did the contract contain a liquidated damages clause? YES NO

If yes, were damages assessed? YES NO If yes, what was the amount assessed? \$ _____

NOT APPLICABLE

**EXHIBIT "D"
AFFIDAVIT OF REJECTION OF COVERAGE
FOR WORKERS' COMPENSATION UNDER NRS 616B.627 AND NRS 617.210**

In the State of Nevada, County of Clark, _____, being duly sworn,
deposes and says:

1. I make the following assertions pursuant to NRS 616B.627 and NRS 617.210.
2. I am a sole proprietor who will not use the services of any employees in the performance of this Contract with the City of North Las Vegas.
3. In accordance with the provisions of NRS 616B.659, I have not elected to be included within the terms, conditions and provisions of chapters 616A to 616D, inclusive, of NRS, relating thereto.
4. I am otherwise in compliance with the terms, conditions and provisions of chapters 616A to 616D, inclusive, of NRS.
5. In accordance with the provisions of NRS 617.225, I have not elected to be included within the terms, conditions and provisions of chapter 617 of NRS.
6. I am otherwise in compliance with the terms, conditions and provisions of chapter 617 of NRS.
7. I acknowledge that the City of North Las Vegas will not be considered to be my employer or the employer of my employees, if any; and that the City of North Las Vegas is not liable as a principal contractor to me or my employees, if any, for any compensation or other damages as a result of an industrial injury or occupational disease incurred in the performance of this Contract.

I, _____, do here swear under penalty of perjury that the assertions of this affidavit are true.

Signed this _____ day of _____, 20 24

Signature _____

State of CA

County of Orange

Signed and sworn to (or affirmed) before me on this 12th day of March, 20 24.

by Anna M. Huemoller, Notary Public (name of person making statement).

** See Attached Acknowledgment*

Notary Signature
Anna M. Huemoller



CALIFORNIA CERTIFICATE OF ACKNOWLEDGMENT

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State of California)

County of Orange)

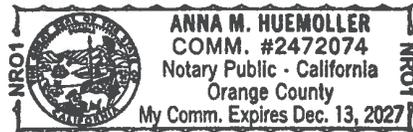
On 3-12-24 before me, Anna M. Huemoller Notary Public,
(here insert name and title of the officer)

personally appeared Courtney Ramirez

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is are subscribed to the within instrument and acknowledged to me that he she they executed the same in his her their authorized capacity(ies), and that by his her their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature *Anna M. Huemoller*

(Seal)

Optional Information

Although the information in this section is not required by law, it could prevent fraudulent removal and reattachment of this acknowledgment to an unauthorized document and may prove useful to persons relying on the attached document.

Description of Attached Document

The preceding Certificate of Acknowledgment is attached to a document titled/for the purpose of _____

containing _____ pages, and dated _____

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- Attorney-in-Fact
- Corporate Officer(s) _____
Title(s)

- Guardian/Conservator
- Partner - Limited/General
- Trustee(s)
- Other: _____

representing: _____
Name(s) of Person(s) or Entity(ies) Signer is Representing

Additional Information

Method of Signer Identification

Proved to me on the basis of satisfactory evidence:
 form(s) of identification credible witness(es)

Notarial event is detailed in notary journal on:
 Page # _____ Entry # _____

Notary contact: _____

Other

Additional Signer(s) Signer(s) Thumbprint(s)

EXHIBIT "E"
NON-COLLUSION AFFIDAVIT



CITY OF
NORTH LAS VEGAS

Your Community of Choice

CITY OF NORTH LAS VEGAS

Non-Collusion Affidavit

State of California - County of Orange

Courtney Ramirez being first duly sworn deposes that:

- (1) He/She is the SVP/Authorized Signatory of Alliant Insurance Services, Inc., the Firm that has submitted the attached Proposal;
- (2) He/She is fully informed respecting the preparation and contents of the attached Proposal and of all pertinent circumstances respecting such Proposal;
- (3) Such Proposal is genuine and is not a collusive or sham Proposal;
- (4) Neither the said Firm nor any of its officers, partners, City, agents, representatives, employees or parties in interest, including this affiant, has in any way colluded, conspired, connived or agreed, directly or indirectly, with any other vendor, firm, or person to submit a collusive or sham proposal in connection with the contract or agreement for which the attached Proposal has been submitted or to refrain from making a proposal in connection with such contract or agreement, or collusion or communication or conference with any other firm, or, to fix any overhead, profit, or cost element of the proposal price or the proposal price of any other firm, or to secure through collusion, conspiracy, connivance, or unlawful agreement any advantage against the City of North Las Vegas or any person interested in the proposed Contract or agreement; and
- (5) The Proposal of service outlined in the Proposal is fair and proper and is not tainted by collusion, conspiracy, connivance, or unlawful agreement on the part of the Firm/team or any of its agents, representatives, City, employees, or parties including this affiant.

(Signed): Senior Vice President Courtney Ramirez
Title:

*Also see attached Acknowledgment

Subscribed and sworn to before me this 12th day of March 2024

Anna M. Huemoller
Notary Public

My Commission expires: 12-13-27



CALIFORNIA CERTIFICATE OF ACKNOWLEDGMENT

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State of California)

County of Orange)

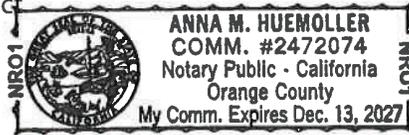
On 3-12-24 before me, Anna M. Huemoller, Notary Public.
(here insert name and title of the officer)

personally appeared Courtney Ramirez

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/hers/their authorized capacity(ies), and that by his/hers/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature *[Handwritten Signature]*

(Seal)

Optional Information

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Description of Attached Document

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containing _____ pages, and dated _____

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- Attorney-in-Fact
- Corporate Officer(s) _____
Title(s)
- Guardian/Conservator
- Partner - Limited/General
- Trustee(s)
- Other: _____

representing: _____
Name(s) of Person(s) or Entity(ies) Signer is Representing

Additional Information
Method of Signer Identification Proved to me on the basis of satisfactory evidence: <input type="radio"/> form(s) of identification <input type="radio"/> credible witness(es)
Notarial event is detailed in notary journal on: Page # _____ Entry # _____
Notary contact: _____
Other <input type="checkbox"/> Additional Signer(s) <input type="checkbox"/> Signer(s) Thumbprint(s) <input type="checkbox"/> _____

EXHIBIT "F"
WRITTEN CERTIFICATION



CITY OF NORTH LAS VEGAS

WRITTEN CERTIFICATION PURSUANT TO NRS 332.065(3)

Pursuant to NRS 332.065(3), a governing body or its authorized representative shall not enter into a contract with an estimated value in excess of \$100,000 with a company unless the contract includes a written certification that the company is not currently engaged in, and agrees for the duration of the contract not to engage in, a boycott of Israel.

By signing below, the Respondent agrees and certifies that it does not currently boycott Israel and will not boycott Israel during any time in which it is entering into, or while in contract, with the City. If at any time after the signing of this certification, the Respondent decides to engage in a boycott of Israel, the Respondent must notify the City in writing.

Robert Lowe _____ Alliant Insurance Services, Inc. _____
AUTHORIZED SIGNATURE NAME (TYPE OR PRINT) LEGAL NAME OF RESPONDENT

 _____ March 21, 2024 _____
AUTHORIZED SIGNATURE DATE

Senior Vice President _____
TITLE



City of North /Las Vegas, Nevada

Response to Request for Request for Proposal (RFP) 2024-003
Property & Casualty Insurance Brokerage Services

Exhibit G

March 21, 2024 | 1:00PM (PDT)

Alliant Insurance Services, Inc.
333 South Hope, Suite 3750, Los Angeles, CA 90071
License #0C36861 | www.alliant.com



G | SERVICES AGREEMENT LIST OF EXCEPTIONS

Please provide an explanation to any and all exceptions on terms of the North Las Vegas Services Agreement.

SOLICITATION DOCUMENT/ CONTRACT LANGUAGE	ITEMS FOR CONSIDERATION
Section Six Indemnification	Provider shall defend, indemnify, and hold harmless the City, and its officers, agents, and employees from any liabilities, claims, damages, losses, expenses, proceedings, actions, judgments, reasonable attorneys' fees, and court costs which the City suffers or its officers, agents or employees suffer, as a result of, to the extent arising out of, the negligent or intentional acts or omissions of Provider, its subcontractors, agents, and employees, in performance of this Agreement until such time as the applicable statutes of limitation expire.
Section Nine Insurance 9.1.2; 9.1.3; 9.1.6.1; 9.1.6.2 ISO Form Numbers	Please delete the requirement for standard ISO forms, or add the following language: "or its equivalent", noting that the majority of Alliant policies are not on standard ISO policy forms, however, we can meet the insurance requirements set forth in Section Nine, albeit on a manuscript or alternate carrier equivalent.



City of North /Las Vegas, Nevada

Response to Request for Request for Proposal (RFP) 2024-003
Property & Casualty Insurance Brokerage Services

Exhibits H and I

March 21, 2024 | 1:00PM (PDT)

Alliant Insurance Services, Inc.
333 South Hope, Suite 3750, Los Angeles, CA 90071
License #0C36861 | www.alliant.com



H | INSURANCE BROKERAGE QUESTIONNAIRE

**Please include the following information in your proposal for your firm when addressing your firms' approach to the "Scope of Services":

1. Provide your firm/agency name and a brief history of your firm. The description should include the size of the firm, number of employees, revenues and areas of specialization. Include the premium volume both nationally and for the local office that will be handling this account. Indicate the type of coverages placed. Indicate the percentage of premium placed for coverage type. Indicate the experience with public and governmental entities and the volume of coverage placed for entity type. Indicate how long the firm has been in business and how long you have had a local office.

Alliant has over 12,400 employees across the nation. We were recently named the fifth largest Commercial Retail Broker by Business Insurance based on 2023 revenue. Our core mission is to provide our clients superior expertise, teamwork, innovation, and market leading insurance solutions. Our industry specialist are leading authorities in modeling, analytics, risk transfer and mitigation strategies.

As previously mentioned, at Alliant we are not inhibited by geographic boundaries and structure our teams and service based on expertise and experience. We see the value in local representation, but we have long prescribed to the fundamental believe that we want our best and brightest employees on every team. For that reason, we will be servicing the account from our Los Angeles, California, office, which is home to our team lead, Robert Lowe, Robert has been the lead broker for the City's insurance program since 2019. However, it is important to note that some key team members proposed for this engagement do work out of our local Las Vegas office, which has been open and operating since 2006.

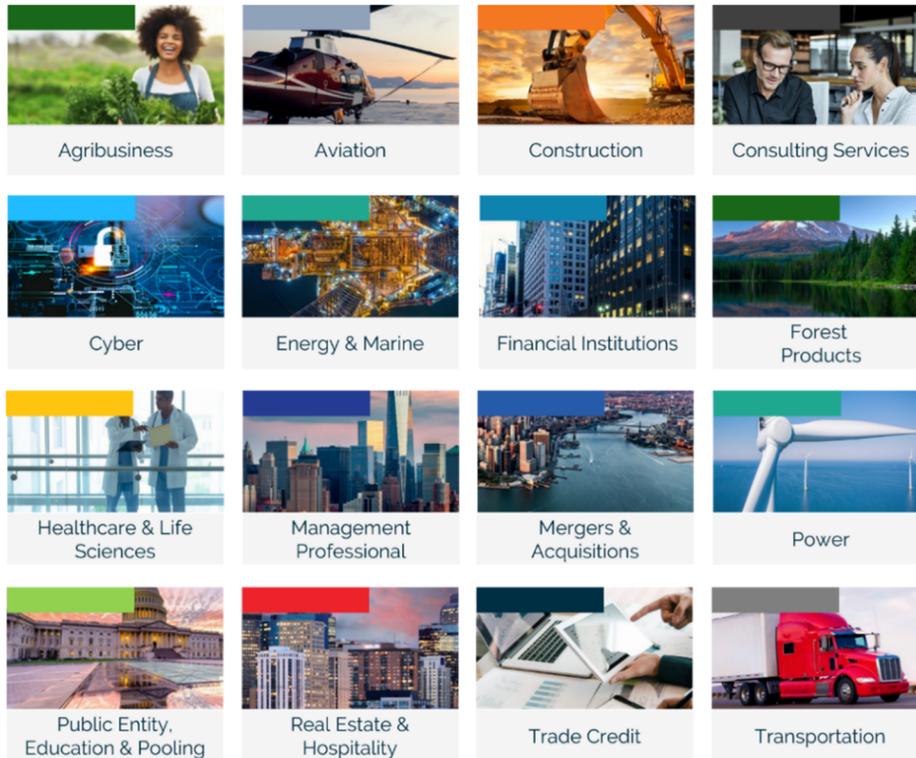
ALLIANT HEADQUARTERS	SERVICING OFFICE	LOCAL OFFICE
18100 Von Karman Ave., 10 th Floor Irvine, CA 92612	333 South Hope Street, #3750 Los Angeles CA 90071	2300 West Sahara, Suite 800 Las Vegas, NV 89102

Alliant Specialty

With over 1,000 industry specialists in the Alliant Specialty division, Alliant is the world's largest specialty broker. Alliant Specialty has the expertise, the people, the client connections, the ability, the technology, the analytics, senior level executive insurance company relationships and the momentum to meet your request for a sophisticated, proactive, and collaborative broker who fits with your corporate culture. Each of our Specialty leaders and brokers are available to work with the City and provide you with specialty-driven advice and solutions. the City will have access to all Alliant expertise available regardless of the geographic location.

H | INSURANCE BROKERAGE QUESTIONNAIRE

Being organized by industry specialization provides our clients with unparalleled talent, market relationships, thought leadership and technical innovation. Leveraging this structure and technical skillsets allows us to drive market leading outcomes in our client's risk management programs. A sample of those specializations include:



Public Entity Experience

Alliant's Public Entity Practice was established in 1977 when our Chairman and CEO, Tom Corbett, opened our Irvine office with the goal of providing highly successful strategies, services, and products for the public sector. Today, Tom Corbett is still involved in the service and brokerage of our public entity clientele and continues to make sure the proper resources are being developed and utilized across the entire public entity practice. His continued involvement with the public sector provides us with a top-down emphasis on our public entity clients which is not offered by other firms.

Alliant understands the unique exposures faced by entities such as the City through our daily interactions with our clients. Some of the biggest challenges our clients face on a regular basis involve legislative changes, targeted cyber-attacks, changing weather patterns, active shooter events and social unrest, among many others. We also appreciate there are inherent risks specifically associated with public entity risks, and an acute specialization in this sector is required to develop a risk management program which properly addresses these exposures. Because of our extensive knowledge and experience addressing these types of challenges, as well as Alliant's dedication to providing innovative solutions, our team of specialists are uniquely qualified to exceed your scope of services.

H | INSURANCE BROKERAGE QUESTIONNAIRE

As the dominant public entity broker in the United States, we are privileged to serve over 10,000 clients including many in Nevada and specifically, within the greater Las Vegas valley. This experience and rich history affords us unmatched expertise in supporting all types of government entities. We understand how public entities are perceived in the insurance marketplace and how the operating environment of these organizations shapes their risk transfer approach and requirements.

Our practice derives its strength and expertise from:

- › Specialization in the public sector.
- › A client service approach that commits Alliant’s most experienced professionals to individual client relationships and encourages client interaction with underwriters and service vendors.
- › Innovation and creativity in program design, which manifest in all that we do to deliver enhanced coverage terms at “below market” cost.
- › A risk management orientation in alignment with the public sector that emphasizes loss prevention and risk funding as much as risk transfer.



\$900B+
Insured Values



225+
Dedicated Professionals



40+
Years in the Business



National
Leader



Customized
Specialty Programs

A **sample** list of Alliant clients, with scope of work and operations similar to the City include:

NEVADA SPECIFIC	
› City of North Las Vegas, NV	› Las Vegas Convention and Visitors Authority, NV
› City of Las Vegas, NV	› Fremont Street Experience
› Clark County School District	› State of Nevada
› Las Vegas Valley Water District, NV	

CITIES	
› City & County of San Francisco, CA	› City of Charlotte, NC
› City of Shreveport, LA	› City of Burbank, CA
› City of Austin, TX	› City of Detroit, MI
› City of Sacramento, CA	› City of Norwalk, CT
› City of Ann Arbor, MI	› City of Long Beach, CA
› City of Chicago, IL	› City of Naperville, IL
› City of Anaheim, CA	› City of Portland, OR
› City of Beverly Hills, CA	› City of Maricopa, AZ

It is important to note the team leaders proposed for North Las Vegas work on all the Nevada entities listed above!

H | INSURANCE BROKERAGE QUESTIONNAIRE

2. Present the qualifications and experience of brokerage personnel who will be assigned to this account. Provide resumes for the account manager, other individuals who will be assigned to this account and identify the extent of their experience in providing services to governmental entities. Indicate the reporting structure and whether this person or office reports to a national office. Specify location of any offices that may service the City account. Specify any insurance designations that your staff maintains such as CPCU, ARM, AIC, CIC. Specify the role of each individual and that individual's reporting relationship within your office. Please provide an Organization Chart.

Service Team

All members of the proposed Alliant team meet rigorous standards. They are employed based on proven experience within the Public Entity sector and maintain their expertise, keeping up with the latest developments in risk management and trends in the business world at large. We host conferences and seminars as well as publishing information that promotes elevated levels of knowledge among our associates and clients.

Below we have included a team chart with a write-up for each member of the proposed Service Team, highlighting their responsibilities for the City.

TEAM MEMBER	ROLE	EXP.	PROPOSED RESPONSIBILITIES
Key Team Members			
 <p>Robert "Rob" Lowe Senior Vice President 333 S. Hope Street, Suite 3700, Los Angeles, CA 90071 213-270-0145</p>	<p>Team Leader</p>	<p>24 years</p>	<p>As the team leader, Rob's responsibilities will include general oversight of the account, development of a marketing strategy and negotiations with insurance markets. He will lead the service team, and has the overall responsibility for the design and implementation of the City's coverage programs. Rob has 23 years in the insurance industry focusing his career on public entities for the past 15 years. His current list of clients is a diverse mixture of public entities that includes City of Las Vegas, Las Vegas Valley Water District, Las Vegas Convention and Visitors Authority, Los Angeles World Airports (LAWA), Bay Area Rapid Transit District, City of Portland, California Joint Powers Risk Management Authority, and the County of Los Angeles. Robert is a 2020 Power Broker Award Winner.</p>

H | INSURANCE BROKERAGE QUESTIONNAIRE

TEAM MEMBER	ROLE	EXP.	PROPOSED RESPONSIBILITIES
 <p>Courtney Ramirez, ARM Senior Vice President 18100 Von Karman Ave., 10th Floor, Irvine, CA 92612 949-660-8133</p>	Team Co-Lead	22 years	Courtney will work closely with Rob to manage the insurance placements on behalf of the City. She has extensive relationships with both London and domestic markets due to her work with several Alliant specialty programs. She will also be one of the primary points of contact for the City, working in a consultative and service role on day-to-day issues. Courtney began her insurance career 22 years ago and has always been based in Southern California. She has worked at Alliant for more than 18 years, specializing in public entities. City of Las Vegas, State of Nevada, Las Vegas Valley Water District, Las Vegas Convention and Visitors Authority, Fremont Street Experience, Los Angeles World Airports (LAWA), and City of Sacramento among others. Courtney is a 2020 Power Broker Award Winner, a 2020 Rising Star, and a 2023 Woman to Watch.
 <p>Seth Cole, ARM Senior Vice President 560 Mission Street, 6th Floor, San Francisco, CA 94105 415-403-1419</p>	Peer Review	30 years	Alliant recognizes that no single person has answers or a solutions to every need. For this reason, Seth will be available as a “sounding board” or “Peer Review” to the service team and the City, should the need arise. He will consult with Rob, Courtney and the team concerning program design and market selection. Seth was selected for the team due to his experience working with other public entities and because he has held responsibilities similar to those needed to execute the goals outlined in the City’s RFP. Seth is currently the insurance broker for Douglas County (CO), City of Naperville (IL), the Miami Valley Risk Management Association (City JPA), the PLAN JPA (City JPA), the Wisconsin Municipal Mutual Insurance Company (City and County JPA), and the Cities of San Mateo and Belmont (CA). Seth has also been recognized as a Power Broker by Risk & Insurance and is one of Alliant’s top client advisors.

H | INSURANCE BROKERAGE QUESTIONNAIRE

TEAM MEMBER	ROLE	EXP.	PROPOSED RESPONSIBILITIES
 <p>Sandra Omari Account Manager Lead 18100 Von Karman Ave., 10th Floor, Irvine, CA 92612 949-527-9814</p>	<p>Senior Account Manager</p>	<p>12 years</p>	<p>Sandra will assist in the delivery of both property and liability services related to the City's insurance program. Sandra will work very closely with Rob and the team in developing the Casualty marketing strategy and overall project management for the City. Sandra will have the responsibility of managing the data for all Casualty underwriting submissions. She will also review policies from the carriers and assist in the coordination of claims meetings as needed.</p>
Claims Consulting			
 <p>Robert Frey Senior Vice President 560 Mission Street, 6th Floor, San Francisco, CA 94105 415-403-1445</p>	<p>Claims Director</p>	<p>30 years</p>	<p>Robert is the national claims director and will provide claims advocacy and support on all City placements. He will coordinate carrier and third-party claims preparation services for the City.</p>
 <p>Rachel Wrightson Senior Vice President 560 Mission Street, 6th Floor, San Francisco, CA 94105 415-403-1497</p>	<p>FEMA Claims and Coverage Specialist</p>	<p>17 years</p>	<p>Rachel is an experienced claims litigator and policy language specialist and will also provide FEMA claims advocacy.</p>
 <p>Elaine Tizon Assistant Vice President 560 Mission Street, 6th Floor, San Francisco, CA 94105 415-403-1458</p>	<p>Casualty Claims Specialist</p>	<p>20 years</p>	<p>Elaine will provide casualty claims services for the City, including claims consulting support and claims advocacy. She is responsible for reporting claims to excess carriers at the City's request.</p>
 <p>David Finz Cyber, Legal and Claims Attorney 101 N Tryon Street, Suite 6000, Charlotte, NC 28246 704-247-1709</p>	<p>Cyber Claims Specialist</p>	<p>20 years</p>	<p>David is a licensed attorney and specializes in cyber-related claims consulting and advocacy. He will not only advocate for the City in the event of a cyber incident but will also ensure the proper procedures are in place.</p>

H | INSURANCE BROKERAGE QUESTIONNAIRE

TEAM MEMBER	ROLE	EXP.	PROPOSED RESPONSIBILITIES
Risk Control Consulting			
 <p>Tim Leech First Vice President 18100 Von Karman Ave. 10th Floor, Irvine, CA 92612 949-260-5008</p>	<p>Risk Control Director</p>	<p>25 years</p>	<p>Tim joined Alliant Insurance Services in 2010 to lead Alliant’s national risk control consulting practice. He has over 25 years of experience in the environmental, health and safety field as a leader of staff, project manager and consultant. In his current capacity, Tim works closely with the Alliant underwriter and broker teams to ensure that staff deliverables are value added and contribute to client proactive loss mitigation strategies.</p>
Course of Construction/OCIP			
 <p>Greg Magda Senior Vice President 2300 West Sahara, Suite 800, Las Vegas, NV 89102 916-600-0073</p>	<p>Construction Specialist</p>	<p>32 years</p>	<p>As the Construction Specialist, Greg will provide construction and contractor-related consulting services to the City as necessary. Greg will be involved should the City choose to make use of an Owner Controlled Insurance Program (OCIP) for future construction projects.</p>

3. Provide a list of your governmental entity clients during the past 5 years, the type of insurance/services provided and the names and telephone numbers of contacts for each entity who may be contacted for reference purposes. Please include any and all governmental clients currently handled by the account manager your firm intends to assign to this account.

With over 10,000 national clients, providing a full list could be quite extensive. Below is a sample of some of the clients we currently work with. We would be happy to provide contact information for clients, as requested. Please note, references have been provided in **Exhibit C – Qualifications and Experience of Respondent**.

Cities

- › City of Charlotte, NC
- › City & County of San Francisco, CA
- › City of Shreveport, LA
- › City of Austin, TX
- › City of Bryan, TX
- › City of Sacramento, CA
- › City of Ann Arbor, MI
- › City of Chicago, IL
- › City of Anaheim, CA

Special Districts

- › DC Water & Sewer
- › Boston Water & Sewer
- › San Antonio Water System
- › Montgomery Co. Fire & Rescue, MD
- › Prince William Fire & Rescue, VA
- › Padre Dam Municipal Water District
- › San Diego Housing Commission
- › Chicago Park District
- › Yucaipa Valley Water District

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- › City of Beverly Hills, CA
- › City of Burbank, CA
- › City of Detroit, MI
- › City of Las Vegas, NV
- › City of Norwalk, CT
- › City of Long Beach, CA
- › City of Naperville, IL
- › City of Portland, OR
- › City of Maricopa, AZ

States

- › Arizona
- › California
- › Georgia
- › Illinois
- › Maine
- › Michigan
- › Minnesota
- › Montana
- › Nevada
- › Ohio
- › South Carolina
- › Texas
- › Utah
- › Virginia
- › Washington
- › Wyoming

Counties

- › Mecklenburg County, NC
- › Wake County, NC
- › Wyandotte County, KS
- › Dougherty County, GA
- › Los Angeles County, CA
- › King County, WA
- › Anne Arundel County, MD
- › Pima County, AZ
- › Prince William County, VA
- › Cook County, IL
- › Snohomish County, WA

- › South Orange County Wastewater Authority
- › Tacoma Housing Authority, WA
- › Las Vegas Valley Water District

Airports/Ports

- › Metropolitan Airports Commission, MN
- › Los Angeles International Airport, CA
- › Ontario International Airport, CA
- › Seattle-Tacoma International Airport, WA
- › Jacksonville Airport Authority, FL
- › Naples Airport Authority, FL
- › Salt Lake City Dept. of Airports, UT
- › Port of San Diego, CA
- › Port of Seattle, WA
- › Port of Tacoma, WA
- › Tucson Airport Authority, AZ
- › Wayne County Airport Authority, MI

Transit

- › San Francisco Bay Area Rapid Transit District (BART)
- › Charlotte Area Transit System (CATS)
- › GoTriangle
- › Sacramento Regional Transit District (Bus & Light Rail)
- › Valley Metro (Phoenix) (Light Rail, Bus)
- › Utah Transit Authority (Rail, Bus, Heavy Rail, Light Rail and Vanpools)
- › King County Metro Transit (Bus)
- › Tri-County Metropolitan Transit District (Light Rail, Bus & Heavy Rail)
- › AC Transit (Bus)
- › Monterey Salinas Transit (Bus)
- › Omnitrans (San Bernardino, Bus)
- › Mountain Line, Flagstaff, AZ (Bus)
- › Riverside Transit Agency (Bus)
- › Santa Barbara Metropolitan Transit District (Bus)

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4. Provide a description of how you would propose to market the City's insurance program. Specify markets you would approach, your experience with those markets and the strategy you would use. List insurers you would approach, in order of preference, to provide coverage for the City. Indicate any proprietary programs for governmental entities. For each insurer, list the current Best's rating for that firm and whether that firm is admitted or non-admitted in Nevada.

Our marketing philosophy and strategy are tailored for each client and focused on their unique needs. Once we have established the goals for the renewal with our client, we match those goals with our knowledge of the marketplace. We then look to leverage any existing relationships the client might have in the marketplace coupled with our market relationships to achieve the best results. We do understand the importance of consistency and would look to the relationships you have with your current markets. Often, there are good reasons to maintain these relationships if they are viewed as "good partners" in the past. Additionally, we will identify key markets with aggressive pricing and broad terms.

Comprehensive marketing routinely forces incumbent carriers to reduce their premiums; however, one must weigh the balance of "over-exercising" the market to one's detriment and obtaining pricing that is reflective of current market conditions. While we expect carrier terms and conditions to reflect the market, we also realize that constantly changing carriers based on pricing can be dangerous for continuity of coverage and in forging long term relationships that can be extremely beneficial under hard market conditions.

Alliant places over \$34B in premium volume with over 2,500 carriers (including domestic and overseas). The Alliant Public Entity practice is responsible for placing roughly \$2.3 billion in premium for our clients in both the domestic market and with international markets. To illustrate our market clout, the following table provides 2023 premium volume for our ten largest carrier partners by premium volume:

RANK	CARRIERS	2023 PREMIUM	A.M. BEST RATING	NEVADA STATUS
1	Chubb Limited	1.380B	A+	Admitted
2	Lloyd's of London	1.361B	A	Non-Admitted
3	Berkshire Hathaway Inc.	1.271M	A++	Admitted
4	The Travelers Companies, Inc.	821.9M	A++	Admitted
5	Munich Reinsurance Company	673.3M	A+	Admitted
6	Zurich Insurance Group Ltd	638.7M	A+	Admitted
7	Fairfax Financial	615.5M	A	Non-Admitted
8	Liberty Mutual Group	613.9M	A	Admitted
9	American International Group, Inc.	544.9M	A	Admitted
10	Progressive Corporation	483.1M	A+	Admitted

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What differentiates us from our competition is not just the access, but also our notable position within the market itself. With decades of relevant experience in the public sector, we have developed strong relationships with major global markets within the insurance industry. No other firm brings the depth of public entity brokerage experience, as well as the volume of public entity insurance premium placements to bear in the service of our clientele. As a result, our relationships with underwriters working on public entity risks are second to none.

Marketing Approach

We have included a brief analysis of the City’s current program and our team’s action plan as it pertains to the City’s three largest placements.

PROPOSED PROGRAM ACTION PLAN		
Line of Coverage	Current Program Analysis	Marketing Plan
Property	The City currently purchases property coverage from Liberty Mutual, who has been a strong partner. Previously the City was a member of Alliant’s exclusive Alliant Property Insurance Program (APIP) , an exclusive Alliant program. APIP’s 2022 increase was higher than the brokerage team would have liked so we did a full marketing campaign and moved the coverage to Liberty Mutual. We were able to keep the cyber liability as part of the APIP program at a significantly reduced cost to the City. APIP can only be accessed by Alliant brokers and a small amount of co-brokers, who have been selected by Alliant and are part of a strategic partnership. No other firms can access Alliant’s APIP program.	Due to current state of the insurance market, we would recommend exploring APIP again this coming renewal, as well as considering options from the worldwide marketplace. Some of the markets we will approach on behalf of the City include: <ul style="list-style-type: none"> › Liberty Mutual (Incumbent) › APIP › Zurich › Travelers › Chubb › AFM/FM › The Hartford › AXA/XL (formerly XL/Catlin) › Sampo › CNA › AIG/Lexington
Liability	The public entity liability market is limited, however, Safety National, the City’s current excess workers compensation carrier, now provides excess liability coverage to it’s workers compensation policyholders. Therefore, it would be prudent to explore what options they can provide. Some of the international markets are also becoming quite aggressive in writing public entity business out of their London and Bermuda facilities.	The goal for the coming year would be to explore the worldwide market, and bring every viable option to the table for discussion. We will continue to seek building strong relationships with strategic markets that we believe may be of help to the City when times are tough. Our efforts will also include evaluating the PRISM pool for a primary layer, in their non-pooled program (no risk sharing but comes with the benefits of doing so)We encourage the City to explore the possibility of

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PROPOSED PROGRAM ACTION PLAN		
Line of Coverage	Current Program Analysis	Marketing Plan
		<p>purchasing more limits, and will build in options into the renewal strategy. This is important as we have observed many law enforcement claims falling under federal jurisdiction, which renders the State of Nevada’s tort caps obsolete.</p> <p>Some of the markets that we would consider for the City, contemplating the City’s law enforcement and jail exposures, include:</p> <ul style="list-style-type: none"> › Safety National › PRISM Pool (as a potential primary 5M) › Allied World › Bowhead › Applied Underwriters › Berkley Risk › Upland Capital
Excess Workers’ Compensation	<p>The Excess Workers’ Compensation market for public entities, particularly those with safety exposure, is very limited. There are only a handful of carriers willing to write a municipal risk and most carriers will not provide statutory limit to Cities. Based on the limited markets available, we would explore quotes from:</p> <ul style="list-style-type: none"> › Midlands/Safety National › Chubb › US Specialty › Midwest Employers Casualty Company › Arch › PRISM Pool 	<p>We have previously marketed the City’s program to each of these markets over the last five years and have received declinations due to Nevada’s presumptive laws. The carriers want to push the City’s retention higher than where it currently is – which has not been a negotiation that Alliant has wanted to entertain. In addition, many carriers are uncomfortable with accepting capped payroll for Nevada public entities opting to decline.</p> <p>The overall goal will be to leave no stone unturned for the City at the next renewal. As we have done over the past five years, we commit to communicating with Risk Management early, set realistic budget expectations and collaboratively discuss what lines of coverage would be most beneficial to market each year.</p>

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In addition to the above identified strategic plan for the larger City placement, in terms of marketing general marketing philosophy, there are three approaches that Alliant will consider for City renewals, which have proven time and time again to provide our clients with the most favorable results available to them. We would suggest pursuing all options in tandem to secure the best possible value.

Our three approaches include the following and are described in detail, below:

1. Market and Negotiate Terms with Your Incumbent Carriers.
2. Market and Negotiate terms with Markets beyond the Incumbent Carriers.
3. Evaluate Alliant's Proprietary Insurance Programs.

Option 1

Market and Negotiate Terms with your Incumbent Carriers – Alliant has very strong and long-standing relationships with the major carriers within the public entity industry. We believe in supporting existing relationships where they make sense while fostering new relationships and taking advantage of carrier appetites. The key is finding the best results for our clients. With our strong trading relationship with many of the insurers, we are confident we can deliver outstanding results to the City. While many of our clients enjoy the benefits of Alliant's proprietary programs referenced throughout our response, often these programs are used to leverage the best available terms out of your current carrier relationships.

Option 2

Market and Negotiate Terms with Markets Beyond Incumbent Carriers – Alliant would also suggest marketing the City's insurance program to the global insurance marketplace with a timeframe that best suits your scope of work, leveraging current market conditions to achieve competitive pricing and terms. We have considerable clout in the public entity marketplace considering our work with over 10,000 clients. We understand the markets and can identify those that are good fits based on the unique needs of a particular client. In addition, we have successfully negotiated several coverage enhancements over the years from many of these markets to benefit our clients. We will identify those markets that are best matched with the City and work with them to provide favorable terms.

Option 3

Evaluate Alliant's Proprietary Insurance Programs – One of our strengths is the array of specialty programs that are exclusive to Alliant and developed to specifically meet the needs of our public entity clients like the City. These programs are in addition to what is available in the standard insurance marketplace and our competitors do not have access to them. The success of our programs is achieved by utilizing the proven strategy of group purchase. Alliant can leverage the combined size of the participating group to provide extreme advantages to our clients with terms below market pricing, extremely high limits of coverage, and broad manuscript coverage forms. Alliant will approach these programs as part of the marketing process. However, our proprietary programs will not limit or deter our marketing of the City's insurance program to all potential carriers. First and foremost, we are your broker, and will always achieve your goals and objectives. Whether or not the City decides to

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participate in one of our exclusive programs, the mere consideration of its availability will drive down your price and enhance the City's coverage terms.

Exclusive Alliant Property Programs and Innovative Marketing Approach

Because we have gained significant volume over time within the niches we choose to pursue, we were able to create advantaged programs for our clients. These group purchase programs are proprietary to Alliant. We find that in general, an Alliant program will offer either a price or coverage advantage when utilized, or in many cases both. At a minimum, a program becomes an option that our clients would not otherwise have. Even when not used, the option of having a viable alternative will provide leverage in the market which benefits our client. The use of any proprietary Alliant program is always at the discretion of the client. We propose to approach a variety of our proprietary programs when marketing the City's insurance program.

Alliant Property Insurance Program (APIP)—More than 30 years ago, Alliant created our proprietary property program, APIP, as a concept to simultaneously take individual property insurance placements for several public entities to the insurance market. Since then, APIP has grown into the single largest property placement in the world, with over \$600 billion in Total Insurable Values, and representing over 9,100 public entities in 45 states.

We understand that a program solution is not always the best fit for every client. Should this be the case, Alliant will leverage the APIP program during the marketing process. Merely having it as an option will help us achieve superior results on behalf of the City that no other broker can deliver due to the program's exclusivity.

Program Advantages of APIP include:

- › Market share and strength –the largest property placement in the world.
- › Geographical spread of risk.
- › Designed specifically for public entities like the City and their unique exposures.
- › Included services such as: no-cost appraisals for properties valued over \$5M in TIV, some loss control services, OASYS-Net (client interfacing portal) access.
- › Underwriting Flexibility to meet individual entity needs.

Coverage Highlights

- › Broad, All-Risk Manuscript Form accepted by all participating carriers to eliminate potential gaps in coverage.
- › Coverage not confined to property schedule.
- › Replacement cost valuation.
- › Higher sub-limits on coverages such as extra expense, transit and expediting expense plus elimination of many sublimits currently on standard forms.
- › Comprehensive and collision coverage for automobiles with option for replacement cost and a per occurrence deductible structure.

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- › Seamless boiler and machinery coverage (including State jurisdictional inspections).
- › Automatic acquisition coverage up to \$25,000,000 at no additional premium and up to \$100,000,000 for 90 days.
- › Automatic course of construction coverage (new construction and remodel/renovation) up to \$15,000,000 at no additional premium and up to \$100,000,000 with payment of premium.
- › Business Interruption – sublimit of \$100,000,000.

Following are several examples of how our marketing approach and APIP's leverage benefitted property and casualty programs:

Nebraska League Association of Risk Management (LARM)

LARM approached Alliant in 2020 due to hard market pressures. We sent submissions to APIP as well as the global insurance market. We were able to keep their premiums almost flat by moving them to APIP, while achieving same or better coverage terms. Due to continued market pressure on wind and hail exposures, reinsurers have been pushing for high flat or percentage deductibles. We worked with NLC Risk to place an all-risk buffer layer to keep the pool's wind and hail deductibles lower than the commercial reinsurance market was willing to offer.

State of Ohio – Renewal on a Short Timeline

Alliant was awarded the contract for Insurance Brokerage Services for all lines of coverage for the State of Ohio who faced a difficult July 1 renewal. One of the main factors in Alliant earning the award was the capability of our exclusive programs, which was demonstrated in our response to their RFP. Once we were awarded, we went right to work on obtaining favorable property terms for the State. The State of Ohio's program was written through Travelers at the time and had been for several years. The State had experienced many years of increasing rates, less favorable retentions, and the tightening, or even the removal, of certain coverages such as on-premises vehicle physical damage. The State had begun to grow frustrated, as their incumbent broker had not been able to bring any alternative options to the table, mainly due to one large open claim. During our initial conversations with Travelers, they had indicated much of the same of what the State had grown accustomed to, stating they would need at least a 20% increase in rate, and would need to tweak certain coverages to make them less favorable to the State. Through the Alliant Property Insurance Program (APIP), we were able to negotiate with our underwriters an essentially flat renewal, all while gaining back certain coverage features that the State had lost over the years, such as on-premises vehicle physical damage for their schedule of over 10,000 vehicles and bringing back some of their special deductible terms. Realizing they were on the verge of losing this large account, Travelers sharpened their pencil and issued flat renewal terms, making it so the State had two good options for their property renewal. The State ultimately chose to move their program to APIP, but this is a great example of how our program can influence the outcome of our clients' property renewals. In addition to the above, the State of Ohio carried one of the largest Cyber Liability programs in the entire country. State risks have become an increasingly difficult class for Cyber Liability insurers, and the incumbent broker had been unable

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to provide the State with any primary options with a retention lower than \$1 million. When Alliant took this program over, the incumbent primary carrier originally indicated to us that they would be increasing their retention to a \$2.5 million retention, and in 2021 they would be increasing it to a \$5 million retention. Because of Alliant’s Cyber Liability capabilities through the Alliant Property Insurance Program (APIP), we were able to offer the State a primary Cyber Liability option with a \$100,000 retention through a highly respected Cyber Liability insurer, Beazley. These favorable outcomes would not have been possible for the State of Ohio had they chosen to work with any broker other than Alliant.

Along with our property program, which we believe will provide a competitive option for the City, Alliant has many additional exclusive programs which will be considered during the market process. Highlights of these programs are included below:

PROGRAM NAME	DESCRIPTION
Alliant Property Insurance Program (APIP)	The world’s largest property placement. Manuscript property coverage provides broad coverage and conditions at competitive premiums.
APIP Cyber	Provides primary cyber coverage as part of the APIP program.
Alliant Crime Insurance Program (ACIP)	Provides employee crime coverage with limits up to \$10,000,000 and includes full limits for faithful performance of duty coverage.
Special Event Liability Program	Provides coverage for use of client-owned property by the public
Alliant Deadly Weapon/ Active Assailant Program	Coverage is provided for bodily injury or property damage, including defense costs, which the Insured becomes legally liable to pay. Coverage is also afforded for 1st Party Property Damage/Business Interruption, Crisis Management, Funeral Expenses and Counselling Services. This cover is not intended to replace any other coverage that your organization may already have.
Alliant Public Entity Environmental Liability (APEEL)	Environmental policy which covers transportation costs, property, storage tanks, and bodily injury.
Fiduciary Liability Insurance Program (FLIP)	Provides public entity retirement systems with liability coverage
Alliant National Municipal Liability Program (ANML)	ANML is a municipal liability insurance program intended to provide clients with a one stop policy form addressing all of their liability needs, on an occurrence basis with no policy aggregates. The form includes coverage for GL, Auto, Public Officials E&O, Employment Practices, Professional Liability (subject to exclusions), and Law Enforcement Liability.

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PROGRAM NAME	DESCRIPTION
Special Liability Insurance Program (SLIP)	Provides liability coverage, typically used for associated City entities such as boards, or committees, that need their own coverage, separate from the City (example includes: Friends of the Library). Coverage form includes all liability (GL, Auto, D&O/E&O, and Employment Practices).
Unmanned Ariel Systems - Drones	Provides hull and liability coverage at a very competitive cost.
Vendors & Contractors Insurance Program	Provides a strong barrier of liability coverage for both public entities and your service providers
Equipment Maintenance Management (EMMP)	Meets the unique equipment maintenance needs of public entities. It delivers the specialized management tools, expertise and support that maximizes equipment performance while typically saving 15-25% over conventional maintenance contract pricing.
Volunteers Insurance Program (VIP)	Provides blanket accident coverage for volunteers designed to complement participation in one of our Alliant programs or fill a potential gap in coverage
Master Course of Construction Program	Covers construction projects up to \$50 million and higher (\$100M), additional limits available subject to additional underwriting and approval.
Boiler And Machinery Program	Provides boiler and machinery coverage. Includes flexible limits and low deductibles.
Alliant Cyber Excess Solutions (ACES)	Provides excess cyber liability options for Alliant clients.

Additional Leverage Created by Alliant Programs

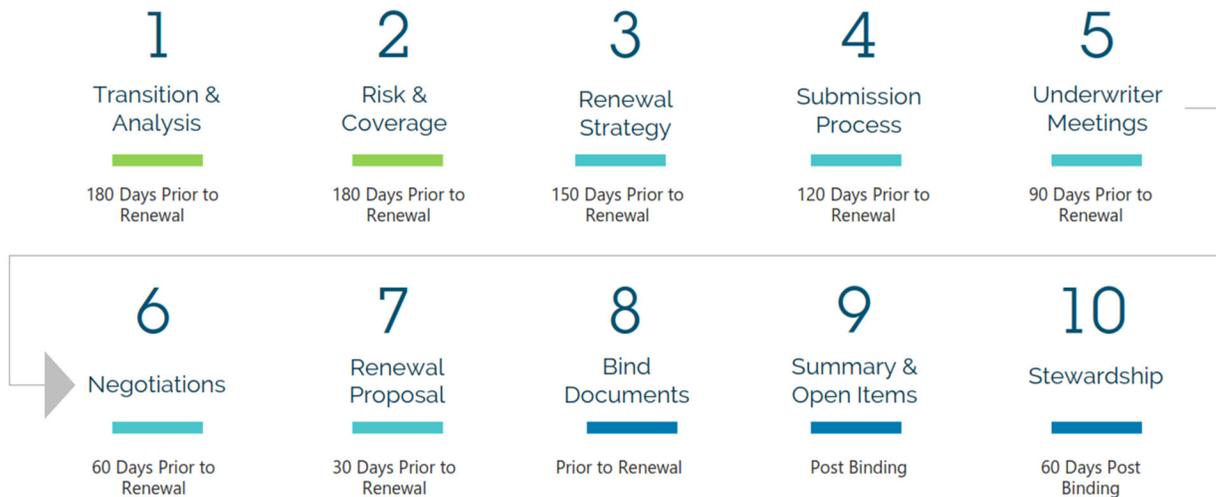
No other broker can offer the City options from within an Alliant proprietary program. However, we understand that our programs are not always the preferred solution for all our clients. In fact, many of our large public entity clients have elected not to participate in "programs". Along with our programs, Alliant has access to the worldwide marketplace, reaching over 350 markets both domestic and overseas, and this access will be utilized on the City's behalf. Whether or not the City decides to participate in one of our **exclusive** programs, the mere consideration and recognition of their availability by the commercial market will drive down the commercial market price while enhancing coverage terms and conditions. This leverage and worldwide access is another differentiator which will bring tremendous value to the City.

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Work Plan

The **Defined Client Service and Marketing Process** is the framework for servicing our clients and managing their renewal process. This process has been developed through our years of experience and is fully customizable to suit each client’s needs. We do not engage a “one-size fits all” methodology and will work closely with the City to build an approach that fits all items required in your Scope of Work. The Alliant approach provides consistency in quality service, checkpoints, and timelines for monitoring our jointly agreed service standards, ensuring the appropriate planning occurs well in advance of the expiration date. In addition, we use Quality Committees to continuously monitor the implementation of these best practice standards.

What follows is an illustration of our Defined Marketing Process, with each step containing a detailed explanation along the way.



1
Transition & Analysis
180 Days Prior to Renewal

Transition Plan/Analytics & Diagnostics (180 Days Prior to Renewal)

As Alliant is currently the broker of record for the City, the first step is the easiest as there will be no transition plan, learning curve or growing pains involved in the engagement. We are prepared to continue our renewal efforts for the City, and will hit the ground running upon award.

2
Risk & Coverage
180 Days Prior to Renewal

Risk & Coverage Profile (180 Days Prior to Renewal)

We will develop and further refine the Risk Profile of the City.

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3

Renewal Strategy

150 Days Prior to Renewal

Renewal Strategy Meeting (150 Days Prior to Renewal)

At least 150 days before major renewal date(s), we will coordinate a Renewal Strategy Meeting to:

- › Review our Risk and Coverage Analysis, the resultant Risk Profile, and the adequacy of your current insurance portfolio.
- › Discuss recent renewal results for similar clients.
- › Provide an analysis of viable underwriter alternatives, their capacity, and deductible preferences.
- › Obtain your thoughts on the desirability of any particular market, i.e., your past history with that carrier, the carrier's financial rating, etc.
- › Provide renewal pricing ranges.
- › Suggest a renewal timeline and renewal options.
- › Update the City on the current insurance market.

Our goal is to provide you with a concise report outlining our mutually agreed upon game plan.

4

Submission Process

120 Days Prior to Renewal

Underwriting Submission & Presentation (120 Days Prior to Renewal)

The underwriting submissions we prepare are unrivaled in our industry. Our responsibility is to portray, with integrity, your unique Risk Profile for each line of coverage. Your underwriters will know that our submission will portray your unique risks and operations correctly, succinctly and in a clear and easily understandable format. We encourage and schedule meetings between you and the underwriters.

Our goal is to distinguish you from your peers, and we do so by creating first class underwriting presentations that demonstrate your unique risk characteristics. We will help you structure the material and provide input and guidance on the graphic representation of your unique results, risks, and operations. The underwriting submission and the underwriter presentation will be available to the market at least 75 days prior to your renewal date.

5

Underwriter Meetings

90 Days Prior to Renewal

Underwriter Meetings (90 Days Prior to Renewal)

We will coordinate all underwriter meetings benefiting the City and our renewal strategy. We believe developing personal relationships with your underwriters is critical to a successful renewal. Where possible, we will attempt to schedule these meetings at your office or via virtual meetings, if appropriate.

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6

Negotiations

60 Days Prior to
Renewal

Negotiations (60 Days Prior to Renewal)

To execute a successful renewal, we must focus on two key areas – market canvassing and the exploration of program structure options. At our Renewal Strategy Meeting, we will have reviewed a list of all possible market alternatives, solicited your input, and agreed to those we want to approach. We will review alternative limit, retention, and coverage structures. We will provide you with weekly renewal updates to keep you informed and to get your feedback and thoughts on underwriter responses.

7

Renewal
Proposal

30 Days Prior to
Renewal

Renewal Proposal & Analysis (30 Days Prior to Renewal)

We are aware that while our clients want to have a bottom line comparison of all renewal alternatives, they also want to know the intricate details of each quotation. Therefore, we prepare a formal renewal proposal featuring both an Executive Summary and a detailed Coverage Analysis section. This section will detail and highlight any coverage enhancements or reductions, as well as our recommendations. Our analysis will help you make a more educated renewal decision. Our team will attend and present our renewal proposal to the City staff or Board as required.

8

Bind
Documents

Prior to Renewal

Bind Coverage (Prior to Renewal)

Once you have reviewed your renewal options and have selected an alternative, we will immediately process the following documents, all designed to be completed before your renewal date:

- › Confirmations of Coverage
- › Certificates of Insurance
- › Premium Finance Agreements (if applicable)
- › Claims Reporting Instructions
- › Program Limits Charts

9

Summary &
Open Items

Post Binding

Desk Reference & Open Items Report (Post Binding)

We will create a Desk Reference that includes insurance summaries for each bound coverage, claims reporting instructions, and contact information for your dedicated service team. Our Monthly Open Items Reports and meetings are formalized events helping both us and your underwriters stay focused on unresolved items and allowing us regular opportunities to discuss new risks or operational issues.

10

Stewardship

60 Days Post
Binding

Stewardship Report / Strategic Planning Meeting (60-90 Days Post Binding)

The Stewardship Report and Strategic Planning Meeting are designed to evaluate our performance, review the results of your renewal, discuss any new operations or acquisitions you are contemplating, identify new and emerging risks, update you on recent market conditions/trends, and plan our next renewal strategy meeting.

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Alliant's 6-Step Risk Analysis

Our team will continually assess the City's risk management program to ensure it reflects the most comprehensive coverage available in the marketplace to reflect your ever-changing exposures and operations. Our risk assessment process ensures your program.

Alliant has developed a 6-step risk analysis model that organizes and streamlines the way we perceive and analyze risk. This risk assessment process helps us capture your entity's unique risk profile. The goal of our analysis is to:

1. Understand and deal with the inherent complexities that come with public entity risks.
2. Provide an in-depth analysis and develop a risk profile that is unique to your organization.
3. Develop a proper risk transfer mechanism tailored to your organization.
4. Tailor our risk control offerings to reflect your specific risk profile.

We have detailed each segment of our unique six (6) part risk analysis model below, and will use this process when assessing your program:

Area 1

PROJECT MANAGEMENT

To organize the entire risk identification process, Alliant will:

- › Develop a detailed project timeline with weekly goals and benchmarks. We will work closely with the City's team to determine the appropriate timeline that fits the City's goals and objectives.
- › Coordinate availability for check-in conference calls, in-person presentations, and briefings.
- › Interview the City's leadership and key personnel (identified by the City) to ensure the Alliant team fully understands the scope of the current risk management and insurance program, its historical and more recent challenges, and the vision and goals of the Board and Executive Staff of the City.

Area 2

FORMALIZE AND ANALYZE EXPOSURE INFORMATION

Alliant is known to have an acute approach when analyzing our client's exposures. Below is a list of the various methodologies we use and documentation we evaluate during this detailed risk identification process. This way, we make sure we truly understand every angle of the City's risk portfolio:

- › Review the most recently completed risk assessment facilitated by the City and carry out an evaluation to identify areas where insurable and uninsurable exposures or risk management capacity have grown, evolved, or declined in magnitude.
- › Examine all available loss runs and exposure data.
- › Review the City's most recent carrier engineering report(s) and discuss open recommendations with appropriate staff.

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- › Seek diverse perspectives on risk issues and recommend specific strategies and tactics in a timely manner.
- › Below are examples of some of the documents our service team will review to identify and better understand your exposures to risk:
 - Financial and Other Documents
 - Audited financial statements
 - Actuarial studies
 - Personnel policies
 - Third party contracts
 - Risk Management Information/Risk Management/claims manuals
 - Risk Management/quality protocols
 - Employee handbook/safety manuals
 - Loss runs – all lines of coverage
 - Underwriting submissions
 - Policy summaries, agreements, and excess insurance policies
 - Claims data
 - Completed insurance applications
 - Historical data – such payrolls, sales, patient days, property values, etc.
 - Member Information
 - Current exposure data, including schedules of values
 - Loss control reports
 - Description of key operations
 - Summary of safety plans and programs
 - Disaster recovery plans/procedures

Area 3

REVIEW PHILOSOPHY/OPERATIONS

As part of the philosophy/operational segment of the risk identification process, Alliant will:

- › Conduct discussions with the City's senior leadership from finance, operations, risk management, safety and loss control.
- › Develop an understanding of the City's current financial statements and senior management's long term vision.
- › Understand the City's methodology for coverage procurement.
- › Understand your methodology and philosophy for claims reporting and reserving.
- › Develop an understanding of internal claims handling procedures for all lines of insurance.
- › Understand the City's risk retention philosophy.
- › Quantify any risks arising out of any of the above situations.
- › Identify any recent improvements that serve to mitigate loss exposures.

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Area 4

INSURANCE PROGRAM MARKETING & DESIGN

A key element to an effective risk identification process is market perception. For Alliant to determine what the best strategy will be when analyzing your risk, we will need to have an idea of how the markets will respond to your portfolio and what necessary measures we need to make to demonstrate that the City is an ideal risk. For this reason, we will:

- › Review current excess policy terms and conditions for all property and casualty policies currently purchased by the City. Provide further feedback and specific recommendations for potential changes in coverage limits, terms, and retentions.
- › Undertake a tactical analysis of the City to include expressing recommendations and options for the future. For each option, the Alliant team will present the opportunities and advantages, discuss potential negative consequences, explain the key implementation steps, and outline essential considerations going forward.
- › Review and include the analytics provided by Kevin Habash and his team regarding the City's current program structure and discuss alternative risk structures and associated costs.

Area 5

REPORT FINDINGS

Alliant will report notable findings from the above activities to the City's Risk Management team, provide an analysis of how the current risk financing program addresses any significant loss exposures and make recommendations on how to best finance, mitigate or transfer these exposures.

Area 6

CONFIRM RESULTS

Alliant will schedule a meeting with the City's team, which can include executives, claims, loss control, finance, and even council members. We will provide a detailed agenda prior to our meeting based on areas we feel are most important to the City. We will also request that the City review the agenda prior to the meeting and make any recommendations on topics you would like to see or are mostly concerned about. The purpose of this meeting is to have both Alliant and the City be aligned with the same goals and objectives going forward, have equal understanding of the risk that is at play, and to collaboratively construct a plan of action that will bring the most value to the City's insurance portfolio. This plan will include risk financing options, coverage enhancement opportunities, and solutions for any areas of concern that are verified.

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Timeline of Events

The below table provides a sample service timeline the City can expect from Alliant. This timeline includes some of the major milestones in the renewal process included in our **Defined Client Servicing and Marketing Process**. Please keep in mind during the transitional phase this timeline may need to be compressed depending on when the City awards its contract to the selected broker. The service team will tailor this timeline with specific target dates to fit a compressed schedule or the needs of the City, as required.

Sample Marketing Timeline

	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Week 14	Week 15	Week 16	Week 17	Week 18	Responsible Party
Confirm Marketing Timeline	█																		City
Safety/Loss Control Manual Meeting (if needed)		█																	City, Alliant
Gather Underwriting Data	█	█																	City, Alliant
Prepare Submission to Carriers		█	█	█															Alliant
Marketing Overview, Safety, Claims & Expectations Meeting				█															City, Alliant
Submit underwriting data to select markets				█															Alliant
Hold Carrier Meetings					█														City, Alliant
Carrier Underwriting				█	█	█	█	█	█	█	█	█							Carrier
Carrier Quotes Due Date													█	█					Carrier
Marketing Presentation to the City															█				City, Alliant
Leading Carrier presentations to the City (if needed)															█				City, Alliant
Final Negotiations and carrier selection																█			City, Alliant
The City Approval to Bind Coverage																	█		City
Bind Coverage																	█		City
Premium/ Collateral Due																		█	City

Our team holds ourselves to the highest standards of customer service and we will provide administrative tasks and deliverables within the agreed timeframes.

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5. If you intend to utilize the services of a co-broker, describe what specific services that cobroker will provide and the history of your relationship with that co-broker.

International Market Access

Your proposed Public Entity team has access to over 350 markets, both domestic and overseas, and senior members of your team have established invaluable relationships with the most prominent insurance markets that exist in the industry. The team will utilize every bit of expertise and influence to ensure the City develops and maintains an effective insurance program that meets and exceeds your expectations.

Because Alliant **does not own** domestic wholesalers or London/Bermuda brokerages, our teams have access to the entire market and engage wholesale partners at the direction of our clients. We will bring new, independent ideas and potential solutions that allow the City to take new direction with a long term and sustainable vision whenever desired.

Currently, Apex Insurance Services works as the wholesaler for the City of North Las Vegas on the Excess Liability and Excess Workers Compensation only. The reason Apex works on the City's account predates Alliant as they were already working on all of the City's policies with the prior brokerage firm.

London and Bermuda Markets

Our privately held status and flat corporate structure allows us to focus completely on the City. As such, we can align with partners that share our approach with respect to client dedication and allow us to maintain a mindset to leave no market untouched in the search for critical capacity on behalf of clients. Over the years, we have found consistency in performance and adherence to the highest service standards in BMS and Howden, who we utilize frequently to place global capacity.

Utilizing an independent and well-established intermediary for these access points generates significant advantages and drives better outcomes for our clients. Examples of those advantages:

- › A hand selected team of highly seasoned brokers who have exceptional market relationships and specialization with large, CAT exposed property programs throughout North America.
- › A team that understands the unique issues and exposures of the City through their previous involvement and successful negotiations.
- › Measured and monitored results. Alliant requires a high level of performance for every renewal to maintain engagement with Alliant and the City.
- › Dedicated claims embedded in the broking team.

Lloyds Experience

While we do not track the number of placements with individual carriers, we have significant experience working with Lloyds of London. From stand-alone placements to group purchase programs, we utilize Lloyds Syndicates on many of our large property placements that have complex exposures,

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like the City, on a layered and/or quota-share basis. We also access Lloyds for other lines of coverage like complex casualty placements, cyber, terrorism, and other unique exposures.

We are familiar with Lloyd's appetite and have strong relationships with key players at the executive levels. We plan to leverage these relationships, our programs, and experience marketing with Lloyds to improve the City's overall insurance program. We pride ourselves in providing innovation and plan to bring the most value to your risk transfer program.

Excess and Surplus Lines Markets

Alliant uses several intermediaries to access domestic Excess and Surplus lines markets that cannot be accessed directly.

6. Does your agency retain full-time employees engaged in specialty areas such as in-house claims and loss control and safety services? Describe the services, level of availability and provide employees' names with a brief resume of their experience.

Alliant does in fact have full time claims and loss control professionals on staff. These Alliant team members were included in our team chart, and resumes can be found in **Appendix B**. Going beyond having staff, we believe that claims and loss-control are specialists in their field. Due to this belief, we have employed a team of claims advocates and loss control representatives that work exclusively with our public sector clients, wherein they spend the entirety of their time working with Alliant public entity clients, rather than being generalists.

Alliant Claims Consulting Capabilities

Alliant fully understands that the true value of any insurance contract can only be determined by its response to loss. Our significant experience working with public entities, has allowed us to develop a highly effective in-house claims department staffed by the most talented personnel in the industry who specialize in large, complex claims. Our claims consultants average over 35 years of experience and operates as a national team which affords borderless resources to our clients. Our team understands the process involved with large claims and will develop effective strategies to ultimately drive positive outcomes and recoveries in critical situations. Your lead claims advocate Robert Frey who is based in San Francisco, California has the expertise and knowledge necessary to help manage the City's claim submittals. As your broker, we understand the immunities that can shield public officials and personnel from legal claims made directly against them.

Our claims team's most valuable role will be to function as your claim consultant and advocate on difficult and severe claims to achieve prompt and equitable claims settlements. Their goal will also be to complement and supplement your efforts in obtaining favorable claims resolutions while acting as the City's claims resource. As part of our comprehensive claims handling services, we will:

- › Establish, in conjunction with the City and the carrier/TPA, special claim handling instructions that include notification procedures of claim adjustments and settlements at a specified dollar amount.

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- › Provide oversight of the adjustment and settlement of claims by the carrier/TPA.
- › Present analysis of insurance coverage and advise the City on coverage application to specific claims. Advocate on behalf of the City in connection with all claims particularly those that involve disputed coverage issues.
- › Assist in coordinating, monitoring, reviewing, and evaluating the claims services provided by insurers.
- › Scrutinize carrier loss runs to ensure accuracy.
- › Coordinate carrier/ claim reviews, distribute loss data, and discuss outstanding claim issues with the City and the carrier.
- › Marshall all documents necessary for effective tenders of defense, where applicable.
- › Recommend legal counsel where appropriate after consultation with the City.
- › Advise the City continually on the progress of contested or questionable claims.

Your broker team will also serve you in a claims capacity and can advise on day-to-day activities such as claims reporting and policy coverages. The team will be in communication with TPA services to ensure all relevant claims information is reported to both the carrier and the insured in a timely manner.

Expedited claims resolution is always important and even more-so in today's current hard insurance marketplace, an industry dependent on cash flow, claims payments or securing partial payments is key through advocacy resources. Our designated team will guide you through the claims process and will provide you with the best possible service. We understand your business and will manage all of your needs, from triaging all of your claims to finalizing a settlement and everything in between. We offer:

- › 24/7 claims support and advocacy.
- › Dedicated claims specialist and team.
- › Continuous monitoring.
- › Property claims oversight.

Our claims servicing will address these key areas of claims service:

CLAIM REPORTING AND GUIDANCE	COVERAGE REVIEW AND SUPPORT	RESOLUTION STRATEGY	RESERVE IMPACT
Claim Reviews	Return to Work Initiatives, Medical Management, Adjuster Follow up Reserve Assessment Settlement Evaluation	Insurance Carrier Claims Service Expectations	Policyholder Advocacy
Training for operational employees Incident Management/Claims Documentation Support	Claims Management/Litigation Guidelines	Field/Site Investigation processes	Comprehensive understanding of legal and claims strategy trends

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CLAIM REPORTING AND GUIDANCE	COVERAGE REVIEW AND SUPPORT	RESOLUTION STRATEGY	RESERVE IMPACT
Crisis Management Support and Investigation	Claims Management Vendor Selection	Crisis Management – Not just loss but negative publicity risk	Settlement Evaluation
Continuous communication	Third Party Administration Oversight	Claim negotiation	
Advance action plan			

Claims Success

In the last few years, our claims team has successfully managed several large property losses with claim values ranging between \$10 million and \$41 million. We have overseen several crime losses with claim values up to \$17 million. Further, we have worked with and assisted clients in the handling and resolution of various liability claims with settlement values up to \$50 million.

The following chart provides a sampling of claims where we assisted in their successful adjustment and recovery.

LOSS EVENT	TOTAL CLAIM RECOVERY
State Client – Hurricane Event	\$32,000,000
City Pool – Hurricane Event	\$31,500,000
University System – Tornado	\$18,000,000
Municipal Pool – Police Liability	\$17,000,000
State Client – Business Income Loss	\$16,750,000
Port Authority – Fire	\$15,000,000
State Client - Flood Loss	\$12,000,000
Municipal Pool – Police Liability	\$11,000,000
State Client – Hurricane Loss	\$10,000,000
Municipal Pool – Hurricane Loss	\$9,000,000
Municipal Pool – Fire Loss	\$7,000,000
Housing Authority – Fire	\$5,500,000
School Pool Client – Fire	\$5,000,000
County Pool – Hurricane Loss	\$4,000,000
School Pool Client – Hurricane Loss	\$3,500,000
State Client – Hail Damage	\$3,000,000
School Pool Client – Hurricane Loss	\$2,700,000

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Claims Preparation Services – Imperium Consulting Group, LLC Claims Service

Alliant continues to grow our resources to meet the needs of public agencies who have inherent catastrophic exposures such as Tier 1 or 2 named windstorm. Imperium Consulting Group, LLC, a subsidiary of Alliant, and its team of accountants, engineers, and industry experts, specializes in measuring economic loss following a catastrophe such as Hurricane Ian. Imperium's goal is to help clients recover these losses through insurance, FEMA, or other third parties. Through this partnership, Alliant can now deliver the following services to affected organizations:

- › Expert consulting to prove and price construction claims and disputes.
- › Capital project contract performance audits to enhance stewardship of time, scope, money.
- › Rebuild project management consulting following catastrophic events.
- › Claim consulting for property damage, Builders Risk, Subcontractor Default, and other complex insurance claims.
- › FEMA claims consulting.
- › Forensic scheduling.
- › Litigation support and expert testimony

Imperium is available to respond immediately to public entities the moment that disaster strikes. This is a unique resource Alliant can bring to the table at an additional cost.

FEMA Claims

Alliant has the unique and necessary experience of working with FEMA. In fact, our proposed Claims/FEMA advocate, Rachel Wrightson, previously served as a claims litigator for the New York University System. She was part of the Risk Management team that secured \$1.13 billion in FEMA assistance for Hurricane Sandy recovery for NYU Langone Medical Center. This was the second-largest FEMA award ever given for a single project and was received in a lump sum (\$540 million for repairs, \$589 million for mitigation). Her experience will provide tremendous value for the City should the service be required.

To provide you with insight into the depth of our team's actual catastrophic property claims experience, below is a summary of some of the major loss events our team has managed.

Sample FEMA Experience

- › Large Hospital System – Winter Storm Uri. Prepared insurance claim and assisted in preparing costs covered in the policy vs costs to submit to FEMA.
- › Children's Hospital System – Winter Storm Uri. Prepared insurance claim and assisted in preparing costs covered in the policy vs costs to submit to FEMA.
- › Large State University System – Hurricane Harvey. Prepared insurance claim and assisted in preparing costs covered in the policy vs costs to submit to FEMA.
- › Children's Hospital System – Hurricane Harvey. Prepared insurance claim and assisted in preparing costs covered in the policy vs costs to submit to FEMA.

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- › Three Large Medical Center Hospitals – Tropical Storm Allison.
- › Large Regional Hospital – Hurricane Dolly.
- › Large Multistate Hospital – Hurricane Katrina.
- › Large Port.
- › Various cities and counties in California-Wildfires of October 2003 and October 2007.
- › Various governmental pools/cities-Hurricane Sandy.
- › Government Agency-Montana Flooding-July 2013.
- › City & County PUC – Rim Fire.
- › City – Rim Fire.

Overlap/Interplay between Insurance Claims and FEMA – There is great deal of overlap and interplay in the coordination of an insurance claim and making an application to FEMA for grant assistance. Alliant recommends engaging forensic accounting consultants as part of a thoughtful property risk management practice. Early engagement with forensic consultants on a pre-loss basis supports a proper process in the event of a catastrophic event. As seen in the table below, the duties and process for presenting an insurance claim and making an application to FEMA overlap.

INSURANCE	FEMA
Classify expense – “Preservation of Property”	“Emergency Protective Measures” – Category B
Documentation of Property Damages Expenses	Use insurance claim documentation
Knowledge of expenses as related to loss	Apply same knowledge
Specific knowledge of claim	Find secondary FEMA eligible expense
Accounting for multiple locations	Use insurance claim documentation
Accounting for internal PD labor	Use insurance claim documentation
Documentation of internal labor	Use insurance claims documentation
Establish coverage and valuation basis	Modify insurance claims to apply FEMA eligibility
Business interruption measure	Basis of FEMA reimbursement of deductible

Key Tasks Unique to Supporting a FEMA Claim

- › Utilize knowledge of prior FEMA claims and familiarity with the City and FEMA personnel.
- › Provide assistance in Kick Off meeting with Public Assistance Coordinator (PAC).
- › Preparation of Disaster Fact Sheet.
- › Working with Application Liaison assigned by the City.
- › Assist client in categorizing each project and cost by FEMA category.
- › Provide assistance to identify and accumulate costs by project by application FEMA codes.
- › Provide assistance to complete Project Worksheets to document the scope of work and cost estimate for each project.

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- › Provide assistance to the client in completing the special Considerations form, if applicable.
- › Provide assistance with the completion of Cost Estimates for each project.
- › Provide assistance in connection with appropriately documenting eligible costs.
- › Assist with Quarterly Reports and Time Extension requests to the City.
- › Assist with Closeout Procedures for each aspect of the claim including Audit Support.

Alliant has the benefit of access to a wholly owned subsidiary, Imperium who supports clients with complex FEMA related matters. This relationship allows for pre-agreed, below market rates established with experienced claim resolution consultants, which can be engaged on an “as needed” basis to support the resolution of a FEMA claim. These professionals are proficient in navigating the FEMA claims process, which would allow for a prompter resolution and ultimate payment to the City. Their services include:

- › Property damage/business interruption claim preparation, including:
 - Cost estimating related to the physical scope of loss and repairs.
 - Forensic scheduling to quantify and support delay and time-driven costs.
 - Forensic accounting to prepare business interruption and other financial measurements.
- › Insurance loss project management, including:
 - Loss-specific consulting to help facilitate the process of repairing and rebuilding.
 - Implementation and oversight of loss-specific project controls to enhance activity coordination and documentation.

Imperium is available to respond immediately to public entities the moment that disaster strikes. This is a unique resource the Alliant can bring to the table at an additional cost.

We are highly confident our team can support the City with its FEMA claim consulting needs should such a loss occur.

Risk Control

As a large entity, the City has its own unique exposures and appetite for risk. As a result, we understand Risk Management will continually search for ways to better protect the City from loss, ensure exposures unique to the City, or just evaluate the cost/benefit of using insurance as an alternative risk transfer option.

Tim Leech, our proposed Risk Control Consultant, will work with the City to develop a tailored loss prevention plan from the onset of our relationship. As part of our service plan, she will facilitate an initial consultation to review the City’s current risk prevention strategy. Criteria we will evaluate and assess include current risk control and safety programs, loss history and trends, management goals and objectives, past surveys, survey recaps, and hours allocated to each line of risk. As a result of this consultation, we can determine where Alliant Risk Control consultants can supplement and complement the benefits the City is already deriving from its risk control efforts.

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GENERAL LOSS CONTROL MANAGEMENT ACTIVITIES	PROPERTY-RELATED LOSS CONTROL MANAGEMENT ACTIVITIES
<ul style="list-style-type: none"> › Cause of loss analysis › Site visits › Pre-planning/exposure identification › Safety program(s) review › Participation in loss control/safety meetings › Training and seminars 	<ul style="list-style-type: none"> › Property/HPR consulting › Property management system development › Natural hazards exposure analysis › New construction/fire protection specifications
CASUALTY-RELATED LOSS CONTROL MANAGEMENT ACTIVITIES	
<ul style="list-style-type: none"> › Safety accountability program › Fleet safety program › OSHA inspection program › Safety management diagnostic › Safety program review/audit › Life safety audit › General liability audit › Hearing conservation analysis › Benchmarking program 	<ul style="list-style-type: none"> › Executive loss cause analysis › Industrial hygiene assistance › Emergency preparedness planning › Customized OSHA compliance manuals › Mock OSHA audits › Participation in loss control/safety meetings › Training and seminars › Ergonomic consultation

We strongly believe all loss control services provided to our clients should be focused on their needs and not focused primarily on the needs of the insurance company. There can be tremendous benefit from loss control services that take into consideration a client’s exposures, needs, and culture. We believe a collaborative risk management approach that includes the client, broker, underwriter, and loss control representative is the best solution to addressing your needs. Our loss control services will be focused on identifying and reducing exposures and will be part of an overall risk management program strategy.

The value-added services we offer will be tailored to the City and in some instances may require an additional fee. However, we have developed several no cost loss control resources that the City can utilize to address its risk exposures:

- › Online Video Streaming
- › Newsletters
- › Webinars
- › Fact Sheets

Alliant will continue to support the City’s efforts surrounding loss control. As a part of our service plan, we will facilitate a review of the City’s current, in-house loss control activities and loss control strategy so that we remain abreast to your efforts. Criteria used to evaluate and assess include current reinsurance and safety programs, loss history and trends, management goals and objectives, past surveys, survey recaps, and risk management hours allocated to managing each line of risk.

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The following services are routinely provided to many of our clients and we have found them to be of great benefit.

Loss Analysis – Alliant has considerable experience evaluating loss runs and reserves with our clients and their insurers, and we will make this a part of the City's annual renewal review each year. We believe these reports are a useful tool in both loss control and the marketing process. It is important to review this information on a quarterly or at the very least an annual basis. Reviewing the loss information regularly helps identify loss trends or problems within departments as soon as possible. Alliant would propose meeting with City staff regularly to review claims history and large open claims. In our review we would discuss not only the status of the open claims, but also reserves. After meeting with the City, our next step is to reach out to the claims adjusters regarding claims scheduled to close, lowering of loss reserves and any other resolutions prohibiting the closure of a claim. If there were to be issues found within a specific department, we would work with the City to design a loss prevention program unique to that department's needs. Once these measures are implemented, loss prevention would be shared with insureds as a measure of good faith as part of an ongoing effort to portray the City to carriers as an entity who continually works to improve and in turn broaden coverage and lower cost in the future.

Risk Control Surveys – Risk Control surveys are utilized to identify and quantify client property exposures by providing C.O.P.E. (construction, occupancy, protection, and exposure) and natural catastrophe data, life safety and risk quality ratings, recommendations, and facility photographs.

Infrared Surveys – To prevent unscheduled maintenance, decrease operational interruptions, and improve energy usage of electrical equipment and facilities, Alliant offers infrared testing which detects electrical problems such as faulty fuses, loose wires, and overloaded circuits. Additionally, for those exposures not identifiable through Infrared Surveys, ultrasonic testing is also used.

Fire Prevention and Property Conservation Consultation – Our risk control professionals have advanced skills in property conservation and hands-on experience with fire protection systems. Consulting services include:

- › Storage Advising
- › Sprinkler System Analysis
- › Pre-Construction Advising
- › Security Consultation

Impact of Alliant's Risk Control Services on Public Entity Clients – As previously noted, Alliant works with some of the largest public entities in the country and have found tremendous success in providing brokerage services to our public entity clients. Following are examples of positive outcomes for some of our public entity clients with similar exposures to the City by utilizing our risk control services.

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Example #1: Infrared Testing Program

Our State client’s University System has 53 campuses and over 2,000 structures. This client used Alliant Risk Control Consulting’s infrared testing services on more than 200 structures annually to identify and detect electrical equipment “hot spots” well before problems occurred. The client found that Alliant Risk Control Consulting infrared inspections became a key element of a thorough electrical preventative maintenance program.

The Alliant Risk Control Consulting infrared testing team used a Mikron Model 7102 high resolution infrared imaging system to test each facility in this group every five to six years to search for hot spots on electrical equipment, uncover potential trouble sites and provide a complete report on the condition of equipment. The purpose of these surveys was to detect problems within college and university facilities’ electrical equipment so these problems could be corrected before they caused an unscheduled outage, equipment damage, or a fire. The table below describes the costs and estimated return on investment.

Days of Infrared testing	Cost per day	Total cost of testing/year (A)	Potential property claims cost identified per day	Claims cost identified per year (B)	Annual Return on Investment (B)-(A)/(A) X 100%
30 (Y1)	\$1,400	\$42,000	\$40,000	\$1,200,000	2,757%
48 (Y2)	\$1,400	\$67,000	\$40,000	\$1,920,000	2,757%

Example #2: Building Risk Assessment and Recommendations

Alliant Risk Control performed a building risk assessment of a high-rise municipal office building with \$171,000,000 TIV. Our evaluation examined:

- › Air handling and HVAC systems and potential indoor air quality problems
- › Life and fire safety
- › Electrical systems
- › Equipment cooling and electrical systems
- › Potential for interior water intrusion
- › Storage areas
- › Walking and working surfaces
- › Premises liability concerns

We provided recommendations and calculated a site-specific probable loss scenario for a major water intrusion and fire event.

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Alliant Cyber Security and Risk Control Services

Along with adding numerous risk control services for property and casualty lines of coverage, Alliant offers a number of risk control services specifically geared toward Cyber liability and security via its Cyber team. Alliant will utilize its cloud-based risk management/quantification platform to analyze the City's cyber security system to determine the integrity of its current system, identify areas of improvements, and predict potential exposure data. Once this is conducted, we will prescribe risk and engineering services our brokers believe will be beneficial to the City both in fortifying its security systems and its insurability in the marketplace.



In our efforts to assist the City, like we have done with other large municipal and large-limit clients, risk control will always begin with an evaluation of the City's current program, determining areas of weakness and gaps in coverage, and the recommendation of a plan, like the one below, to hedge against market trends as much as possible.

CYBER PROGRAM	
<ul style="list-style-type: none"> › Conduct a Cyber Exposure Assessment to determine the City's exposure using three basic approaches: <ul style="list-style-type: none"> ▫ I: Carrier provided security assessment and risk control services ▫ II: Internal cyber security risk assessment. ▫ III: Retain an Independent Consultant to conduct a cyber-security risk analysis. › Work with the City to continue to strengthen these Cyber risk controls: 	
Good cyber and information security governance	Email security (i.e., screening, filtering, quarantine services)
MFA for all remote access to networks and critical applications	Privileged access management (PAM) tool(s)
Robust patching policy	Protection and encryption of sensitive data
Managing end-of-life applications	Utilization of a 24/7/365 SOC and SEIM tools
Comprehensive anti-virus & anti-malware software	Employee cyber awareness & phishing training
Established backup procedures (ideally immutable backups)	Endpoint detection and response (EDR) tools
Business continuity plans and disaster recovery plans	Ransomware preparedness, with a tabletop or playbook established
Vulnerability scanning	Network segmentation

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CYBER PROGRAM

1. Cyber underwriters are most interested in areas like the below, and we will make this an area of focus:
 - › Industry Class- some classes are more difficult to underwrite than others.
 - › Exposure-making sure the City is rated on amount of data exposure and not revenue.
 - › Internal Controls- internal Data Security controls and employee training.
 - › Regulatory Environment-monitoring/addressing state notification requirements and breach laws.
2. Conduct a wide and thorough marketing effort on the City's behalf. Below we have discussed our marketing approach which consists of using the standard marketplace as well as creative solutions.
 - › Standard Insurance Approach –present to the insurance marketplace to procure limits for a premium.
 - › Group Purchase Program Approach – evaluate Alliant's proprietary cyber programs.
 - › Reverse Underwriting.
 - › Captive Approach –consider taking a captive approach for transferring risk to cyber security concerns.
3. Review the City's designated Cyber Security Vendors to ensure top breach support in the event of an incident. Alliant utilizes top breach response and forensic firms that specialize in privacy and security. These firms offer valuable services that are often included within your premium and include:
 - › Legal Services: Baker Hostetler LLP, Buchanan Ingersoll & Rooney PC, McDonald Hopkins, LLC.
 - › Computer Expert Services- CrowdStrike, Kroll Ontrack, LMG Security, Mandiant, Navigant Consulting, RSM.
 - › Notification Services and Call Center Services-Dasher, Epiq Corporate Services, Garden City Group.
 - › Breach Resolution and Mitigation Services-Credit Monitoring Products (i.e., ProtectMYID) and Identity Monitoring Products (Experience DataPatrol).
 - › Additional Specialized Consulting-RSM US LLP.

Where possible, we will utilize services provided by carriers. Many carriers offer services such as vulnerability scanning at no additional charge to the insured. During marketing, these additional services, along with premium, limit, and retentions will be considered when making our recommendations for coverage options.

Alliant can provide extensive risk control and engineering services via several reputable, qualified cyber security firms which we have built relationships with to provide these types of services to our public

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entity clients. Along with our 3rd party vendors, our Alliant Cyber vertical can provide services such as tests of City systems, routine phishing tests of City users, and tabletop exercises. These services, whether offered through third-party vendors or Alliant's Cyber vertical, may have an additional cost and fees associated with them. Fortunately for our clients, the costs and fees associated with these services have been pre-negotiated with a large panel of the top vendors in the industry. These firms have operated in the Cyber liability space for many years and specialize in implementing the fundamental controls and protocols required for a robust cyber security system.

Analytics

The Alliant Specialty Analytics Group (SAG) works closely with our Claims and Risk Control teams to identify loss trends. In addition, we can assist the City in understanding its Total Cost of Risk over various coverage lines. Working together with claims and risk control is a crucial step in the analysis process, identifying the steps necessary to mitigate frequency and severity of claims.

Data-Driven Program Design

One of the most important things Alliant can do for its clients is to help them determine and implement the optimal program structure for their various insurance programs. Quite often, entities will make their insurance purchasing decisions in large part based on benchmarking, i.e., they look at what ostensibly similar entities are taking for retentions, buying for limits, and possibly even paying for those retention/limit combinations and assume those amounts are appropriate for themselves. In the absence of anything better, benchmarking certainly provides some rough guidelines, but it also has a few shortcomings:

- › It is often difficult to find benchmarking information for more than a handful of entities that are similar in size and industry mix;
- › Even if there are a significant number of entities similar enough in size and industry mix, they likely vary substantially in geography, financial condition, loss history, and risk appetite; and
- › There is no way of knowing if the benchmark retentions taken and limits purchased are truly appropriate for those entities, never mind for the City. It is likely, in fact, that a circular function is taking place, i.e., those entities are looking at what the City is doing to help determine what they should do, while the City is looking at what the entities are doing to help determine what it should do.

For these reasons, Alliant and our in-house analytics group, **Specialty Analytics Group (SAG)**, believes that benchmarking should be replaced, or at least supplemented, with a more quantitative, inward-looking approach. SAG brings to Alliant's clients an arsenal of tools and expertise to attack their risk finance issues. We use a two-step process to drill down to the best possible outcomes for our clients: our First Rate analysis and utilization of our SCORE analytics tools. This approach and available tools are highlighted on the following page.

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First Risk Appetite and Risk Tolerance (First RATE)

- › **What it is:** Calculation of an organization’s risk bearing capability in terms of Risk Appetite and Risk Tolerance.
- › **Why it is different:** Includes evaluation of company key financial metrics that are most indicative of the company’s financial strength and ability to meet its business objectives against the negative impact to each of those metrics that the company can withstand from unexpected retained losses.
- › **What it provides:** Loss scenarios that calculate risk appetite and/or tolerance levels, by calculating the likelihood of exceeding insurable risk appetite and tolerance levels under each risk financing option or strategy, providing our clients additional decision-making criteria to compare each of the available options or strategies.

Below is an example of First RATE analysis.



The chart above shows the seven metrics we have pre-selected for the analysis, the reported value of each metric, and the percentage negative impact to each metric we assumed XYZ CORP is willing to withstand at both risk appetite and risk tolerance levels. It also illustrates the translation of this input into a calculation of XYZ CORP’s overall risk-bearing capacity by stress-testing unexpected losses to see how high they can get with negative impact to each metric still being below its risk appetite

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threshold (green), higher than the risk appetite threshold but still lower than the risk tolerance threshold (yellow), and higher than the risk tolerance threshold (red).

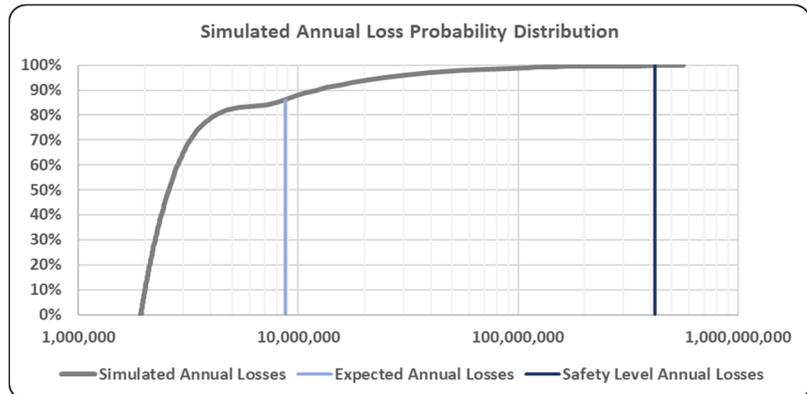
We compare these risk thresholds against a risk library, each categorized in terms of the industry exposed to that risk, a relevance weighting based on the risk's frequency and severity, and a risk classification of insurable, financial/economic, operational, or strategic/commercial. Based on the specified industry mix for the company, the tool then calculates the respective percentage contribution of each of these risk classifications to the company's overall risk profile. This is a valuable tool for helping an organization determine its ability to retain risk.



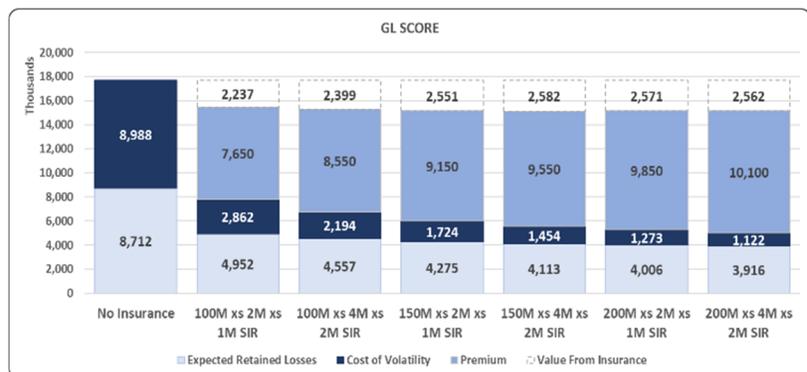
Stochastic Cost of Risk Evaluation (SCORE)

What it is: SCORE is probabilistic modeling analysis that simulates loss scenarios against multiple program structure at expected losses.

Why it is different: In addition to the expected losses for each scenario we also calculate the cost of volatility of which calculates the opportunity cost on of utilizing this risk capital to fund premium or losses across each option.



What it provides: Quantitative, company-specific support for the insurance purchasing decision. We identify the most efficient trade-off between buying more insurance (higher premium, lower expected retained losses and cost of volatility) and buying less insurance (lower premium, higher expected retained losses and cost of volatility).

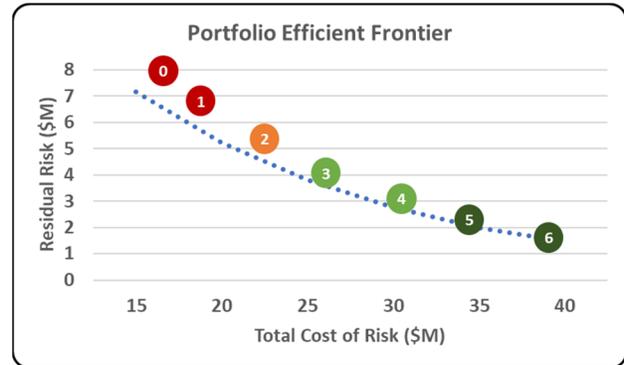




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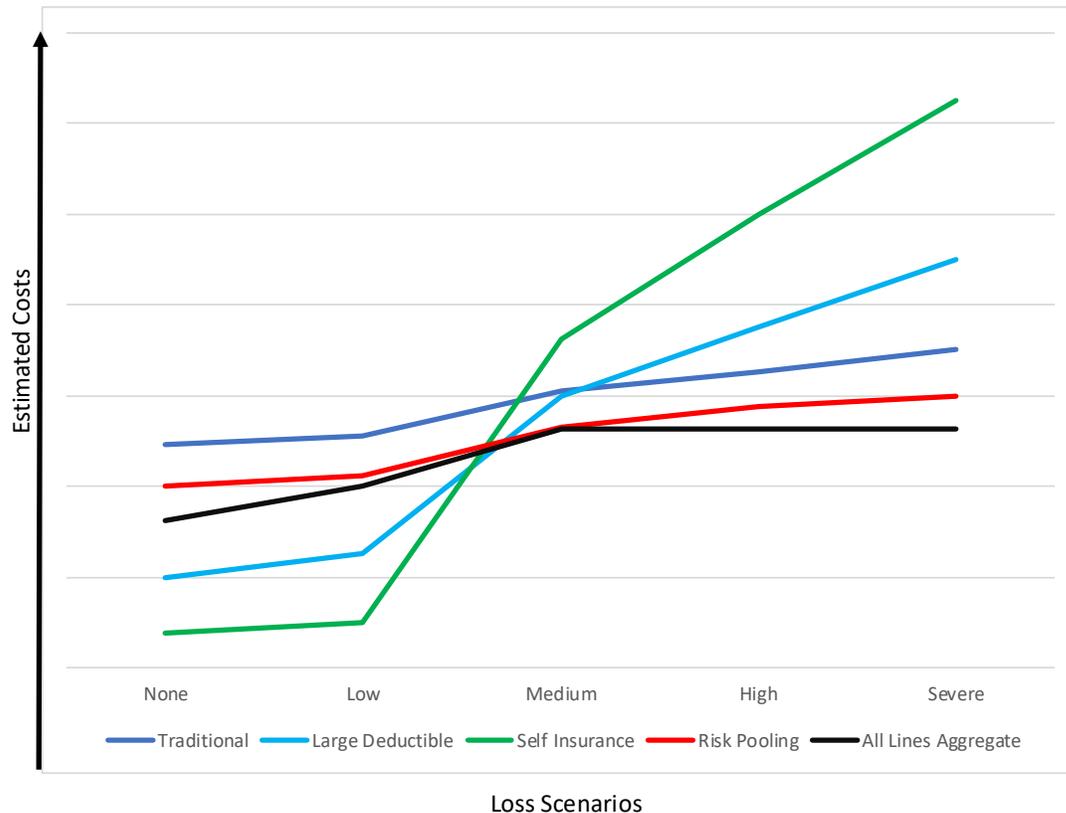
Combining SCORE and First RATE Analysis

Together these tools identify not only the amount that could be retained, but also the amount that should be retained. Calculated by analyzing the likelihood of exceeding insurable risk appetite and tolerance levels under each risk financing option or strategy, providing our clients additional decision-making criteria to compare each of the available options or strategies.



Alternative Risk Finance

The Alliant team proposed for the City has extensive experience in recommending, developing, and implementing a number of traditional and alternative risk financing options for our clients. We deploy several analytical measures, as mentioned earlier, to support our determination of appropriate limits and retentions, and we have also been successful in the creation of captive insurance programs, risk purchasing groups, special purpose vehicles, pools, and numerous other risk financing programs for public entities including parametric placements.



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“Risk Financing” can refer to a range of activities from the ‘simple’ act of purchasing insurance, to complete self-insurance. Alliant has helped develop and administer the complete range of risk financing programs for numerous large entities. These include single and group purchase of coverage, risk sharing through pools and captives, and complex loss allocation methodologies to single large entities. Given what we know about the City, we would propose working with the City and your insurers and actuaries to review existing risk financing programs and identify opportunities for improvement. Inefficiencies in programs generally result from overpricing, scarcity of capacity, deductible/retention imbalance, breadth of coverage, or any combination of these. Our experience indicates that the cost of risk is most affected when those in ‘local control’ of the risk have the opportunity to benefit from reductions in cost. Therefore, we would attempt to optimize risk financing programs so the City can see the benefit of their risk control success. We have found that a periodic review and report on the system-wide rating plans creates awareness and support for the risk financing programs. We would propose performing such reviews and preparing a report at least every three years.

Depending upon the type of frequency and severity of claims activity the total cost of risk would normally mirror the chart to the right.

Depending on the line of coverage in question, we would work with the City to optimize their results within the parameters of the risk financing option selected.

For many other clients, we have helped move along the continuum of risk financing options to arrive at the ‘destination’ that is most appropriate for their organization. The key to success in doing this is not having pre-conceived notions of where an organization “should” be. Rather, it is working closely with and understanding where the organization is and what its goals are to improve the operation and efficiency of its programs.

Natural Catastrophe Analytics Modeling Services Related to Risk Exposures

Due to the unique composition of each client as well as their catastrophic exposures, Alliant regularly utilizes RMS and AIR CAT modeling extensively in the marketing of our placements and to help determine the appropriate limits, retentions, etc. We believe it is critical that both our clients and our brokers have a firm grasp of the modeling results to design the optimal structure of your insurance program. We utilize the models to help design the best placement structure, recommend appropriate earthquake, windstorm, wildfire, hailstorm and flood limits, and understand the key metrics that drive the pricing from an underwriting perspective.

Ali Syed is part of our national property practice and will perform CAT modeling on behalf of the City. Our process not only uses both RMS and AIR, but we include our special engineering and marketing analytics in addition to modeling expertise to maximize results on large property placements. Our process is designed to meet the risk management needs of diverse clients with large property schedules, risk profiles characterized by exposure to catastrophic risk and clients with incomplete or non-validated modeling data.

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We provide important client deliverables, including:

- › Professionally developed modeling information to maximize modeling accuracy and reduce modeling error or uncertainty.
- › Demonstrated results in utilizing this methodology to provide underwriters with accurate documentation as respects primary and secondary construction characteristics, structural details, location specific analysis and analysis of special conditions that impact specific properties.
- › Demonstrated results utilizing this methodology to reduce premium costs.
- › Certified engineering expertise deployed through a select group of senior property brokers who developed our modeling process.

Parametric Coverage

Alliant has partnered with several of our largest public entity customers in the placement of parametric trigger programs. These have served to add additional capacity and/or reduce retentions. We have placed both named windstorm and earthquake policies for our customers, as well as options for difficult exposures such as convective storm/hail, coastal area floods or California Wildfire. We can consider alternative solutions such as Aggregate Stop Loss as well. Over the past several months we have met with Berkshire Hathaway, Munich Re, and Swiss Re to discuss our clients' unique exposures and needs.

Some organizations have found value in a parametric product, created and customized to address their specific exposures. If this topic is of interest to the City, Alliant can provide a presentation to the City with conceptual structures to meet the various needs of the City.

Captives

Alliant has recently participated in the creation of several captives. PRISM and the Montana Schools Insurance Association MSGIA Captive are two recent examples. The focus of their creation and use is to allow entities to invest more aggressively with their investment funds (equities) otherwise restricted by their state jurisdictions as a public agency. Recently, two Alliant pool customers have launched their captives. One specific example is the creation of a captive for our client PRISM (formerly known as CSAC EIA), which is a Utah-domiciled captive. The focus of its creation and use was to allow the EIA to invest more aggressively in stocks, etc. that they are not allowed to invest in under California law as a public agency. This has certainly improved the investment returns for the EIA over the last year. In addition, they have been able to expand their captive to include public entities in other jurisdictions, including Oregon and Arizona.

Property & Casualty Benchmarking

Alliant is fully equipped to prepare benchmarking studies for the City, which is something we often do for our clients. These benchmarks combine information from our municipalities, state government and pooling client database, information from our insurance carrier partners, and industry available information. Additionally, we have purchased access to national benchmarking databases. In the cases where clients have already pursued their own benchmarking studies, our team is happy to supplement

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those studies with additional data and function. Beyond the normal benchmarking comparison of retentions, limits, premium ratios, losses, program costs, and program structure, we often develop benchmarking studies on unique risk issues.

All of the following services and products are included in the broker services and all of them are performed by in-house staff which means we, Alliant, are always keeping a pulse on our clients' needs and wants. By having this direct connection with our clients, we can serve them quickly and effectively.

Insurance Requirements in Contract Manual (IRIC) and Training

We collaborate with our clients to serve as an on-demand educational resource to translate contract language into real-world implications including availability and benchmarking of coverage expectations. This helps stakeholders understand the inherent risks with waivers, when it is possible to accept that risk, and when alternatives are possible. We regularly review contract insurance and indemnification language. We know that during business, the City regularly enters various contracts that may affect your risk management and insurance program.

Your core account team will assume primary responsibility for this function and will work closely with other associates, including our corporate attorneys and claims counsel, as needed. We review the following areas:

- › Contract for new exposures that should be addressed in your insurance program.
- › Indemnification agreements.
- › Insurance requirements of both parties.

We can help with the following:

CONTRACT/AGREEMENT/RFQ REVIEW

- › Indemnification provisions
- › Coverage descriptions
- › Waiver of subrogation
- › Deductible acceptability and the appropriate methods of securing payment or financing
- › Administrative responsibilities such as certificates, audits, etc.
- › Cancellation provisions
- › Claim reporting and settlement methodologies
- › Contractor required insurance coverages
- › Adherence to the safety policies and procedures

While we are not a law firm and are unable to provide legal advice, we can add valuable insight into the insurance wording necessary in general contracts. We can provide wording specifically related to insurance contract provisions.

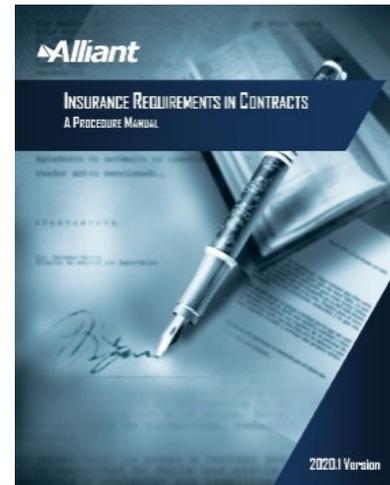
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Our assistance would extend to contract wording related to some or all the scenarios identified below:

EXAMPLES OF CONTRACTS

- › Lease
- › Loan
- › Vendors (maintenance, service, products, and outsourcing)
- › Development/construction contract
- › Purchase/sale agreement
- › Special events
- › Staffing contracts including independent contractors

Many public entities have spent countless hours and countless dollars updating internal contract requirements. As a value-added offering, the City will have access to Alliant's **IRIC Manual**. The IRIC Manual is available to the City staff electronically and in hardcover. It was designed as a tool for procurement and risk management departments, assisting them with evaluating risk exposures and the required insurance language/minimum limits. The IRIC Manual is updated on an annual basis and details recommended insurance requirements for vendors working with our clients. The manual provides guidance to your staff involved in securing contracts and is offered at **no additional cost**.



As part of our proposed service to the City, Alliant offers one full or two half-day training presentations on the concepts contained in our IRIC Manual. This training can be virtual or in-person, whatever is more convenient to the City's staff. Additionally, our staff is available to help answer contract-related questions.

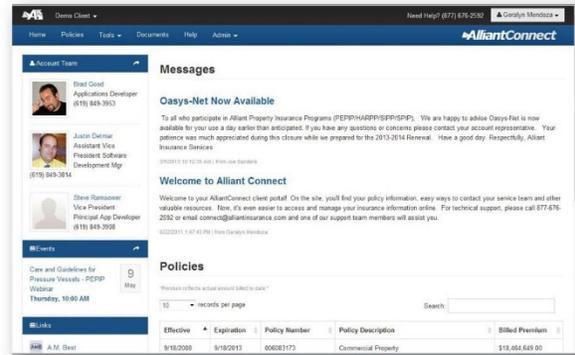
Technology Resource Platforms

Alliant's commitment to technology in our business practices is significant and demonstrated through our recent designation as an InformationWeek Elite 100 winner. This prestigious designation recognizes the most innovative users of business technology in the United States. We offer tools empowering our clients to make sound business decisions that propel their organizations forward. While there are many Alliant technological capabilities we could highlight, we will focus on a few systems we believe are most relevant to the City. These systems significantly aide in the management and organization of documents, reports, information, and communication during the contract, at renewal, and beyond:

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AlliantConnect

AlliantConnect is a secure, easy-to-use portal that enables you to easily access and manage your insurance information from any Internet connection at any time. Your customized portal provides you with a transparent view into your insurance business through easy management and access to all insurance related documents: policies, binders, invoices, proposals, and certificate issuance, etc. In addition, important dates, deadlines, and announcements are also available through the portal, along with direct access to your service team. All client data is secured to the appropriate account teams, and the database itself and all backups are stored in an encrypted format. In addition, all document changes are archived for audit history.

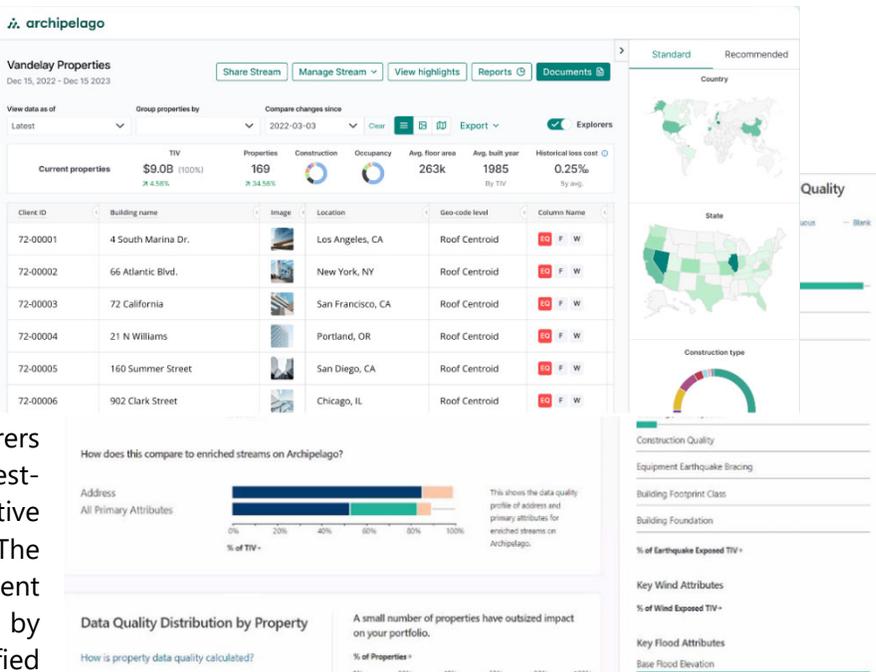


OASYS-Net

Maintaining accurate and detailed information for buildings, and other insurable property, is arguably the single most important thing you can do to enhance your stature in a property underwriter's mind. This is especially true in a hardening insurance market where data credibility is invaluable. Our **property schedule database program**, OASYS-Net, helps our clients maintain good underwriting data. Features include tracking Construction, Occupancy, Protection Exposure, Geo-codes, Values, Square footage, and other critical location details. **Reporting capabilities include export to both Excel and PDF.**

Archipelago

Alliant has developed a strategic partnership with the AI technology and data analytics firm, **Archipelago**. Using the Archipelago platform, Alliant is connecting, managing, and analyzing detailed, high-quality risk and insurance data on our client's Property portfolio exposures and loss history. The platform enables brokers and insurers to efficiently connect to the highest-quality data to deliver innovative services and coverage solutions. The system takes the existing Statement of Values and enriches the data by using a team of highly qualified



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engineers to improve items such as address verification, square footage analysis, and secondary COPE data collection. The platform also provides an online portal for Insureds, Brokers and even Underwriters to view all the Statement of Values information in an easy-to-use summary which ensures the City's property submission is always positioned at the top of any underwriter's desk.

This enriched, verified commercial property risk data is used by underwriters to evaluate risk as they write commercial property insurance and to better facilitate accurate analysis. The outcome is greater transparency, reduction of process redundancies, and better decision-making by all parties throughout the property lifecycle. Archipelago and Alliant customers are at the forefront of understanding and showcasing their stewardship to the insurance community.

Certificate Handling

CSR 24 Certificate Management System

We utilize CSR 24 to provide 24-7 access to certificate requests and history. This is a user-friendly product that can allow multiple client users from the same organization to request and manage certificates. CSR 24 is available free of charge to all our clients.

The maximum turnaround time for issuing certificates is 24 hours. Our web enabled product allows flexibility in responding to customer needs.

Track Vendor Certificates:

- › Set up and maintain your own list of certificates provided to your vendors.
- › Sort your list by agency, line of coverage, provider name, expiration date, etc.

Request Certificates of Insurance:

- › You no longer need to fax or call to request a certificate of insurance for property coverage.
- › Complete and submit the request to Alliant online.
- › Certificates can be emailed in a secure PDF format to the certificate holder.

Reports & Exports:

- › Vendor Certificate Tracking – easily creates a list of overdue, upcoming or all certificates as a formatted report to Excel export. Formats for mailing labels are also available.

Incoming certificates will be reviewed within one business day to ensure:

- › Compliance with contractual indemnification requirements.
- › Compliance with coverages/limits.
- › Compliance with special working/additional insured requirements.
- › Compliance with AM Best/carrier rating requirements

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Service and Quality Standards

Alliant has consistently worked to develop document review requirements, audit protocols, best practice guidelines, and service standards. This process never ceases.

Critical Documents Signoff – Staff assigned to each account thoroughly review binders, policies, and endorsements upon receipt from the carrier to confirm that they are accurate and match the proposed terms and conditions. Comparisons are conducted on applications, proposals, binders and ultimately the policy and two signatures are required on Alliant’s Critical Documents Signoff Worksheet before a policy placement can be considered complete. Signoffs are done both physically by wet signature and by email acceptance of the documents.

We also have a Policy Review Checklist which is utilized to check every policy to ensure agreement with the proposal. The documents are closely compared to the insurance specifications that were used in the marketing process and the binding instructions that are provided to the carriers. These documents are then reviewed by the unit manager, marketing manager, and finally brokers who were directly involved in negotiating and placing the coverage. Signoff by management and the brokers involved is required before issuance to the City. Once the documents have passed the four levels of review and have been determined to correctly reflect what was negotiated on your behalf, we will then distribute them to the City.

If there are corrections to be made to the policy, a letter outlining the corrections will accompany the policy when it is sent to the client. All corrections are added to an Open Items List for follow-up.

Audit Reviews – Alliant’s Risk Management Department conducts regularly scheduled audits of all Alliant business practices and locations. When a practice is reviewed the work of each person responsible for servicing a client is reviewed by the audit team. This means that producers, account managers, and account assistants are subject to review. The target goal of each audit is to review all service personnel on at least 10% of their clients. Audits have proven to not only be effective in preventing errors but also in further developing best practices guidelines throughout the company. Audit results are compiled and delivered to the business practice operations manager. If corrections are required, the operations manager is required to report back to the audit team that the corrections have been completed. Actions vary depending on the circumstances of the corrections required.

Best Practices Guidelines – Alliant has published on its intranet a Best Practice Guidelines. Each person responsible for servicing clients is required to attend training on the Best Practice Guidelines. The Guidelines include a variety of checklists, not the least of which is for the purpose of checking the accuracy of policies when they are received. Checklists have been developed by policy/coverage type and are instrumental in catching errors made by carriers. When policies are checked, it is critical that the policy is checked against all documents in the process from the application, to the quote, to the binder, to the certificates, to the policy. The Best Practices Guidelines are available at any time to Alliant personnel as needed and include guidelines and compliance information.

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Service Standard Guidelines – Shown below is an excerpt from our proposed the City Service Standards Guidelines that outlines our proposed service delivery commitment.

CUSTOMER SERVICE PRODUCT	CUSTOMER SERVICE DELIVERY BENCHMARK
Phone calls returned	Phone calls received in the morning returned in the morning. Calls received in the afternoon returned in the afternoon.
E-mails returned	Review regularly (morning and afternoon) and respond within 24 hours to acknowledge receipt.
Summons and complaint	Upon receipt or prior to end of business day.
Claim first report to carrier	Immediate or no later than prior to end of business, even if complete data is not available.
Claim follow up with carrier and client	Within 24 hours of first report of loss.
Open activities/suspense	Daily.
Pre-renewal letters to client	100 days prior to expiration.
Renewal business applications to market	90 days prior to expiration.
Binders	Same day coverage is bound. If wholesale broker issued, advise client written confirmation of coverage is on its way.
Agency bill binder billing	10 business days' notification prior to binding
Certificates	Within 24 hours of receipt into the City.
Renewal Certificates, Binders, Invoices, & Auto ID Cards delivered	No later than 2 business days after all binding documents are received by Alliant from insurers, but in no event later than 2 business days prior to policy inception
Policy reviewed for accuracy	Within 10 days from receipt.
Policy delivered to client	Within 10 days from receipt.
Summary of Insurance	Annually
Endorsements delivered to client	Within 24 hours of receipt into the City.
Agency bill additional and return premium endorsements	Within 5 days of receipt into the City.
Claims review with client	45 days prior to expiration.
Audit review and processing	Within 48 hours of receipt.

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CUSTOMER SERVICE PRODUCT	CUSTOMER SERVICE DELIVERY BENCHMARK
Premium apportionment/allocations for payment of taxes	Within 5 days of binding, where applicable

Market Updates and Knowledge Sharing

At Alliant, we believe our clients are better informed and prepared to make decisions around their program because of our consistent and transparent approach of sharing market updates. This knowledge sharing underpins every client engagement and allows for healthy strategic discussions and planning. In addition to our regular conversations and meetings with your team on these topics, Alliant provides additional publications and materials that are provided to you on a regular basis. A sample of those include:

- › **Quarterly Market Updates** – This report details the current market environment by line of coverage and offers insight into future rate forecast based on industry events and trends. Our senior product line experts and industry leaders contribute to this report to ensure granular detail is provided to our clients.
- › **Alliant Public Entity Newsletter and Podcast** - *In the Public Eye* is our quarterly newsletter including articles and informational items focused on Public Sector Risk Management and Insurance. This publication includes a number of topical reports ranging from Alternative Risk Financing considerations, drone exposure, to climate change and its potential affects, to cyber related issues and more. In 2021, we expanded *In the Public Eye* to include a bi-weekly podcast series devoted to issues around public entity.
- › **Quarterly Public Entity News Letter:** A wide range of industry topics are addressed in these publications to ensure our clients stay abreast of matters that may affect their operations and insurance programs.
- › **Industry Alerts:** Industry alerts are distributed to help educate our clients on an as needed basis. Most recently, we distributed an alert on preparing for windstorms with tools to assist stakeholders prepare for and mitigate loss from the heavy storm season.
- › **Fact Sheets:** We have over 250 fact sheets in our library that can be accessed through Alliant Connect or through our Risk Control Hotline or email request free of charge.
- › **Videos:** Safety videos are provided to Alliant clients upon request. We have 100's of topics in our video library.
- › **On-Line Claims & Safety Training:** Alliant has the capability of providing on-line training services.



The following is a sample list of topics where we have identified and designed specific training sessions to resolve issues faced by our public entities:

- › Special Events Program
- › Safety Committee Set-Up
- › Cyber Liability / Cyber Claims
- › Making Pavement Maintenance More Effective

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- › Monthly PEPiP Webinars
- › Crime Coverage
- › Insurance Requirements in Contracts
- › Boiler and Machinery
- › How to Handle a Large Loss
- › Train-the-Trainer Seminars (Sexual Harassment Training)
- › Employee Fire and Safety Training
- › Liability Accident and "Near Miss" Investigation and Root Cause Analysis for Supervisors and Managers
- › Preventing Mold Claims
- › Preventing Water Damage losses
- › Building Security Planning
- › Testing Life Safety and Fire Protection Systems
- › Sewer Backup Response, Guidelines and Resources
- › Performing Sidewalk Liability Assessments
- › Flagger Training
- › Drug Testing and Employment Issues
- › Police Liability Issues
- › Fire Liability Issues
- › Park / Playground Safety
- › Swimming Safety
- › Building Inspections
- › Emergency Action Planning
- › Preventative Maintenance
- › Environmental Impairment Liability
- › Loss Control for Mutual Aid – Intergovernmental Agreements
- › Volunteers Liability Issues
- › Indoor Air Quality
- › Violence in the Workplace

Customized Webinars

As an Alliant client, the City will have access to our extensive webinar library as well as upcoming webinars. Our webinars are developed and presented by both Alliant staff members and third party experts. In addition to site inspections, and onsite training, we have crafted unique services geared towards institutional buyers of property insurance. These services include web-based safety training webinars with a property focus. They are free of charge and offered on a monthly basis. Below is a sample of property related webinars that we have presented in the past. These are available to play back on-line at any time:

- › Modeling catastrophic Exposures and Calculating Probable Maximum Loss
- › Secondary Characteristics for Wind and Earthquake Modeling
- › Incident Investigation and Root Cause Analysis
- › Identifying and Managing Electrical Hazards
- › Preventing and Responding to Flood and Water Damage
- › Lessons learned from Windstorm and Earthquakes
- › Beyond Disaster Recovery: IT and Business Recovery
- › Understanding Catastrophic Exposures
- › Using Infrared Surveys in Property Loss Control
- › Preparing for a Pandemic or Other Catastrophic Event
- › Life Safety for Healthcare Facilities
- › How to Reduce the Impact of Fraud on Your Organization

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Industry Conferences

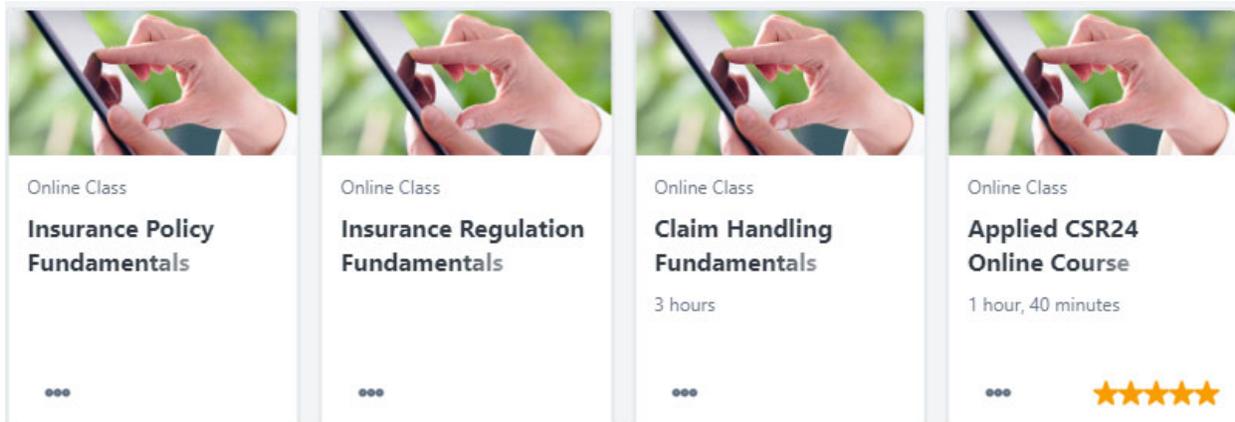
Along with our rich history as public entity specialists, Alliant is also an active supporter and member of numerous Insurance and Public Entity Associations. These include Public Risk Management Association (PRIMA), State Risk and Insurance Management Association (STRIMA), University Risk Management Association (URMIA), Risk Management Society (RIMS), and the Association of Governmental Risk Pools (AGRIP). As a firm, we also support a number of local PRIMA chapters including MN, VA, MD, SC, NC, GA, FL, TX, TN, AZ, MI, OH and others.

In fact, these organizations often look to us to provide insight regarding the state of the public entity market. On many occasions, members from our team have been asked to speak, or to give presentations for the attendees of these organizations' annual conferences. Our deep involvement with these organizations means we are able to remain at the forefront of risk management issues that directly impact the City and provides value to our relationship beyond fees and revenues.

Professional Development

Alliant offers a full range of professional development opportunities and mandatory continuing education assignments to ensure our employees are always in touch with the industry and events:

- › Employee development: Voluntary training, leadership development and company-sponsored advanced education courses to help employees excel in their area of expertise.
- › Professional designations and certificates: Alliant covers up to 100% of the cost for approved insurance and/or job-related professional designations.
- › Education reimbursements: Alliant encourages and supports expanding knowledge through continuing education.
- › Diverse career paths: Alliant works with employees to develop career path that fits the needs and requirements of its staff.
- › Industry Conference participation both as presenters and attendees.



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Alliant’s learning management system (Aspire) provides vast learning solutions to enhance personal growth and professional success. Aspire provides effective training to Alliant personnel including access to Insurance Community University CE courses, extensive internal training catalog, the ability to join a community on a variety of topics, in addition to providing other training resources.

7. The proposed cost of the services outlined in this RFP. Is the cost all-inclusive, or do certain services require additional fees? Please make it clear what your costs cover. The City reserves the right to negotiate the scope of work and applicable costs with the selected vendor.

All information relating to cost of services has been submitted with Exhibit I – Pricing Proposal Form.

Our flat fee pricing structure takes into account brokerage services for those placements contemplated within this RFP and services outlined in project scope, including loss control and claims advocacy. There may be additional charges for Alliant Loss Control and Appraisal Services (assuming the City does not participate in an Alliant program, such as APIP, where such costs are paid for or subsidized by the program). Loss control services typically bill at \$175 per hour plus reimbursement for reasonable travel expenses. We have included our Risk Control Consulting Fee Schedule with **Exhibit I – Pricing Schedule**.

Below is a complete list of in-house services available and included in the proposed flat fee.

SERVICE	DETAILS	PRICING
Risk Assessments	Various	Included
Training – Webinar, In Person	Various and can be customized to meet the needs of the Authority. A few examples of recent trainings we’ve done for clients include: <ol style="list-style-type: none"> 1. Insurance Requirements in Contracts. 2. Actuarial Analysis and Determining your Self-Insured Retention State of the Market. 	Included
Manuals	Sample manuals available upon request to assist you in preparing and updating your own internal manuals.	Included
Contract Review	We recognize that contract review is a vital role within the Authority. One aspect of our job as broker will be to review the insurance language within contracts and to make recommendations on appropriate coverage and wording. In addition, as needed, we will review documents received from vendors to determine compliance with the contract requirements.	Included

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SERVICE	DETAILS	PRICING
Benchmarking	Alliant often prepares benchmarking studies for our clients. Most of these studies combine information from our large client base, information from our carrier partners and industry available information. They include benchmarking comparison of retentions, limits, premium ratios, losses, program costs, and program structure.	Included
Magic 24	24 hour access to all team members, 24 hour maximum response time to inquiries, 24 hour maximum turn-around for certificate issuance (weekdays).	Included
Claims Advocacy	Various services including: Assist in resolving coverage and claims issues, assist in coverage disputes, coordinate insurer claims meetings, serve as a claims advocate with insurance carriers, alternative financing markets and applicable state and federal agencies.	Included
Standard Broker Services	Broker services include but are not limited to: Attending meetings, assisting with applications/submission preparation, preparing underwriting submissions/presentations and meetings, negotiations with markets and providing updates to the Authority, policy review and	Included
Seminars	Alliant hosts a variety of seminars. For example, we recently held one for clients in conjunction with a carrier, Beazley, to address Privacy Breach Liability/Risk.	Included
IRIC Manual	Our IRIC Manual is available electronically for all of our clients and details recommended insurance requirements for vendors working with public entities. The manual provides guidance to your staff involved in securing contracts with a variety of contractors and vendors.	Included
Surveys	One of the benefits of having a large public entity client base is the ability to poll multiple entities for feedback on handling of similar issues.	Included
Technology	<p>Alliant Connect – Interactive, easy to use web portal created specifically and recently launched for our public entity clients.</p> <ol style="list-style-type: none"> 1. Password protected, 24/7 access to your insurance policy documents. 2. Loss Control assistance via our video library and loss control fact sheets. 3. Integration with other Alliant proprietary systems, such as Oasys-Net. 4. Transparent view into your insurance activities, including summary information for your various policies listed at-a-glance and renewal applications and related documents. 	Included

H | INSURANCE BROKERAGE QUESTIONNAIRE

SERVICE	DETAILS	PRICING
	<p>Oasys Net – Our property schedule database program, OASYS-Net, encourages our clients to maintain accurate and detailed information by automating much of the process. Preapproved users can make changes directly to the database, which are simultaneously available to Alliant for review and discussion.</p>	
<p>Appraisals</p>	<p>We have partnered with appraisal firms and negotiated below market rates for all our clients to take advantage of when having appraisals performed.</p> <p>*Included for properties valued over \$5M for APIP members.</p>	<p>Included*</p>
<p>Probable Maximum Loss Studies</p>	<p>PML studies are often run on clients purchasing property insurance and are used to determine what the probable maximum loss potential is for a variety of perils.</p>	<p>Included</p>
<p>Infrared Surveys</p>	<p>Detects electrical problems such as faulty fuses, loose wires and overloaded circuits.</p>	<p>Included (first come first serve)</p>
<p>Safety Video Streaming</p>	<p>Various</p>	<p>Included</p>
<p>Live Webinar Training</p>	<p>Archived webinars for unlimited playback.</p>	<p>Included</p>
<p>Safety Fact Sheet and Template Database</p>	<p>Access to hundreds of documents, power points and templates on a variety of property and safety topics.</p>	<p>Included</p>
<p>Risk Control Newsletter</p>	<p>Quarterly News Letter: Topics range from accident forensics, benefits of infrared surveys, roof inspections, crime prevention, OSHA, claims and many others.</p>	<p>Included</p>
<p>Preliminary Risk Assessments & Surveys</p>	<p>Various</p>	<p>Included</p>



I | PRICING PROPOSAL FORM

Exhibit I – Pricing Proposal Form.

The completed Exhibit I – Pricing Proposal Form is included on the following page.

EXHIBIT "I"
Insurance Broker Services Pricing Proposal Form



CITY OF NORTH LAS VEGAS
Insurance Broker Services Pricing Proposal Form

Please describe your fees for proposed services (Property & Casualty Insurance Benefits) and are they fixed or variable per project. Also, please describe any commission fees and structure for all services.

Our fees are determined by estimating the anticipated commitment of time and related business expenses that our team members will incur on behalf of the City. We next consider the level of senior executive involvement and the amount of intellectual capital that will be devoted to the engagement. Lastly, we benchmark the resultant fee to ensure consistency between similar clients and make adjustments where warranted. For the City, we proposed a firm/flat fixed annual fee.

Annual Flat Fee: \$70,000

Our flat fee pricing structure takes into account brokerage services for those placement contemplated within this RFP. Additional lines of coverage (i.e. new placements) would be billed at the established commission cap of 10%. We are committed to full transparency surrounding our compensation. We will disclose any and all income received in association with this contract, including commissions, bonuses, supplemental income, etc. Typically for our municipal clients want to compensate their broker on a firm fixed (flat) price. For this fee structure, all policies would be written on a net basis.

Additionally, Alliant's commitment to transparency extends to contingent commissions as well. We will automatically opt out the City from any contingent commission arrangement, ensuring there is no possible perception of an "internal" incentive for placing business with a specific carrier. Insurance is placed entirely on what terms fit within the insurance buyers buying philosophy and what coverage is the broadest.

Alliant does not own, nor are we owned, by a wholesale broker. This means that there are no internal pressures to direct business to a specific wholesaler when either the Domestic Excess & Surplus Lines or London market needs to be accessed. Your Alliant team has the freedom to use whichever wholesale partner we and our client feel add the most value to the insurance placement. Unfortunately, some retail brokers may rely on their owned wholesale operation to provide additional income above their quoted fee. We believe this approach lacks transparency and violates the fiduciary responsibility to their client. We do not support this practice.

I | PRICING PROPOSAL FORM

Risk Control Consulting Fee Schedule

Additional services outside of the proposed fee. Those services not included in our proposed fee will be priced on a per project basis subject to hourly rates. We look forward to additional discussions regarding these available services.

SERVICE	FREQUENCY/COMMENTS	COST
Loss Control Site Visits	As requested	\$165-\$225/hr.
Infrared Surveys	Daily Rate	\$1500/day
Enterprise Risk Management/ Business Continuity Plan	Associates and Senior Associates Associate Director and Director Senior Director, MD, SMD	\$175-\$300/hour \$325-\$450/hour \$450+/hour
Fire Plan Review	As needed	Included
Hot Work Permit Program	Upon Request	Included
Fire Impairment Notification and Tags	Upon Request	Included
Safety Video On-Line Streaming	Upon Request	Included
Preliminary Risk Management Assessment	Upon Request	Included
Alliant Risk Management Center	Upon Request	Included
Pre-Construction Fire Planning	As needed	\$150-\$250/hour
Continuity Planning	Upon request	\$250-\$300/hour
On Site Custom Training	Upon request	\$175-\$250/hour
Industrial Hygiene Services	Upon Request	\$175-\$250/hour
Live Webinar Training	10 Property Webinars Annually. Archived webinars for unlimited playback. July 2020- June 2021 Sessions Include: <ul style="list-style-type: none"> › Pandemic – Caught off Guard › Fundamentals of Emergency Management › Counteracting Violence in the Workplace › Property Vulnerabilities › Hazardous Materials Storage › Fire and Life Safety Assessments and Audits › Kitchen Hazards and Fire Suppression Systems › Introduction to Safety Management 	Included

I | PRICING PROPOSAL FORM

SERVICE	FREQUENCY/COMMENTS	COST
	<ul style="list-style-type: none"> › Observational Safety and It's Value › Effective Communication 	
Safety Fact Sheet and Template Database	Access to hundreds of documents, power points and templates on a variety of property and safety topics.	Included
Risk Control Newsletter	Quarterly News Letter: Topics range from accident forensics, benefits of infrared surveys, roof inspections, crime prevention, OSHA, claims and many others.	Included
COVID-19 Exposure Screening	Monthly Subscription	\$100 per organization + \$1 per employee
Travel	Based upon project location	Actual Expense

Fee Disclosure Language

- A. Surplus Lines Fees and Taxes.** In certain circumstances, placement of insurance services made by Alliant Insurance Services, Inc. ("Alliant") on behalf of a client, with the prior approval of that client, may require the payment of surplus lines assessments, taxes, and/or fees to state regulators, boards, and associations. Such assessments, taxes, and/or fees will be charged to the client and identified separately on invoices covering these placements. The client shall be responsible for all such assessments, taxes, and fees, whether or not separately invoiced. Alliant shall not be responsible for the payment of any such fees, taxes, or assessments, except to the extent such fees, taxes or assessments have already been collected from the client.
- B. Third Party Brokers.** Alliant may determine from time to time that it is necessary or appropriate to utilize the services of third party brokers (such as surplus lines brokers, underwriting managers, London market brokers, and reinsurance brokers) to assist in marketing the insurance programs of a client. These third party brokers may be affiliates of Alliant (e.g., other companies of Alliant that provide services other than those included within the scope of services covered in this proposal), or may be unrelated third party brokers. Compensation to such third party brokers will not be part of Alliant's fee.
- C. Indirect Income.** "INDIRECT INCOME" means insurance carrier contingency arrangements. Alliant will accept these compensation incentives from insurers, if any, including contingent commissions, market service agreements (MSA), volume-based commission incentives and rebates on business placed on behalf of a client. Alliant producers who solicit, negotiate, or place insurance products, or services for clients, do not negotiate indirect income agreements with the carriers, nor do they receive any portion of the indirect income paid to Alliant. Nonetheless, the client may opt-out of having its premiums included in the calculation of indirect income by accessing the "opt-out" form from the link on Alliant's website: <http://alliantinsurance.com/Legal-Notices/Pages/Disclosure-Policy.aspx>. The "opt out" provision applies only to those accounts served directly by Alliant as a retail agent or broker.

I | PRICING PROPOSAL FORM

It does not apply to account placements for which Alliant's role is that of a wholesaler, MGA, or program administrator working with non-Alliant brokers who represent the client. Indirect Income, if any, is determined by insurance carriers, and if the client does not opt-out, it remains the carriers' exclusive decision to include or exclude certain premiums in any calculation. The availability of information regarding the make-up of any indirect income payment is at the carrier's discretion.

- D. Alliant Specialty Insurance Services (ASIS).** In addition to the compensation that Alliant receives for providing services to a client, its related entity, Alliant Specialty Insurance Services (ASIS) and its underwriting operations, Alliant Underwriting Services (AUS), may receive compensation from Alliant and/or carriers for providing underwriting services. The financial impact of the compensation received by ASIS is a cost included in the premium. Compensation received by ASIS will be disclosed in writing to a client. Alliant and ASIS maintain an arm's length relationship. While Alliant represents a client as an individual entity, ASIS independently administers its program as a whole and not on behalf of any particular member.



APPENDIX

- A. State of Nevada Brokerage License
- B. Team Biographies
- C. Certificates of Insurance

APPENDIX

A. State of Nevada Brokerage License

Please refer to the following page(s).



Barbara D. Richardson, Commissioner of Insurance

Non-Resident Producer Firm

Casualty, Health, Life, Property, Variable Annuities/Variable Life

ALLIANT INSURANCE SERVICES INC

701 B ST FL 6
SAN DIEGO, CA 92101-8156

is authorized to transact business as described above

License No: 1267

Issue Date: 10-01-2001

Expiration Date: 10-01-2024

Generated by Sircon 252084463

Nevada Division of Insurance

THIS IS TO CERTIFY THAT



ALLIANT INSURANCE SERVICES INC
701 B ST FL 6, SAN DIEGO, CA 92101-8156

LICENSE NUMBER: 1267

IS HEREBY AUTHORIZED TO TRANSACT BUSINESS
IN ACCORDANCE TO THE LICENSE DESCRIPTION
SHOWN BELOW:

Non-Resident Producer Firm

Casualty, Health, Life, Property,
Variable Annuities/Variable Life

Issue Date: 10-01-2001

Expiration Date: 10-01-2024

Generated by Sircon 252084463

APPENDIX

B. Team Biographies

Please refer to the following page(s).



Robert Lowe

Senior Vice President
Public Entity Group

D | 213-270-0145

M | 213-215-1104

E | robert.lowe@alliant.com



Robert joined Alliant Insurance Services in 2016 after more than a decade in the insurance industry. Having spent many years at a global retail brokerage focusing exclusively on public entity clients, providing brokerage services for all lines of coverage. Robert has led the marketing and placement on all lines of coverage for many of the largest and most complex public organizations including municipalities, counties, transit authorities, power generation, water agencies, JPA's and several other large public entities.

Robert Lowe is a Senior Vice President of Alliant's Public Entity Group and leads the Property and Casualty Practice from Alliant's Los Angeles office. Robert has over 20 years of experience in the insurance industry, with a focus on public entities for over a decade. He works with a number of municipalities, counties, water, wastewater, airports, utilities, seaports and transit agencies. His major assignments include working with California Joint Powers Insurance Authority, California Joint Powers Risk Management Authority, and Association of California Water Agencies JPIA. Robert has been a property and casualty insurance broker since 2001.

Robert holds a Bachelor of Science degree in Business Management and is currently working on his Associate in Risk Management (ARM) designation. Robert is a licensed Property & Casualty broker. Robert was named a 2020 Power Broker by Risk and Insurance.

When not working, Robert enjoys spending time with his wife and two daughters as well as coaching girls' softball. Robert is also a recent member of the Pasadena Tournament of Roses.



Courtney Ramirez, ARM, CIC, CISR

Senior Vice President

Public Entity Group

D | 949-660-8133

M | 949-226-4785

E | cramirez@alliant.com



Courtney joined the Alliant Insurance Services team in 2006. Her expertise is in the public entity sector with an emphasis in municipalities including local governments and states, pooled risks, and airports. Courtney enjoys a challenge and likes to think outside of the box. She has been heavily involved in finding solutions to address some of the most unique needs of many of Alliant's public entity clients. This includes establishing a platform to control costs for state lottery agencies and developing the Alliant Deadly Weapons Response Program (ADWRP) for active shooter coverage. Courtney enjoys educating others and is proficient in reading contracts and providing recommendations for insurance requirements to mitigate risk for her clients.

Prior to joining Alliant, Courtney was a sales associate for a small personal lines insurance brokerage firm. During these several years, she gained valuable experience and was responsible for the production, marketing, and servicing of a sizeable book of individual policyholders. Being versatile, Courtney served in varying roles within Alliant including the management and day-to-day servicing of a large book of healthcare, real estate, educational institutions, and public entities. In addition, Courtney took on the added responsibility of bringing in new business.

Courtney earned her Bachelor of Science degree in Business Management and Leadership from Wisconsin Lutheran College in Milwaukee, Wisconsin. Courtney is licensed in all states and holds the Associate in Risk Management (ARM), Certified Insurance Counselor (CIC) and Certified Insurance Services Representative (CISR) designations. Courtney was named Power Broker by Risk & Insurance Magazine for the Public Entity Sector in February 2020 and a Rising Star by Risk & Insurance Magazine in May 2020. She was recently named to the 2023 Women to Watch List by Business Insurance.



Seth Cole, ARM

Senior Vice President
Public Entity Group

D | 415-403-1419

M | 925-628-8216

E | scole@alliant.com



Seth joined the Alliant Insurance Services team in 2000 in order to specialize in the public entity brokerage arena. Over the past 20 years he has developed an expertise in the marketing and placement of all lines of coverage for larger single public entity, and pool clients. Currently, Seth is the Program Manager for the California Sanitation Risk Management Authority (CSRMA), assisting with the risk management needs for their fifty-nine agencies. In addition, Seth is the brokerage specialist for several JPAs including PALN JPA, Park District Risk Management Agency, Employment Risk Management Authority, and Schools Insurance Authority. Well versed in many areas, Seth serves as the insurance broker for the District of Columbia Water & Sewer Authority, and the Port of Oakland.

Prior to joining Alliant, Seth enjoyed success as an excess casualty underwriting manager at American Home Assurance Company and in various other roles at AIG. Over the years, he expanded his in depth knowledge and understanding of the challenges facing public entities. As a result, Seth is an in-demand speaker. He regularly addresses industry groups and associations including PARMA, CWEA, and CASA discussing risk management topics such as Insurance Requirements in Contracts (IRIC).

Seth has a Bachelor of Business Administration in Finance from Loyola Marymount University, located in Los Angeles, California. Licensed by the California Department of Insurance as a Fire & Casualty Broker Agent, Seth has completed many hours of continuing education. In addition, he maintains licenses in several other states. Well rounded, he holds an Associate in Risk Management (ARM) designation from the Insurance Institute of America (IIA).

When not at Alliant, Seth enjoys time with his wife and three children. Seth gives his time and takes on an active role in his local community.



Sandra Omari

Account Manager Lead

Public Entity Group

D | 949-527-9814

M | 714-589-4864

E | sandra.omari@alliant.com



Sandra joined the Alliant Insurance Services team in 2017. Her early experience involved handling multiple lines of coverage for individual clients. Sandra has previously specialized in commercial auto, all lines of personal lines coverage, accident and health, and life insurance. Currently, Sandra is responsible for several Joint Powers Authority and School District public entity clients. In addition, she is responsible for handling clients' questions regarding coverages, policies, insurance binders, certificates of insurance, endorsements, assisting clients with coverage analysis, interpretation, contract review, and risk management.

Sandra Omari has over 12 years of insurance experience. Her experience includes working as a Customer Service Representative on personal lines accounts and Executive Account Representative for commercial auto and fleet accounts. Currently, in her role as Assistant Account Manager, she works on multiple lines of coverage for public entity clients.

Sandra Omari holds a Bachelor's Degree in Business Administration from California State University, Fullerton. She is licensed by the California Department of Insurance as a Fire and Casualty Broker-Agent, Accident and Health Agent, and Life Agent. She has completed over 150 hours of continuing education. She currently holds her Notary Commission from the State of California.

When away from her duties at Alliant, Sandra enjoys spending time with her family, going to the beach, and running.



Robert A. Frey, RPA

Senior Vice President | Director
National Claims Advocacy

D | 415-403-1445

M | 415-518-8490

E | rfrey@alliant.com



Robert joined the Alliant team in 2002 and created the Alliant Brokerage Claims Advocacy practice. He manages a team of highly trained professionals who provide technical claim service to various Alliant practice groups. Some of these groups include Public Entity, Healthcare, Commercial, and Real Estate. In addition, he takes the lead handling large losses, complex losses, and losses with coverage disputes. His expertise also covers real estate development and management and includes high-rise office risks, industrial office/manufacturing risks, hospitality industry, regional shopping centers, and strip mall shopping centers. Robert is well versed in claims handling for construction risks including OCIP, high tech, biotech, and higher education clients. Currently, he serves as the Alliant client advocate for all aspects of the insurance claims process.

Robert is a seasoned professional who offers almost four decades of extensive experience handling property and casualty claims. His insurance career began with Bayly, Martin, & Fay. He then moved on to an advanced position with Morris & Associates, and then to a Claims Executive at Marsh Risk Services. Robert began leading the Claims Advocacy Practice team at Alliant over ten years ago. He is an in-demand speaker and frequently addresses audiences at risk management conferences including PARMA, the Building Owners Managers Association (BOMA), and the International Council of Shopping Centers (ICSC). He has been a guest speaker for the California State University Risk Management Authority (CSURMA) on multiple occasions. In addition, Robert was an instructor at the College of Alameda where he taught classes on personal insurance coverage, claims handling, and adjusting.

He is a charter member of the Registered Professional Adjusters Program as a Registered Professional Adjuster (RPA) and is a former faculty member of the International Council of Shopping Centers (ICSC).

When Robert is not handling claims, he spends time with his family. He enjoys basketball and for many years coached youth and woman's teams. Recently, Robert added a few new interests that include learning to play piano and oil painting.



Rachel Wrightson, J.D.

Senior Vice President | Regional Claims Director
National Claims Advocacy

D | 415-403-1497

M | 628-255-0700

E | rachel.wrightson@alliant.com



Rachel Wrightson is Senior Vice President and Regional Claims Director, based in Alliant Insurance Services' San Francisco office. An experienced lawyer and veteran claims and insurance coverage expert, Rachel joined Alliant in October 2017 and works with Alliant's diverse client base to guide, manage and resolve a broad range of claims from inception to resolution.

Rachel is a lawyer, advisor and skilled problem-solver who joined Alliant with experience litigating complex coverage matters and managing hundreds of claims during her multifaceted career. Her professional background includes positions as a lawyer in private practice, in-house counsel, risk manager, and insurance professional, with experience in both the private and public sectors.

Rachel has 11 years of experience practicing law at major New York City-based law firms, with a primary focus on policyholder representation in insurance coverage disputes. She has first-chair experience in dispute resolution and discovery proceedings, having honed her skills as a litigator and counsel for insureds in multiple industries and across various coverage lines.

Immediately prior to joining Alliant, Rachel was an in-house lawyer and risk manager as the Assistant Director, Claims, at New York University, one of the nation's largest private universities. There, she administered NYU's large-deductible captive insurance program and managed a broad portfolio of claims that included educator's legal liability, professional liability, employment, general and automobile liability, construction, complex property, builder's risk, cyber, and others. She also managed and oversaw NYU's workers compensation claims team.

In addition to her work with the University, Rachel handled malpractice claims arising from the NYU Student Health Center and the Colleges of Dentistry and Nursing, and general liability, builder's risk and property claims for NYU Langone Health System. She was also part of the team that secured \$1.13 billion in FEMA assistance for Superstorm Sandy recovery for NYU Langone Health System; this was the second-largest FEMA award ever granted for a single project and was received in a lump sum (\$540m for repairs, \$589m for mitigation). Rachel also oversaw NYU Langone Health System's catastrophic claims submission, preparation and litigation arising from Superstorm Sandy.

Rachel has a bachelor's degree from Northwestern University and a law degree from Brooklyn Law School. She is also a licensed property and casualty broker in the State of California.

Rachel is an avid runner, having completed numerous marathons, including 12 ultra-marathons.



Elaine Tizon

Assistant Vice President | Claims Advocate Lead
National Claims Advocacy

D | 415-403-1458

M | 415-609-2133

E | elaine.tizon@alliant.com



Elaine joined the Alliant Insurance Services team in 2005. Elaine is currently the Lead Claims Account Advocate for the Alliant Specialty Group, covering their San Francisco, Sacramento, and Newport Beach public entity operations. Elaine acts as an advocate for Alliant clients, assisting them with their claim needs.

Elaine has over 20 years of experience working for insurance companies. She joined Alliant's San Francisco after nine years as a Customer Service Representative with Chubb Group of Insurance Companies. Her duties included researching administrative problems for core team members, managed the Los Angeles branch manual checks, handled Arco employee's relocation claims, investigated any discrepancies, and negotiated settlement amounts. Elaine began her insurance career in 1992 at Fleming and Associates wherein she assisted two worker's compensation claims adjusters. She then worked for Cigna Property and Casualty Insurance Companies in 1994-1996, as a technical assistant. She assisted the property and casualty claims adjusters in preparing and processing payments, setting up new losses, and obtaining coverage information for the claims department.

Licensed by the California Department of Insurance as a Fire and Casualty Broker-Agent. Elaine has achieved her CISR designation and currently in the process of completing her AIC (Associate in Claims) designation.



David Finz

First Vice President | Cyber Risk
Financial Group

D | 631-356-2483

M | 631-356-2483

E | david.finz@alliant.com



David has 17 years of experience in the insurance industry, spanning claims, broking, and product development roles. David has helped his clients navigate some of the largest and highest profile cyber incidents in history, including data breaches, business interruption events, and ransomware attacks. Additionally, he has been able to draw upon lessons learned from handling these incidents to successfully negotiate cutting-edge coverage enhancements for his clients. David has a passion for training clients and colleagues about cyber risk, frequently serving as a panelist at Continuing Education events for the legal profession and the risk management community.

David is a graduate of Brooklyn Law School, having received his Bachelor of Arts in Political Science from the University at Albany. He is a member of the District of Columbia Bar, and also holds the designation of Registered Professional Liability Underwriter from PLUS, the Professional Liability Underwriting Society.



Tim Leech, CSP, ARM

First Vice President | Director
Risk Control Consulting

D | 949-260-5008

M | 949-514-0367

E | tleech@alliant.com



Tim joined Alliant Insurance Services in 2010 to lead Alliant's national risk control consulting practice. He has over 25 years of experience in the environmental, health and safety field as a leader of staff, project manager and consultant. In his current capacity, Tim works closely with the Alliant underwriter and broker teams to ensure that staff deliverables are value added and contribute to client proactive loss mitigation strategies.

Tim is considered an industry generalist and is qualified in property and casualty risk control consulting. He has significant experience in the following industries:

- › Public Entity
- › Academia
- › Healthcare
- › Manufacturing
- › Hospitality
- › Waste & Trash Haulers
- › General Industry

Prior to joining Alliant, Tim worked for a competitor as a director in their global risk consulting practice. During this time he acted as a consultant with global and large risk management clients, managed a regional claims and risk control staff and strategized total cost of risk reduction projects. His experience also includes working as a pipe fitter, engineering and design of fire protection systems, insurance loss control consultant and industry environmental, health and safety engineer.

Tim holds a Bachelor of Science degree in Fire Protection and Safety Engineering from Oklahoma State University. He also has obtained two Associate of Science degrees in engineering related disciplines. Tim is a certified Safety Professional and a licensed Property and Casualty Insurance Broker. In Addition, Tim is a member in good standing with an Associate in Risk Management (ARM) designation.

In addition to faith and family, Tim enjoys mountain biking, training and competing in triathlons and is a member of the 50 Mile Ride for Project Rwanda planning team.



Greg Magda

Senior Vice President
Construction Services Group

D | 916-643-2711

M | 916-600-0073

E | gmagda@alliant.com



Greg provides a broad understanding of day to day risk management solutions in both the commercial and institutional sectors; including heavy construction, energy, renewable, solar, power/cogeneration, water/waste water, tunneling, healthcare, sports arenas/stadiums, hospitality, residential, luxury high-rise condominiums, hotel casino, pharmaceutical, food processing, life sciences, rail, R&D and laboratory buildings, parking structures, correctional facilities, chemical processing, central plant/treatment facilities.

With a strong grasp of preconstruction, project management, cost estimating, design build, design bid build, integrated project delivery, public private partnerships, risk assessment and profit & loss responsibilities, Greg is able to contribute his experience and participate as a team member with owners, developers, investment bankers, general counsel, architects, engineers, and construction contractors to help in constructing a smooth and uneventful startup of many new projects.

Greg has been in the engineering and construction industry for over 30 years providing project risk advisory professional services to clients around North America and worldwide. Greg's principle focus is designing and managing corporate enterprise risk management, construction performance surety bonds, development bonds, license bonds, contractor's property and causality insurance and Owners Controlled Insurance Programs (OCIP) throughout the construction industry. Mr. Magda has efficiently delivered complex and large scale projects in both the private and public sectors and has conducted numerous lender risk/financial assessment reports as it relates to project financing, cost analyses, alternative programs, innovative solutions, and detailed advice in a collaborative process.

Greg has been active in many social, professional and industry groups, including Design Build Institute of America (DBIA) Board of Directors and the Association of General Contractors (AGC).

Greg was selected to be a member of the Construction Advisory Committee for the California Department of Corrections and Rehabilitation/California Prison Receivership \$7 billion construction program and served on the board's subcommittee for Design Build Projects and BIMS integration. The Advisory Committee was made up of 20 distinguished construction executives from around The State of California; all designed to support and educate the entity on current construction risk practices and alternative project delivery methodologies.

APPENDIX

C. Certificates of Insurance

Please refer to the following page(s).



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/28/2024

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

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

PRODUCER Alliant Insurance Services, Inc. 560 Mission St., 6th Floor San Francisco CA 94105 License#: 0C36861 ALLIHL-01	CONTACT NAME: Heather Shoemaker Williams PHONE (A/C, No. Ext): FAX (A/C, No): E-MAIL ADDRESS: AlliantCorporateCerts@alliant.com													
	<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A: Federal Insurance Company</td> <td>20281</td> </tr> <tr> <td>INSURER B: ACE American Insurance Company</td> <td>22667</td> </tr> <tr> <td>INSURER C: ACE Fire Underwriters Insuranc</td> <td>20702</td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Federal Insurance Company	20281	INSURER B: ACE American Insurance Company	22667	INSURER C: ACE Fire Underwriters Insuranc	20702	INSURER D:		INSURER E:		INSURER F:
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INSURER C: ACE Fire Underwriters Insuranc	20702													
INSURER D:														
INSURER E:														
INSURER F:														

COVERAGES **CERTIFICATE NUMBER:** 1174893180 **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 type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC <input type="checkbox"/> OTHER:			36053943	3/1/2024	3/1/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 Deductible \$ 0
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			73626536	3/1/2024	3/1/2025	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
B C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	N/A	71756712 71832959	3/1/2024 3/1/2024	3/1/2025 3/1/2025	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Workers Compensation & Employers Liability Coverage consisting of the following programs:
 71832959 (WC- OR, WI), ACE Fire Underwriters Insurance Company (NAIC#20702), 3/1/2024-3/1/2025
 71756712 (WC- All Other States, except monopolistic states of OH, WA, WY, ND - Stop Gap/Employers Liability coverage only.)
 Evidence Only.

CERTIFICATE HOLDER This Certificate is issued for informational purposes only. Whoever receives a copy of this is not a certificate holder.	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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BUSINESS LICENSE

City of North Las Vegas
2250 Las Vegas Blvd. North, Suite 110
North Las Vegas, NV 89030

Mailing Address:

**ALLIANT INSURANCE SERVICES, INC.
701 B ST FLOOR 6
SAN DIEGO, CA 92101**

In conformity with and subject to the provisions of the Ordinances of the City of North Las Vegas and the laws of the State of Nevada, license is hereby granted to operate the business described hereon:

License Number: **BL115465** Expiration Date: **11/30/2024**

License Type: **PROFESSIONALS**

Classification: **PRO SERVICES - INSUR**

Business Location: **ALLIANT INSURANCE SERVICES, INC.
2300 W SAHARA AVE STE 800
LAS VEGAS, NV 89102**

Owner/Principal(s): **ALLIANT INSURANCE SERVICES, INC.**

**CITY OF
NORTH LAS VEGAS**



Alfredo Mefesio
Director of Land Development &
Community Services

**This license is not transferable
POST IN A CONSPICUOUS PLACE**



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

6/21/2024

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

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

PRODUCER Alliant Insurance Services, Inc. 560 Mission St., 6th Floor San Francisco CA 94105	CONTACT NAME: Heather Shoemaker Williams	
	PHONE (A/C. No. Ext):	FAX (A/C. No):
E-MAIL ADDRESS: AlliantCorporateCerts@alliant.com		
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A: Federal Insurance Company		20281
INSURER B: ACE American Insurance Company		22667
INSURER C: ACE Fire Underwriters Insuranc		20702
INSURER D:		
INSURER E:		
INSURER F:		

COVERAGES **CERTIFICATE NUMBER:** 356222570 **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 type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC <input type="checkbox"/> OTHER:	Y	Y	36053943	3/1/2024	3/1/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 Deductible \$ 0
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY		Y	73626536	3/1/2024	3/1/2025	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ n/a			78186770	3/1/2024	3/1/2025	EACH OCCURRENCE \$ 25,000,000 AGGREGATE \$ 25,000,000 \$
B C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	N/A	71756712 71832959	3/1/2024 3/1/2024	3/1/2025 3/1/2025	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Workers Compensation & Employers Liability Coverage consisting of the following programs:
 71832959 (WC- OR, WI), ACE Fire Underwriters Insurance Company (NAIC#20702), 3/1/2024-3/1/2025
 71756712 (WC- All Other States, except monopolistic states of OH, WA, WY, ND - Stop Gap/Employers Liability coverage only.)
 Re: RFP 2024-003 Property & Casualty Insurance Brokerage Services

City of North Las Vegas, its officers, officials, employees, and volunteers are included as Additional Insured on a primary and non-contributory basis as respects General Liability as required by written contract, per attached carrier endorsement. A Waiver of Subrogation applies as respects General Liability, Automobile, and Workers' Compensation as required by written contract, per attached carrier endorsements. A 30 Day Notice of Cancellation, except 10 Days for See Attached...

CERTIFICATE HOLDER City of North Las Vegas 2250 Las Vegas Blvd., North, Suite 820 North Las Vegas NV 89030	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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ADDITIONAL REMARKS SCHEDULE

AGENCY Alliant Insurance Services, Inc.		NAMED INSURED Alliant Holdings, L.P. Alliant Insurance Services, Inc. 18100 Von Karman Ave., 10th Floor Irvine CA 92612	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 **FORM TITLE:** CERTIFICATE OF LIABILITY INSURANCE

Nonpayment, is provided in accordance with policy provisions as respects General Liability, Automobile, and Workers' Compensation as required by written contract, per attached carrier endorsements.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**NOTICE OF CANCELLATION
SCHEDULED PERSON(S) OR ORGANIZATION(S)**

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
GARAGE COVERAGE FORM
TRUCKERS COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to the coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

SCHEDULE

Name of Person(s) or Organization(s):

PERSONS OR ORGANIZATIONS THAT YOU ARE OBLIGATED, PURSUANT TO A CONTRACT OR AGREEMENT, TO PROVIDE WITH SUCH INSURANCE AS IS AFFORDED BY THIS POLICY

Address:

Under Common Policy Conditions the following condition is added:

NOTICE OF CANCELLATION – SCHEDULED PERSON(S) OR ORGANIZATION(S)

When we cancel this policy we will notify the person(s) or organization(s) described in the SCHEDULE at least 30 days (10 days in the event of nonpayment of premium) in advance of the cancellation date.

Any failure by us to notify such person(s) or organization(s) will not:

- Impose any liability or obligation of any kind upon us; or
- Invalidate such cancellation.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US (WAIVER OF SUBROGATION)

This endorsement modifies insurance provided under the following:

- AUTO DEALERS COVERAGE FORM
- BUSINESS AUTO COVERAGE FORM
- MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

<p>Named Insured: ALLIANT HOLDINGS, L.P.</p> <p>Endorsement Effective Date: 03/01/2024</p>
--

SCHEDULE

<p>Name(s) Of Person(s) Or Organization(s): ANY PERSON(S) OR ORGANIZATION(S) WHERE REQUIRED BY WRITTEN CONTRACT</p>

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The **Transfer Of Rights Of Recovery Against Others To Us** condition does not apply to the person(s) or organization(s) shown in the Schedule, but only to the extent that subrogation is waived prior to the "accident" or the "loss" under a contract with that person or organization.

Policy Conditions**Endorsement**

<i>Policy Period</i>	MARCH 1, 2024 TO MARCH 1, 2025
<i>Effective Date</i>	MARCH 1, 2024
<i>Policy Number</i>	3605-39-43 NBO
<i>Insured</i>	ALLIANT HOLDINGS, L.P.
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	MARCH 1, 2024

This Endorsement applies to the following forms:

COMMON POLICY CONDITIONS

Conditions

Under Conditions, the following condition is added.

**Notice Of Cancellation
To Scheduled Persons
Or Organizations When
We Cancel**

When we cancel this policy we will notify person(s) or organizations(s) shown in the Schedule at least 30 days (10 days in the event of nonpayment of premium) in advance of the cancellation date.

Any failure by us to notify such person(s) or organization(s) will not:

- impose any liability or obligation of any kind upon us; or
 - invalidate such cancellation.
-

Schedule

Person(s) or Organization(s): ANY PERSON(S) OR ORGANIZATION(S) OR CERTIFICATE HOLDER(S) ON FILE WHERE REQUIRED BY WRITTEN CONTRACT.

Address: -

All other terms and conditions remain unchanged.

Conditions
(continued)

Authorized Representative



Liability Insurance

Endorsement

<i>Policy Period</i>	MARCH 1, 2024 To MARCH 1, 2025
<i>Effective Date</i>	MARCH 1, 2024
<i>Policy Number</i>	3605-39-43 NBO
<i>Insured</i>	Alliant Holdings, L.P.
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	MARCH 1, 2024

This Endorsement applies to the following forms:

GENERAL LIABILITY

Under Who Is An Insured, the following provision is added:

Who Is An Insured

Designated Person Or Organization

Persons or organizations designated in the Schedule below are **insureds** with respect to liability arising out of your operations, but only for your negligence with respect to your operations and only if you are contractually obligated to provide them with such insurance as is afforded by this policy.

However, no such person or organization is an **insured** with respect to any:

- damages arising out of their sole negligence; or
- **occurrence** that occurs after your contractual obligation to them ends.

If other insurance is available to the persons or organizations described in the Schedule below for damages insured under this policy, this insurance will apply on a primary basis and we will not seek contribution from the other insurance available to such persons or organizations.

SCHEDULE

Designated Person or Organization:

PERSONS OR ORGANIZATIONS THAT YOU ARE OBLIGATED, PURSUANT TO A
CONTRACT OR AGREEMENT, TO PROVIDE WITH SUCH INSURANCE AS IS AFFORDED BY
THIS POLICY.

All other terms and conditions remain unchanged.

Authorized Representative

Liability Insurance**Endorsement**

<i>Policy Period</i>	MARCH 1, 2024 TO MARCH 1, 2025
<i>Effective Date</i>	MARCH 1, 2024
<i>Policy Number</i>	3605-39-43 NBO
<i>Insured</i>	ALLIANT HOLDINGS, L.P.
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	MARCH 1, 2024

This Endorsement applies to the following forms:

GENERAL LIABILITY
EMPLOYEE BENEFITS ERRORS OR OMISSIONS

Conditions

Under Conditions, the following provision is added to the condition titled Other Insurance.

**Other Insurance -
Primary, Noncontributory
Insurance - Scheduled
Person Or Organization**

If you are obligated, pursuant to a written contract or agreement, to provide the person or organization described in the Schedule (that is also included in the Who Is An Insured section of this contract) with primary insurance such as is afforded by this policy, then this insurance is primary and we will not seek contribution from insurance available to such person or organization.

Schedule

PERSONS OR ORGANIZATIONS THAT YOU ARE OBLIGATED PURSUANT TO A CONTRACT OR AGREEMENT, TO PROVIDE WITH SUCH INSURANCE AS IS AFFORDED BY THIS POLICY.

Liability Endorsement
(continued)

All other terms and conditions remain unchanged.

Authorized Representative



Liability Insurance

Endorsement

<i>Policy Period</i>	MARCH 1, 2024 TO MARCH 1, 2025
<i>Effective Date</i>	MARCH 1, 2024
<i>Policy Number</i>	3605-39-43 NBO
<i>Insured</i>	ALLIANT HOLDINGS, L.P.
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	MARCH 1, 2024

This Endorsement applies to the following forms:

GENERAL LIABILITY

Under Conditions, Transfer Or Waiver Of Rights Of Recovery Against Others, the following provision is added:

Conditions

Transfer Or Waiver Of Rights Of Recovery Against Others

However, we waive any right of recovery we may have against the designated person or organization shown below because of payments we make for injury or damage arising out of your ongoing operations or done under a contract with that person or organization and included in the **products-completed operations hazard**. This waiver applies to the designated person or organization.

Designated Person Or Organization

PERSONS OR ORGANIZATIONS THAT YOU ARE OBLIGATED, PURSUANT TO A CONTRACT OR AGREEMENT, TO PROVIDE WITH SUCH INSURANCE AS IS AFFORDED BY THIS POLICY.

Liability Endorsement
(continued)

All other terms and conditions remain unchanged.

Authorized Representative



Workers' Compensation and Employers' Liability Policy

Named Insured ALLIANT HOLDINGS, L.P. 18100 VON KARMAN AVE, 10TH FLOOR IRVINE, CA 92612	Endorsement Number
	Policy Number Symbol: Number: (25) 7175-67-12
Policy Period 03-01-2024 TO 03-01-2025	Effective Date of Endorsement 03-01-2024
Issued By (Name of Insurance Company) ACE AMERICAN INSURANCE COMPANY	
Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.	

**EARLIER NOTICE OF CANCELLATION
OR NONRENEWAL PROVIDED BY US**

A. Under Condition D. Cancellation of Part Six, the time period is amended as follows:

We may cancel this policy by mailing or delivering to you written notice of cancellation at least:

1. 10 days before the effective date of cancellation if we cancel for non-payment of premium; or
2. 30 days before the effective date of cancellation if we cancel for any other reason.

B. Under Part Six - Conditions of the policy, the following is added:

Notice of Nonrenewal

When we do not renew this policy, we will mail or deliver to you written notice of the nonrenewal at Least 30 days before the expiration date. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.

SCHEDULE

ANY PERSON OR ORGANIZATIONS ON FILE WHERE REQUIRED BY WRITTEN CONTRACT

Authorized Representative

Workers' Compensation and Employers' Liability Policy

Named Insured ALLIANT HOLDINGS, L.P. 18100 VON KARMAN AVE, 10TH FLOOR IRVINE, CA 92612	Endorsement Number
	Policy Number Symbol: WLR Number: (25) 7175-67-12
Policy Period 03-01-2024 TO 03-01-2025	Effective Date of Endorsement 03-01-2024
Issued By (Name of Insurance Company) ACE AMERICAN INSURANCE COMPANY	
Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.	

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.

This agreement shall not operate directly or indirectly to benefit any one not named in the Schedule.

Schedule

ANY PERSON OR ORGANIZATION AGAINST WHOM YOU HAVE AGREED TO WAIVE YOUR RIGHT OF RECOVERY IN A WRITTEN CONTRACT, PROVIDED SUCH CONTRACT WAS EXECUTED PRIOR TO THE DATE OF LOSS.

For the states of CA, UT, TX, refer to state specific endorsements.

This endorsement is not applicable in KY, NH, and NJ.

The endorsement does not apply to policies in Missouri where the employer is in the construction group of code classifications. According to Section 287.150(6) of the Missouri statutes, a contractual provision purporting to waive subrogation rights against public policy and void where one party to the contract is an employer in the construction group of code classifications.

For Kansas, use of this endorsement is limited by the Kansas Fairness in Private Construction Contract Act(K.S.A.. 16-1801 through 16-1807 and any amendments thereto) and the Kansas Fairness in Public Construction Contract Act(K.S.A 16-1901 through 16-1908 and any amendments thereto). According to the Acts a provision in a contract for private or public construction purporting to waive subrogation rights for losses or claims covered or paid by liability or workers compensation insurance shall be against public policy and shall be void and unenforceable except that, subject to the Acts, a contract may require waiver of subrogation for losses or claims paid by a consolidated or wrap-up insurance program.



Authorized Agent