

EXHIBIT B

(ARTHUR GALLAGHER PROPOSAL TO CITY OF STAMFORD RFP NO. 724)



Arthur J. Gallagher & Co.

October 19th, 2017

Mr. Erik J. Larson
Purchasing Agent
City of Stamford
888 Washington Blvd.
Stamford, CT 06901
ATTN: Insurance Brokerage Services

Dear Mr. Larson:

Thank you for the opportunity to submit one original, five copies and two electronic versions of our proposal in response to RFP No. 724 – Insurance Brokerage Services. Please be advised that our Single Point of contact is Kevin Barry whom can be reached at 914-697-6033.

Very Truly,

A handwritten signature in black ink that reads "Kevin M. Barry". The signature is written in a cursive style and is underlined.

Kevin M. Barry
Area Vice President
(914)-697-6033



Arthur J. Gallagher & Co.



City of Stamford

Response to Request for Proposals No. 724 for
Insurance Brokerage Services

October 19, 2017

Kevin Barry
Area Vice President
Arthur J. Gallagher Risk Management Services, Inc.
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Required Forms

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City of Stamford



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS

Letter of Transmittal has been attached.



Executive Summary

On behalf of Arthur J. Gallagher & Co. ("Gallagher"), we thank you for the opportunity to present our insurance brokerage and risk management capabilities to the City of Stamford to handle your insurance and risk management needs.

Over the past 10 years working with City of Stamford, we have recognized your need for a broker with expertise to provide a program with an optimized total cost of risk, who is also responsive and a thought leader in risk management. Throughout this proposal, we look to demonstrate how our organization can continue to assist the City of Stamford in these areas..

Gallagher has has 90 years of experience designing costs effective programs while at the same time taking into account our clients' needs and goals. We provide advice to give options that can improve upon the total cost of risk by utilizing tools and our industry expertise. We accomplish this in a number of ways:

- **Examination of total cost of risk** - In today's fast-paced retail environment, the need for strategic risk management advice has never been more important. A holistic approach, defined by Gallagher's CORE360 model, provides a strong framework to better manage and respond to the many opportunities and challenges that confront many of our public sector clients today and in the future.
- **Teamwork** - Managing the risks that confront your organization requires a multi-disciplinary team whose members understand the implications of new and evolving risk trends. Our team of over 24,000 colleagues around the globe has experience developing innovative risk management programs with organizations like yours. It is this legacy that fuels our success, by marshalling our vast experience and resources for the many clients we serve. Gallagher can give your organization both insight and perspective that is unmatched by any other insurance broker.
- **Expertise** - Our team of industry specialists includes brokers, claims advocates, coverage experts, loss control professionals and brokers have decades of experience and are passionate about helping our clients succeed.

We believe our relationship with our clients is not just about *insurance* – it is about adding value and supporting the success of our client's organizations across the enterprise throughout all the risks they may face.

We stand with a team fully committed to strong ethics, teamwork, innovation and responsiveness, while remaining focused, energized and ready to anticipate your challenges. We are grateful for this opportunity to continue working with the City of Stamford and would be honored to help shape the future as your trusted insurance brokerage team.



Insurance Brokerage Services

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

Company Background

Gallagher was founded on strong relationships, delivering sound advice, excellent client service and innovative solutions. We were one of the first brokers to transition from simply broking insurance to providing true risk management services – by identifying exposures, then developing and implementing ways to reduce those risks.

Gallagher Named a 2017 World's Most Ethical Company by the Ethisphere Institute for The 5th Year

Arthur J. Gallagher & Co. has been recognized by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices, as a 2017 World's Most Ethical Company.

Gallagher has received this recognition for six consecutive years and is the only insurance broker to have been so recognized, underscoring their commitment to leading ethical business standards and practices.

"Our company is highly focused on operating with integrity and adhering to the highest standards of moral and ethical behavior, and we are deeply honored to have once again been recognized as a World's Most Ethical Company by the Ethisphere Institute," said J. Patrick Gallagher, Jr., Chairman, President and CEO. "This designation is a true testimony to the integrity, professionalism and client-service focus of our global team, and to the strength of our company's culture and core values."



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

Specialization

Gallagher has planned and administered a full array of insurance, risk management, self-insurance, claims management, and employee benefit products and services. As a result, our team has developed expertise across multiple industries. Gallagher is structured in several industry specialization groups with expertise within the following areas:

Public Sector	Marine	Construction	Environmental
Management Liability	Food & Agriculture	Education	Surety
Private Equity	Tech & Telecom	Real Estate	Energy

To support these market segments, we have also developed customized coverage specialties for within each industry



that include: Property, Casualty, Employee Benefits, Executive Lines, Workers Compensation, Cyber Liability, Student Accident, Fine Arts, Aviation, Foreign Liability, and Owner- and Contractor-Controlled Insurance Programs, among others.

Our Focus on the Public Sector

Since our founding in 90 years ago, Gallagher has been at the forefront of providing innovative programs to its public entity clients. Gallagher's experience with public entities dates to the 1970s in which Gallagher designed the first multi-line "protected self-insurance program," a single policy providing both specific and aggregate protection, for public entities.

Today Gallagher's Public Sector Practice includes the K-12 Scholastic and Higher Education Practice groups specializing in serving the risk management and insurance needs of the scholastic sector. This focus has long been a core competency of our company and today represents a significant portion of our brokerage business.

The Scholastic Practice, specifically focusing on the needs and requirements of K-12 institutions, is one of the largest in the company and serves thousands of institutions across the country. We estimate that we serve 4,500 public school districts and thousands of private and parochial schools.

Our Public Sector team has earned its national prominence and our clients benefit by gaining access to several of the nation's most esteemed and seasoned leaders in support of its program director. Traditionally, our clients rely on us to serve as a bridge between their business and the various facets of their risk management environment. Our active involvement in the public-entity community means we hold an unrivaled position to monitor risk trends and developments within the public sector industry, communicate these to our clients and leverage this information to our clients' benefit.

In addition to our industry leadership, our clients value us for our:

- Personalized approach to consistent, quality client service and problem solving
- national resources
- Specialized public entity pooling expertise
- Long-term relationships with insurers, reinsurers and risk management service providers
- Consistent delivery of competitive results

Gallagher brings true innovation and agility to its clients, taking a comprehensive approach to risk management through our approach to risk and the CORE360™ program. City of Stamford benefits from our top-level, national expertise with local knowledge and experience as the national leader in public entity risk management.



• Identification of account services team, their biographies and qualifications.

Core Service Team

Kevin Barry
Area Vice President
Client Executive

Kevin has an established group of Public Entities and various religious denomination clients. He is responsible for sales, marketing, implementing and servicing. He has expertise in all aspects of insurance brokerage and consulting. His responsibilities include account management, contract review, loss control/safety coordination, and claims advocacy. Kevin has a B.A. in History from Marist College, and has served as a guest speaker at New York PRIMA, NACO and GFOA.

Lynne Boyer, ARM, CIC
Area Assistant Vice President
Public Entity & Scholastic Practices

Lynne has been with Gallagher for 19 years and is an account manager with the Public Entity & Scholastic Practice practice areas. Lynne has over 29 years of insurance experience. She is currently the client service supervisor for the White Plains public entity team, and is the account manager for numerous large public entity accounts. Her responsibilities include the oversight with of all of the City of Stamford's service needs, to assist with issuance of certificates of insurance within 24-hours, assist with preparation of insurance schedules and invoices, and to provide guidance with contract review and other risk management needs of the City. Lynne have over 25 years of insurance industry experience, and joined Gallagher in 1998 working with the public entity division.

Jessica Marano
Client Service Manager
Public Entity & Scholastic Practices

Jessica is an account manager with the Public Entity & Scholastic Practice niches. She has over 19 years of insurance experience. Jessica began her insurance career at Empire/Allcity Insurance Group in 1998 as a claims customer service representative. She joined Arthur J. Gallagher in 2015 working in the public entity division. Jessica is currently a client service manager for the White Plains public entity team, and is the account manager for numerous large public entity accounts. Jessica will be responsible for the servicing of the City of Stamford's account.

Colin David
Client Service Associate
Public Entity Practice

Colin is a Client Service Associate and the newest member within Gallagher Public Entity Practice Group in White Plains. His key responsibilities include issuing Certificates of Insurance and Auto ID cards, processing and sending invoices, gathering policies and assembling client policy books, updating Auto & Property schedules among performing other miscellaneous marketing and client tasks. Colin has a dual Bachelors of Arts Degrees in Communication & Psychology from University of Connecticut.

Rachel S. Weissman
Senior Claim Advocate
Claims Advocate

Rachel Weissman joined Gallagher in 2009 and has over 10 + years brokerage experience; both with claims and account management. Her duties involve claim advocacy responsibilities, on behalf of client's using her expertise in the Workers Compensation, Auto, General Liability, Property, and Professional Liability lines of coverage. She has experience in handling claims for a variety of clients including, not-for-profit, retails, service, real estate, higher education, manufacturing and public entity.

Dan Summa
Area Senior Vice President
Claims Advocate

Dan joined Gallagher in 2005 as a Vice President of Claims and is responsible for the management and coordination of all aspects of Commercial Claim for three branches. This includes risk management accounts as well as claim reviews and claim presentations in the account proposal process. Prior to joining Gallagher, he spent over 35 years at various technical and claim management positions with several national primary and reinsurance carriers. His experience includes all lines of claim handling/advocacy and management with extensive experience in general liability, automobile, property, construction, real estate investment trusts, financial products, management liability, pollution, financial products, workers compensation, risk management accounts as well as the related fraud investigations. He also has an excellent proficiency in and understanding of the litigation process and management having been responsible for the overseeing and negotiation of mediations, arbitrations and trials in many jurisdictions and venues. Dan is a graduate of Pace University.



Organizational Chart

City of Stamford

Gallagher Service Team

Kevin Barry
Client Executive

Lynne Boyer
Client Service Manager

Jessica Marano
Client Service Manager

Collin David
Client Service Associate

Claims

Dan Summa
Claims Advocate

Rachel S. Welasman
Claims Advocate



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

Servicing Philosophy

One reason we believe Gallagher is the best cultural fit for City of Stamford is our *team-oriented service approach*. Each member of the City of Stamford team remains committed to working in unison to achieve a common goal – *bring the highest quality of service to City of Stamford*. Gallagher was founded on the pillars of *integrity, innovation, teamwork, and empathy*. We continue to live these values at every level of our organization. Our ability to adapt to an ever-changing world is a testament to the strength of the core values the founding fathers chose to build the company upon.

We can and will deliver a team and service plan that's unlike any of our competitors – an unrivaled cache of historical knowledge of City of Stamford paired with a skilled, local partner office that's tied into your local risk management community. You need a broker who understands City of Stamford's risks and can think on its feet and drop everything to respond to your needs. This ability is one of Gallagher's core strengths. We excel in this more than other brokers thanks to our outstanding staff, our local presence and our practice's expertise.

No two organizations are the same and, therefore, no two customer requirements for service are the same. Wherever and whenever there is risk we are there for our clients. We deliver business without barriers – working together with our clients to create solutions that drive value and create a competitive advantage. The cornerstone of our success has been developing innovative solutions customized for our clients to address their past, current and future risk management needs. Risk management solutions are about more than just placing coverage. They're about growing your business and protecting your balance sheet.

Marketing Philosophy/Strategy

On a philosophical level, we believe that marketing City of Stamford's accounts is among the most important responsibilities of your broker. We've found that successful marketing efforts are a partnership and perform best when City of Stamford is involved with us in determining its risk transfer strategy. By exploring your organizations goals and reviewing the current program, we build a foundation for the renewal program and the coming year. .

In general, we believe it's prudent to market an account at least once every three years. Of course, if conditions warrant, more frequent marketing may be necessary. We've found that "over-marketing" an account hurts City of Stamford's ability to obtain favorable terms from insurance company underwriters.

Our marketing strategy and insurance placement capabilities are summarized as follows:

Risk Identification/Data Collection

The first step in marketing City of Stamford's account is getting to know your risks and exposures. We seek to thoroughly understand your account from a strategic, operational, and financial level. We will meet with key City of Stamford personnel to understand your exposures, strategic plan, current and planned safety programs, projected changes in employee count, senior leadership transition, and financial outlook. We will survey your organization and tour your buildings – inside and out. We also take photographs, study claims reports and loss summaries, and review prior underwriting applications and loss control reports.

Program Review

After all pertinent data has been collected, we then assemble updated underwriting information including building values, auto schedules, payrolls, etc. and review your entire program. We will suggest alternatives and enhancements with you, and structure an insurance program that accurately reflects your risk appetite and profile, as well as current exposures and unique campus features.

Where we can, we will seek to consolidate or eliminate coverage that may be unnecessary or redundant. Knowing your exposures in detail and communicating them to the underwriting community shows insurance carriers that we



understand your risk profile and your business. When underwriters are confident in your risk, they will offer better terms, conditions, and pricing.

Underwriter Meetings

With the underwriting data in hand, we meet with key underwriters and loss control representatives early to discuss your account, our coverage and pricing objectives, and the timeline for the delivery of quotes. When possible, we bring underwriters to meet with you and see your facilities. These meetings are important in forming a personal relationship and enhancing mutual understanding between City of Stamford and the carriers, allowing us to achieve the best possible terms and pricing.

Submission Creation

The next step in the marketing/placement process involves the creation of a thorough, high-quality submission. Our goal is to make City of Stamford stand out in the eyes of underwriters who may have 50-60 competing submissions on their desk. We do this by providing all relevant information to the underwriter: underwriting information, explanations of important or unusual exposures, detailed loss summary, photographs, flood maps, etc. We also outline our coverage and pricing expectations in an Executive Summary. If desired, we can review our submissions with you in advance of going to the market.

Quote Review and Recommendation

Once quotations are received from the carriers, we review them for accuracy and negotiate with all potential insurers to determine final terms, conditions, and premiums. We believe in an open sharing culture and as partners we want to involve you in the insurance placement process as much as possible. We will copy you on relevant correspondence so that you are part of the process. In our renewal proposals we provide the actual quotations from the insurance companies and make recommendations to City of Stamford. We will identify and communicate any new and/or changing risks that may impact the City from an insurance coverage perspective and recommend any insurance policy modifications to address these risks.

Performance Criteria

Gallagher executes customer service with a “no-surprises” philosophy and acknowledges that responsiveness is paramount to maintaining client confidence. The following is an illustration of our standards of service and/or response timeframes. Within Gallagher, we believe the client defines quality. We adhere to a documented, disciplined process to measure and confirm that we consistently exceed client expectations.

Technical Service Standards	Within:
Return phone calls	Returned within 3-6 hours with the exception that calls received after 5:00 p.m. may be returned the following morning. All team members are available via cell phones.
Issue invoices and related documents	8 work days of effective date
Incorporate policy changes	3 work days of receipt
Issue certificates	24 hours of receipt or as needed
Process premium-bearing endorsements	8 work days of receipt from carrier
Process non-premium-bearing endorsements	10 work days of receipt from carrier
Process audits	7 work days of receipt from carrier
Issue auto ID cards	24 hours
Check policies and Policy Delivery	60 work days of effective date and deliver them within 10 work days



Technical Service Standards	Within:
Request for Information/Data	We will confirm expected time frame for projects requiring more than one week and will regularly advise City on status of request.

As our client, you understand that our services do not end once a policy is renewed. As your broker, we believe we need to take a proactive approach in partnership with City of Stamford to design alternative risk financing structures that best meet your need. This requires us to continually update our capabilities and approach to handling your account.

Loss Control Services

Gallagher offers a variety of loss control services for all lines of coverages, and will provide input on loss prevention and control issues of concern to City of Stamford, including providing assistance on issues specific to coverages and existing policies and procedures.

We will work with City of Stamford’s risk management office to develop a loss control plan to supplement internal resources and carrier resources with Gallagher’s Loss Control Professionals. We also review carrier recommendations, quantify their potential impact on your operations and negotiate alternatives where applicable, and respond to the carrier on your behalf.

The first step in developing the service plan is to listen to understand where City of Stamford is at now with respect to their safety programs. This is accomplished by meeting with the corporate safety director and management to identify corporate safety plans, safety needs and issues that they are working on and identifying opportunities where we can complement those efforts. Copies of company safety policies and programs are reviewed to become familiar with City of Stamford’s process of identifying and solving safety problems that drive your loss experience and total cost of risk.

Next, we analyze loss data using Excel pivot tables to pinpoint loss trends by causal factors. Then, a visit would be suggested to facilities which are driving the loss experience to tour the operations and identify potential loss exposures and talk with management, supervisors and employees to assess the safety culture and brainstorm practical solutions. With this information, a strategy is developed in collaboration with City of Stamford to reduce its total cost of risk. Upon agreement on the service strategy, we will meet with the insurance carrier, City of Stamford and Gallagher loss control to assign duties, responsibilities and a timeline achieving your objectives. Gallagher then monitors the implementation of the plan and keeps in close contact with City of Stamford to advise them of the status of the plan and keeps everyone on track to obtain cost cutting results. A formal stewardship meeting is conducted to communicate to upper management how Gallagher is performing in terms of managing carrier and Gallagher resources in exceeding City of Stamford’s service expectations.

Below are specific services that Gallagher believes will be of value to City of Stamford in reducing its total cost of risk:

- **Gallagher’s Safety Essentials Training:** GetSET for supervisors helps build their management skills and safety knowledge. Training can be delivered on site or cost effectively over the internet in a live workshop type of setting.
- **Risk management strategy webcasts:** Management level webcasts that address emerging OSHA issues and strategies that should be considered to reduce your total cost of risk.
- **Risk management – Safety Insight Newsletter:** A monthly safety publication for managers and supervisors on emerging OSHA issues and what to do to mitigate financial impact on City of Stamford and legal liability on management.
- **A Minute for Safety Talk Topic:** A monthly publication on basis safety for employees.



- **Workshop webcasts:** Webcasts can be conducted in the main presentation room to communicate safety problems and concerns. Then, the participants can be divided into virtual workshop breakout rooms to develop practical solutions to solve the problem.
- **Loss control solution outreach:** Gallagher has about 90 loss control consultants that it can reach out to obtain additional insight from those consultants and/or their clients in a similar industry to obtain additional input on solving a safety problem.
- **Onsite safety consultation services:** Professional and experienced onsite safety consultant.

Gallagher can provide several types of reports depending on your needs. For other clients we have provided the following:

- Annual Safety and Loss Control Report – this is a customized report which we will develop with City of Stamford in the first year of our engagement. The report will include a strategic safety plan based on your needs and input, as well as recommendations from Gallagher and carrier loss control representatives.
- Claims/Loss Stratification and Trending Report
- Experience Modification Analysis Report
- Loss Forecaster Report

Claims Management

There are two main components of our claims handling abilities: claim representatives to help you file an initial claim, and claim advocates to assist with larger, more troublesome claims. Both groups are experienced working with colleges and universities, and their responsibility is to assist City of Stamford in minimizing the impact of losses while maximizing insurance recoveries. These services are available on an ongoing basis and are included in our fee at no additional cost.

We believe claims advocacy is a core element of our services. Acting as your advocate is our goal to controlling your costs through prompt, fair settlements. Our claim management team will assist you in evaluating and resolving disputed coverage and settlements, and be a resource in the event of catastrophic or unusual claims. Our clients commonly use our claims advocates to provide the following services:

- Serve as City of Stamford’s advocate in negotiating claims.
- Annual update of carrier claim reporting requirements and coordination of claims reporting to carriers.
- Assistance with claim documentation and responding to reservation of rights letter(s).
- Assistance in accessing carrier claims adjusting services, coordinating carrier claim audits if requested, and assistance in resolving any claim disputes.
- Arrange and attend periodic claim review meetings to discuss the claims falling within established parameters.
- Follow all cases assigned to conclusion and audit claims as requested.

Claim Settlement Procedures

Gallagher has a system in place that allows us to track all open claims and claim settlements. We could customize this system to City of Stamford’s specific needs. Our claim advocates perform various functions including the following:

Pre-loss activities

- Establish claim reporting & handling procedures
- Review and assist in establishing Business Interruption/Extra Expense values as well as work with our brokers in developing manuscript policy language and conducting policy language analysis

Loss reporting

- Report new losses to the adjuster and/or insurer in language that favorably describes the occurrence
- Review terms and conditions relevant to the loss and advise as to potential areas of concern
- Arrange for meetings at the loss site if necessary and ensure attendance by appropriate people and availability of necessary information



Loss coordination

- Identify all aspects of the loss and reach consensus with adjuster on Emergency steps
- Review property damage, capture all loss expenses and participate in preparation of a strategy to resume operations
- Work with City of Stamford to monitor the status of the claim
- Guide and assist in their preparation City of Stamford of the claim
- Review and critique the claim before submission to the adjuster
- Advocate for any coverage or City of Stamford measurement disputes

Renewal Process

Our clients repeatedly tell us the most important thing that we can do as their broker is to protect their assets by providing a comprehensive and tailored insurance program with the most competitive terms. We also know that a critical component of every customer experience is receiving an accurate and timely response to your day-to-day business needs and challenges.

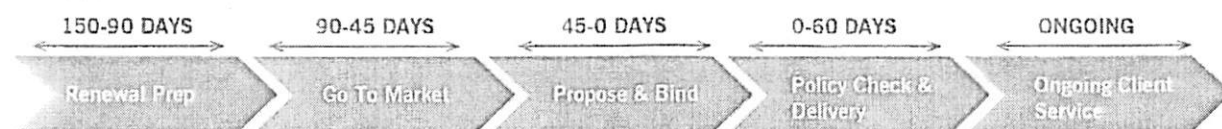
We know that helping you through the renewal process is a big part of how we serve you. It's important that we provide the best solutions to support your unique business needs. We have invested in our service model, updating our technology and processes to provide a faster, more efficient service experience for you. These improved systems and processes allow us to deliver on a proactive and predictable timeline for renewal.

At Gallagher, our goal is to provide every client with an exceptional insurance and risk management program delivered by a world-class service organization.

OUR PROCESS: Focused On You



Our Timeline





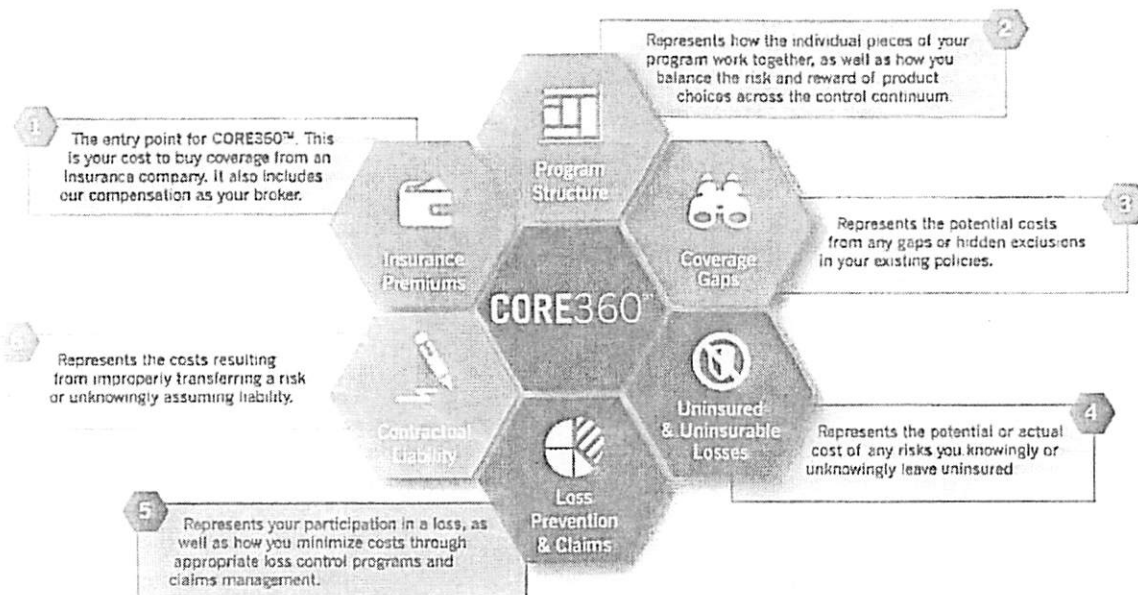
Renewal Service Timeline/Standards

Initiative	Task	Critical Date
Program Analysis	<ul style="list-style-type: none"> • Deductible/Retention Analysis • Exposure/Coverage Analysis • Review of Alternative Risk Financing Options • Update Uninsured/Underinsured Insurables • Prepare request for underwriting information • Discussions with potential markets 	150 to 90 days prior to renewal
Pre-Renewal Meeting	<ul style="list-style-type: none"> • Review Goals and Objectives • Discuss Market Conditions • Define key renewal objectives by line of coverage • Develop Marketing Plan • Review Marketing Strategy including analysis of individual market's financial condition, experience, service capabilities • Estimate Timeline/Renewal Goals • Update new exposures, changes in exposures, etc. • Review Uninsured/Underinsured Insurables 	150 to 90 days prior to renewal
Program Design	<ul style="list-style-type: none"> • Analyze existing program • Consider new exposures, acquisitions, new partnerships • Review existing policy contracts for adequacy of coverage; identify deficiencies or gaps in coverage • Review loss experience • Develop program design – analyze alternative coverages and retention levels to determine the most appropriate program structure and develop a program that meets your objectives 	150 days to 90 days prior to renewal
Market Selection	<ul style="list-style-type: none"> • Survey and evaluate potential markets • Qualify the financial security of the insurer/reinsurer; ask questions regarding their financial strength, claims paying ability, appetite for higher education risks, etc. Begin preliminary discussions • Identify those markets that match your program's needs 	90 to 45 days prior to renewal/Proposal delivery date
Marketing	<ul style="list-style-type: none"> • Receipt of updated exposure information • Preparation of Underwriting Specifications • Review Specifications with Client • Specifications to Underwriters • Review Coverage Documents • Negotiations with markets to achieve the best possible terms, conditions, and pricing • Status Reports 	90 days to 45 days prior to renewal/Proposal delivery date
Final Renewal Negotiations	<ul style="list-style-type: none"> • Analyze and compare each alternative in scope of coverage, limits, and retentions • Preparation of Proposal • Presentation to Client • Arrange meetings with underwriters, if required • Finalize terms and conditions • Issue binders, invoices, etc. 	45 days to 0 days prior to renewal/ Proposal delivery date

Initiative	Task	Critical Date
Policy Administration	<ul style="list-style-type: none"> • Thoroughly Review Policies/Reinsurance Agreements • Request corrections • Develop current Schedule of Insurance • Deliver Policies and Summaries • Issue Certificates • Answer coverage questions 	0 to 60 days after inception/ongoing

Description of other services available through the vendor.

CORE360™



CORE360™ is Gallagher’s comprehensive model that considers the six cost drivers of our client’s risk management program. By helping City of Stamford understand its actual and potential costs, providing actionable advice and delivering world-class service and support – your Gallagher team helps you develop your program based on these cost drivers and their impact on your overall total cost of risk.

Insurance Premiums transfer risk an Insured cannot or does not want to self-insure. It is where entities begin their risk management program, and where brokers begin to differentiate themselves. Municipalities like City of Stamford are well positioned to retain a certain amount of risk in an effort to take control of their insurance program, and this is something we continue to examine.

Program Structure allows an Insured to retain a certain amount of risk, begin financial independence, and, if self-insured, control a portion of their claim process. This is where Gallagher, more specifically the Gallagher Public Sector practice, shines. We are able to use analytics like retention analysis and loss pick reports to pinpoint a “sweet spot” where the Insured can economically retain risk with an appropriate transfer level. Once determined, Gallagher approaches the most comprehensive and competitive insurance carriers for that Insured.



This leads to Gallagher's Policy Review. Gallagher develops a score card against an Insured's peer group, like a stewardship report. How does this policy compare in coverage, limits, retentions, etc? How can we develop more comprehensive coverage to fill the **coverage gaps**? For example, an area we have proposed we insure, such as cyber. Which is currently considered an uninsured loss. There are also exposures and situations that are **uninsurable**. Uninsurable risks can be due to loss experience, lack of marketplace, or the when our clients simply does not want to purchase coverage for the exposure. Within CORE360 we assist Insureds in these scenarios, by developing policies and procedures in the event an exposure is not covered by the traditional marketplace.

Losses **within a deductible or retention** can be managed through proper loss control and prevention. It also gives the Insured more control over the claims process. This is where a third party administrator (TPA) works on your behalf. As with the case with City of Stamford's program, the TPA empowers you and your program with a stronger voice and advocate.

Finally, every industry group enters into **contracts**, particularly the public sector. Sometimes, these contracts unnecessarily leave City of Stamford exposed to risk. The Gallagher team reviews contracts and certificates if/when required.

Gallagher's CORE360™ truly encompasses all the services, analysis, and risk management tools City of Stamford is seeking. Even if City of Stamford currently has the best program possible, the CORE360™ program will offer risk management services in addition to the policy placement throughout the year. Our services do not end once the coverages are bound.

On the following page please find Gallagher's CORE360 Scorecard to showcase the work our team has performed on your behalf within each of these areas.



Insurance Premiums

The City of Stamford has seen a 2% reduction in 2015, flat in 2016 and 8% reduction in 2017.

Program Structure

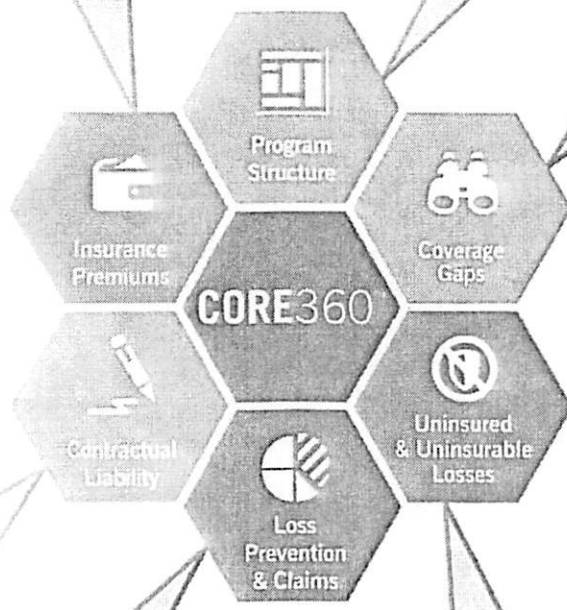
Significantly enhanced coverages for Property, and moved Liability policies to "admitted" markets.

Contractual Liability

Available for contract review, or additional insured

Coverage Gaps

Gallagher replaced the Excess Property carrier Lexington Insurance Company with a superior and admitted policy form with American Home Assurance Company.



Loss Prevention & Claims

Gallagher attends and participates in monthly claim reviews with the City and their Third Party Administrator PMA.

We have assisted client with the large Badger claim.

Uninsured & Uninsurable Losses

Gallagher offered the City of Stamford coverage options for Cyber Liability Insurance in both 2016 and 2017.



Optional Risk Management Services

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

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

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

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

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

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

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

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

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

- **Summary of qualifications.**

- ✓ 7,500 Public sector clients nationally
- ✓ 50+ Years of public sector service by Gallagher
- ✓ 1,000+ Gallagher municipality clients
- ✓ More than 4,500 schools, and 40% of the largest public schools
- ✓ 1,000's of individual cities, counties, parishes, schools and special districts
- ✓ 120 public sector and K12 education pools (covering an estimated 10,000 individual entities)
- ✓ More than 50 special districts and tribal governments
- ✓ 19 state government clients



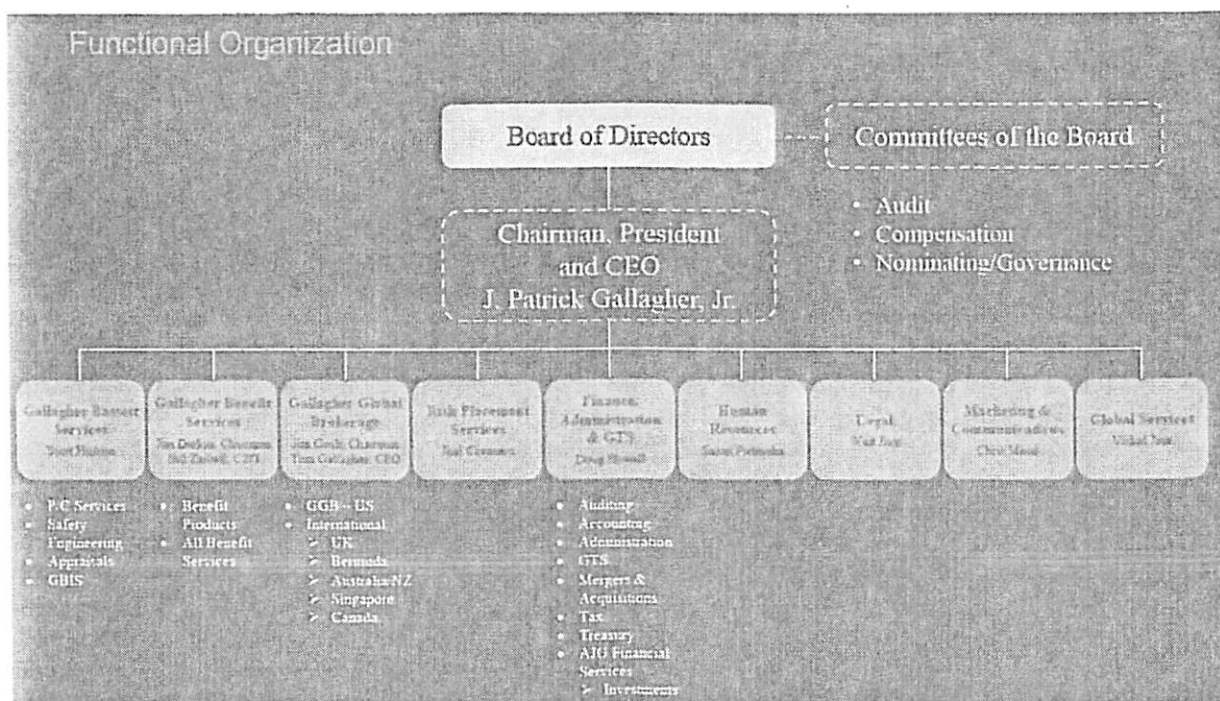
• Lawsuits/complaints.

Legal Action/Pending Litigation

Gallagher is not engaged in any lawsuits, legal actions, or governmental investigations that relate specifically to any services we propose to City of Stamford, nor are there any such actions that prohibit us from serving as City of Stamford’s broker.

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

• Vendor organizational chart.





BOARD OF DIRECTORS

J. PATRICK GALLAGHER, JR.

Chairman of the Board,
President and Chief Executive Officer

SHERRY S. BARRAT^{2,3}

Former Vice Chairman
Northern Trust Corporation

WILLIAM L. BAX¹

Former Managing Partner of
PricewaterhouseCoopers' Chicago office

D. JOHN COLDMAN²

Former Chairman of The Benfield Group

FRANK E. ENGLISH, JR.¹

Former Managing Director and Vice Chairman of
Investment Banking, Morgan Stanley & Co

ELBERT O. HAND^{2,3}

Former Chairman of the Board and Chief Executive Officer
Hartmark Corporation

DAVID S. JOHNSON^{2,3}

President and Chief Executive Officer of the Americas,
Barry Callebaut AG

KAY W. MCCURDY^{2,3}

Of Counsel, Locke Lord LLP

RALPH J. NICOLETTI¹

Executive Vice President and Chief Financial Officer,
Newell Brands, Inc

NORMAN L. ROSENTHAL, PH.D.¹

President, Norman L. Rosenthal & Associates, Inc

¹Member of the Audit Committee

²Member of the Compensation Committee

³Member of the Nominating/Governance Committee

EXECUTIVE MANAGEMENT COMMITTEE

WALTER D. BAY

General Counsel and Secretary

JOEL D. CAVANESS

Corporate VP and President – U.S. Wholesale Brokerage

JAMES W. DURKIN, JR.

Corporate VP and Chairman – Employee Benefit Consulting
and Brokerage

THOMAS J. GALLAGHER

Corporate VP and CEO – Global Property/Casualty Brokerage

JAMES S. GAULT

Corporate VP and Chairman – Global Property/Casualty Brokerage

DOUGLAS K. HOWELL

Chief Financial Officer

SCOTT R. HUDSON

Corporate VP and CEO – Risk Management

SUSAN E. PIETRUCHA

Chief Human Resources Officer

WILLIAM F. ZIEBELL

Corporate VP and CEO – Employee Benefit Consulting
and Brokerage



Organizational Structure

The following is a listing and description of each division/subsidiary of Arthur J. Gallagher & Co.:

Property/Casualty Services

Artex Risk Solutions, Inc., provides access to the many specialized insurance and reinsurance companies operating within a marketplace that includes North America, Bermuda and the Caribbean, performs risk analysis and claims advocacy, and acts as a captive manager and an intermediary in providing services to pools, captives, rent-a-captives, risk retention groups and self-insurance arrangements.

Arthur J. Gallagher Risk Management Services, Inc., Gallagher's largest division, specializes in structuring property/casualty insurance and risk management programs for commercial, industrial, institutional and governmental organizations through its offices in the U.S. and through a network of strategic alliance partners in more than 150 countries.

Arthur J. Gallagher Australasia Holdings Pty Ltd. provides a full range of property/casualty solutions for wholesale and retail clients in Australia and New Zealand. Retail brokerage services are provided by Arthur J. Gallagher (Aus) Pty Ltd, which offers cost-effective insurance and risk management solutions.

Arthur J. Gallagher (UK) Ltd. is a Financial Services Authority (FSA) registered broker and approved Lloyd's of London broker that accesses Lloyd's and other London and international insurance and reinsurance markets. It places risks for Gallagher's own brokers, other brokers/carriers and direct retail clients worldwide, across all aviation, marine and non-marine classes.

Risk Management Partners Ltd. markets insurance and risk management products and services to U.K. public entities through offices in England and Scotland.

Property/Casualty Third-Party Administration

Gallagher Bassett Services, Inc. provides a broad range of risk management services – including claims and information management, risk control consulting and appraisal services – to help corporations and institutions reduce their costs of risk.

Western Litigation, Inc. provides medical malpractice and professional liability, third-party claims administration and litigation consulting.

Gallagher Bassett Services Pty Ltd. provides claims management services, workcover (workers compensation), crisis management claim handling and consulting, loss control and information management services to clients in Australia and New Zealand.

Gallagher Bassett Canada Inc. provides claims management, workers compensation oversight, appraisal and information management services to Canadian and U.S. clients.

Gallagher Bassett (UK) provides Pan-European claims management, loss control and information management services to clients.

MountainView Software Corp. designs standardized and customized electronic claims reporting and claims management software that enables users to submit/view claims, such as OSHA 300, workers compensation, state First Report of Injury, property, and general and auto liability via the Internet, as well as generate loss runs and claims analysis reports.

Shelter Island Risk Services provides data consulting services to members of the insurance industry, including carriers, brokers and third-party administrators as well as directly to risk managers of companies.



Wholesale Services

Arthur J. Gallagher Australasia Holdings Pty Ltd. provides a full range of property/casualty solutions for wholesale and retail clients in Australia and New Zealand. Wholesale services are provided by Australis Group (Underwriting) Pty Ltd, a multiple lines general insurance and reinsurance underwriting agency.

Arthur J. Gallagher (UK) Limited is a Financial Services Authority (FSA) registered broker and approved Lloyd's of London broker that accesses Lloyd's and other London and international insurance and reinsurance markets. It places risks for Gallagher's own brokers, other brokers/carriers and direct retail clients worldwide, across all aviation, marine and non-marine classes.

Risk Placement Services, Inc. operates as a traditional wholesale broker, managing general agent and program manager, working with both Gallagher and non-Gallagher producers, and has access to all major excess/surplus lines carriers. Its operating units include: ARM of California, Castle Insurance Associates, National Insurance Professionals Corporation, Edwin M. Rollins, Healthcare Insurers, Yanoff Companies, Yanoff South, Alternative Market Specialists, WorkCare Northwest and CoverageFirst.com.

Employee Benefit Services

Gallagher Benefit Services, Inc. and its divisions provide a full range of employee benefit services including benefits strategy, plan design and management, employee communications, and compliance.

• **Vendor's financial or most recent annual report.**

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

In an effort to be more environmentally friendly, we are not including the annual report in this document as the entire report is over 100 pages long. However, we have included the Consolidated Statement of Earnings in the Appendix.



Vendor Compensation

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

Fee

We propose a fee of \$125,000 Annually.

Compensation Philosophy

Gallagher is 100% transparent when it comes to compensation arrangements. All revenue earned by Gallagher and its affiliates is disclosed to you. All insurance carrier quotations received by Gallagher are provided to you including terms, conditions, premium, and commission if any.

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

Since 2009, Gallagher and its subsidiaries have been participating in contingent and supplemental compensation arrangements. Clients are given the opportunity to opt out of participation in any of these arrangements.



References

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

<p>Opus Inspection Eric Womack, <i>Director of Human Resources</i> (860) 392-2118 Eric.womack@opusinspection.com</p>	<p>Unicorr Packaging Group Jamie Pious, <i>Vice President</i> (860) 963-6727 Eric.womack@opusinspection.com</p>
<p>City of Norwalk Mr. Craig Schmidt, <i>Risk Manager</i> (203) 854-7972</p>	<p>Lewa-Nikkisso America Greg Collins, <i>Controller</i> (978) 487-1110 gcollins@lewa-inc.com</p>



Vendor Corporate Information

This section requests pertinent information concerning the proposed vendor and partner(s) as well as defining their relationship. This section will assist the City of Stamford and Board of Education in assessing each respondent's ability to provide the services requested. It is the City's and the BOE's expectation that the selected vendor will assign a dedicated Account Team who has experience in the insurance brokerage services business.

CORPORATE PROFILE:

Corporate Name

Arthur J. Gallagher & Co.

Corporate Address (headquarters address)

2850 Golf Road, Rolling Meadows, IL 60008-4050

Number of Years Doing Business as Above

Founded in 1927, Arthur J. Gallagher & Co. has been in business for 90 years.

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

Corporate Mission Statement

We are an international Sales and Marketing company that plans and administers cost-effective, differentiated Property/Casualty and Human Resource risk management programs as brokers, consultants, and third-party administrators. Our mission is to:

- Provide superior, cost-effective risk management products and services that meet the ever-changing needs of our current and prospective clients, while continuing to strive for the highest professional excellence in the delivery of those products and services.
- Provide our employees with an opportunity for professional growth, personal satisfaction, and financial security.
- Build and maintain long-lasting, consistent, honest, and profitable relationships with our insurance markets, who we recognize play a crucial role in meeting our clients' risk management needs.
- Grow shareholder value by increasing our client base, dedicating ourselves to increased productivity, profitability, and professionalism resulting in long-term earnings-per-share growth.

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

Provide Most Recent Annual Report

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

In an effort to be more environmentally friendly, we are not including the annual report in this document as the entire report is over 100 pages long. However, we have included the Consolidated Statement of Earnings in the Appendix.



TEAM PROFILE:

Name of Sales Person/Account Executive and other Account Team Members Assigned to The City/BOE
 Years of Experience in Insurance Brokerage Business
 Years Employed by Current Company
 Address of Account Personnel
 Telephone Number(s) of Above

Service Team Members

Individual	Direct Number	Years of Experience in Insurance Brokerage Business	Years Employed by Gallagher	Mailing Address
Kevin Barry	914.697.6033	39	32	2 Westchester Park Drive White Plains, NY 10604
Lynne Boyer	914.697.6078	30	19	2 Westchester Park Drive White Plains, NY 10604
Jessica Marano	914.697.6138	19	3	2 Westchester Park Drive White Plains, NY 10604
Colin David	914.697.6012	1	1	2 Westchester Park Drive White Plains, NY 10604
Dan Summa	914.697.6041	12	12	2 Westchester Park Drive White Plains, NY 10604
Rachel S. Weissman	914.697.6104	11	10	2 Westchester Park Drive White Plains, NY 10604



PARTNER PROFILE (IF APPLICABLE):

Services Specified

Name of Partner

Address of Partner

Length of Time Your Company Has Had Relationship

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

Number of Similar Projects Provided by Your Organization

Number of Service Contracts Currently Serviced by Partner

Provide Most Recent Annual Report of Partner



Appendix



ANY CHALLENGE. ANY RISK. ANYWHERE IN THE WORLD.



Arthur J. Gallagher & Co.
BUSINESS WITHOUT BARRIERS[®]

Grow your organization with confidence by protecting your future and ensuring that your employees are securely invested in it. Gallagher's holistic approach keeps your best interests in focus.

GLOBAL REACH. LOCAL PRESENCE.

150+
countries with client service capabilities

710+
sales & services offices

24,750+
employees as of December 2016

OUR APPROACH TO RISK.

CORE360[™]

Gallagher's proprietary, comprehensive approach that considers 6 cost drivers of a client's risk management program.

HIGHLY SPECIALIZED. DEEP EXPERTISE.

- Alternative Risk & Captives
- Casualty
- Claims Advocacy
- Commercial Surety & Bonds
- Cyber Liability
- Environmental
- Financial Products
- Fine Arts
- Loss Control
- Management Liability
- Multinational Client Services
- Private Client & Personal Insurance
- Property
- Risk Management
- Small Business
- Terrorism
- Trade Credit & Political Risk
- Workers Compensation

21+ Industries Practices

Energy, Oil & Gas	Entertainment	Equity Advisors	Automotive	Aviation	Construction
Financial Institutions	Food & Agribusiness	Healthcare	Higher Education	Hospitality	Law Firms
Public Sector	Real Estate & Hospitality	Religious	Life Science	Marine	Non-profit
Restaurant	Tech & Telecomm	Transportation			

SUSTAINED GROWTH. FOCUS ON QUALITY.



SHARED VALUES + PASSION FOR EXCELLENCE = PROMISES DELIVERED.

The Gallagher Way
25 tenets that have guided a team-oriented culture for 30+ years

Social Responsibility
Company-wide focus on ethical conduct, employee health and welfare, environmental integrity and community service

World's Most Ethical Companies²
Ethisphere[®] Institute: 2012-2017²

¹Brokerage and Risk Management segments

²"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. Arthur J. Gallagher & Co. named one of the World's Most Ethical Companies[®] for 2017. Ethisphere Institute, March 2017.



Item 6. Selected Financial Data.

The following selected consolidated financial data for each of the five years in the period ended December 31, 2016 have been derived from our consolidated financial statements. Such data should be read in conjunction with our consolidated financial statements and notes thereto in Item 8 of this annual report.

	Year Ended December 31,				
	2016	2015	2014	2013	2012
	(In millions, except per share and employee data)				
Consolidated Statement of Earnings Data:					
Commissions	\$ 2,439.1	\$ 2,338.7	\$ 2,083.0	\$ 1,553.1	\$ 1,302.5
Fees	1,492.8	1,432.3	1,258.3	1,059.5	971.7
Supplemental commissions	147.0	125.5	104.0	77.3	67.9
Contingent commissions	107.2	93.7	84.7	52.1	42.9
Investment income and other	1,408.7	1,402.2	1,096.5	437.6	135.3
Total revenues	5,594.8	5,392.4	4,626.5	3,179.6	2,520.3
Total expenses	5,237.9	5,098.9	4,335.0	2,888.6	2,259.2
Earnings before income taxes	356.9	293.5	291.5	291.0	261.1
Provision (benefit) for income taxes	(88.1)	(95.6)	(36.0)	6.4	50.3
Net earnings	445.0	389.1	327.5	284.6	210.8
Net earnings attributable to noncontrolling interests	30.6	32.3	24.1	16.0	15.8
Net earnings attributable to controlling interests	\$ 414.4	\$ 356.8	\$ 303.4	\$ 268.6	\$ 195.0
Per Share Data:					
Diluted net earnings per share (1)	2.32	2.06	1.97	2.06	1.59
Dividends declared per common share (2)	1.52	1.48	1.44	1.40	1.36
Share Data:					
Shares outstanding at year end	178.3	176.9	164.6	133.6	125.6
Weighted average number of common shares outstanding	177.6	172.2	152.9	128.9	121.0
Weighted average number of common and common equivalent shares outstanding	178.4	173.2	154.3	130.5	122.5
Consolidated Balance Sheet Data:					
Total assets	\$ 11,489.6	\$ 10,910.5	\$ 10,010.0	\$ 6,860.5	\$ 5,352.3
Long-term debt less current portion	2,150.0	2,075.0	2,125.0	825.0	725.0
Total stockholders' equity	3,655.8	3,688.2	3,305.1	2,114.8	1,672.8
Return on beginning stockholders' equity (3)	11%	11%	14%	16%	26%
Employee Data:					
Number of employees - at year end (4)	24,790	23,857	22,375	18,055	14,924

(1) Based on the weighted average number of common and common equivalent shares outstanding during the year.

(2) Based on the total dividends declared on a share of common stock outstanding during the entire year.

(3) Represents net earnings divided by total stockholders' equity, as of the beginning of the year.

(4) Prior to September 1, 2016, most of Gallagher's India-based workforce was provided by a third-party on a cost-pass-through basis. During the third quarter of 2016, Gallagher consummated a transaction whereby it now directly employs these associates, thereby adding approximately 2,700 employees to our global workforce counts shown above. We revised the workforce number as of December 31, 2015, 2014, 2013 and 2012 to conform to the current period presentation.



Item 8. Financial Statements and Supplementary Data.

Arthur J. Gallagher & Co.
Consolidated Statement of Earnings
(In millions, except per share data)

	Year Ended December 31,		
	2016	2015	2014
Commissions	\$ 2,439.1	\$ 2,338.7	\$ 2,083.0
Fees	1,492.8	1,432.3	1,258.3
Supplemental commissions	147.0	125.5	104.0
Contingent commissions	107.2	93.7	84.7
Investment income	53.3	54.2	41.3
Gains on books of business sales	6.6	6.7	7.3
Revenues from clean coal activities	1,350.1	1,310.8	1,029.5
Other net revenues	(1.3)	30.5	18.4
Total revenues	<u>5,594.8</u>	<u>5,392.4</u>	<u>4,626.5</u>
Compensation	2,538.9	2,428.9	2,167.6
Operating	797.7	840.7	743.1
Cost of revenues from clean coal activities	1,408.6	1,351.5	1,058.9
Interest	109.8	103.0	89.0
Depreciation	103.6	93.9	69.4
Amortization	247.2	240.3	189.5
Change in estimated acquisition earnout payables	32.1	40.6	17.5
Total expenses	<u>5,237.9</u>	<u>5,098.9</u>	<u>4,335.0</u>
Earnings before income taxes	356.9	293.5	291.5
Benefit for income taxes	(38.1)	(95.6)	(36.0)
Net earnings	418.0	389.1	327.5
Net earnings attributable to noncontrolling interests	30.6	32.3	24.1
Net earnings attributable to controlling interests	<u>\$ 414.4</u>	<u>\$ 356.8</u>	<u>\$ 303.4</u>
Basic net earnings per share	\$ 2.33	\$ 2.07	\$ 1.98
Diluted net earnings per share	2.32	2.06	1.97
Dividends declared per common share	1.52	1.48	1.44

See notes to consolidated financial statements.



The Gallagher Way

Shared values at Arthur J. Gallagher & Co. are the rock foundation of the Company and our Culture. What is a Shared Value? These are concepts that the vast majority of the movers and shakers in the Company passionately adhere to. What are some of Arthur J. Gallagher & Co.'s Shared Values?

1. We are a Sales and Marketing Company dedicated to providing excellence in Risk Management Services to our clients.
2. We support one another. We believe in one another. We acknowledge and respect the ability of one another.
3. We push for professional excellence.
4. We can all improve and learn from one another.
5. There are no second-class citizens—everyone is important and everyone's job is important.
6. We're an open society.
7. Empathy for the other person is not a weakness.
8. Suspicion breeds more suspicion. To trust and be trusted is vital.
9. Leaders need followers. How leaders treat followers has a direct impact on the effectiveness of the leader.
10. Interpersonal business relationships should be built.
11. We all need one another. We are all cogs in a wheel.
12. No department or person is an island.
13. Professional courtesy is expected.
14. Never ask someone to do something you wouldn't do yourself.
15. I consider myself support for our Sales and Marketing. We can't make things happen without each other. We are a team.
16. Loyalty and respect are earned—not dictated.
17. Fear is a turnoff.
18. People skills are very important at Arthur J. Gallagher & Co.
19. We're a very competitive and aggressive Company.
20. We run to problems—not away from them.
21. We adhere to the highest standards of moral and ethical behavior.
22. People work harder and are more effective when they're turned on—not turned off.
23. We are a warm, close Company. This is a strength—not a weakness.
24. We must continue building a professional Company—together—as a team.
25. Shared values can be altered with circumstances—but carefully and with tact and consideration for one another's needs.

When accepted Shared Values are changed or challenged, the emotional impact and negative feelings can damage the Company.

— Robert E. Gallagher
May 1984



THE GALLAGHER WAY OF DOING BUSINESS

Normally, we don't like to pat ourselves on the back.

But every so often our clients or someone in the industry will share with us how they feel about our partnership, the services we provide or how we conduct business. And we're especially proud to be recognized by the Ethisphere Institute. At Gallagher, we're committed to doing the right thing and placing our clients first.



GALLAGHER NAMED ONE OF THE WORLD'S MOST ETHICAL COMPANIES FOR 2017.*

Arthur J. Gallagher & Co. was named one of the World's Most Ethical Companies for 2017. Gallagher, the only insurance broker to make the list, joins a small, distinguished group of companies committed to operating at the highest standards of ethical behavior.

You manage your business. Let Gallagher manage your risk.

Arthur J. Gallagher & Co. operates differently than most insurance brokers. Our expert advisors are ready to get inside your business and truly understand your operations, your thinking, your past experiences and future plans. Only then can we architect solutions that truly support your objectives.

You deserve a broker who places the client first.

*World's Most Ethical Companies is an independent organization that ranks the world's largest corporations based on their ethical behavior. For more information, visit www.ethisphere.com.



LOSS CONTROL SERVICES

Client Focused

- Integrated Broker Service Program
- Experienced Loss Control Consultants
- On-Site, Hospitality Assistance, Webcast and Teleconference
- Services and Programs Referenced Against Best Practices
- Work Closely with Client and Carrier to Address Concerns

Customized Solutions

- Programs Targeted to Loss Drivers and Operations
- Focus on Areas That Will Make an Impact on Losses
- Services are Directed at Lowering Cost of Risk
- Hospitality-Specific Services
- Results-Oriented, Not Inspection-Driven

Accident Analysis

- First-Aid Log
- Investigation Report
- OSHA Log

- Loss Runs
- Root Cause
- Benchmarking

Assessments

- Slip, Trip and Fall
- Sprain and Strain
- Security
- Ergonomic
- Workplace
- Machine Safeguarding
- Job Safety

- Safety Program
- Mock OSHA
- OSHA Regulatory Compliance
- Personal Protective Equipment
- Emergency Response Plan

Program Development

- Safety Rules
- Employee Safety Handbook
- Policy, Procedure, Program

- Safety Manual
- Safety Committee
- Work Method
- Early Return to Work
- OSHA Compliance

Safety Training

- 10- and 30-Hour Outreach Training
- OSHA 300 Log Recordkeeping

- Hazard Awareness
- Defensive Driving
- Ergonomics

OSHA Citation Assistance

- Consultation Service
- Participation in Settlement Meeting
- Abatement Services

Supervisory Skill Development

- Fraud Prevention
- Insurance 101
- Personal Liability Awareness
- Hazard Awareness
- Managing Safety & Culture

- Incident Investigation
- Safety Meetings & Communication
- Selling Safety to Management
- Workplace Violence
- Sexual Harassment

Property Fire Protection Engineering

- Property Loss Control Advocacy
- Evaluate Fire Protection Systems
- Provide Property Risk Reports

- Account Engineering Coordination
- Evaluate Loss Expectancies
- HPR Guidance and Assistance
- Flood Exposure Assessments

Other Services

- Onboarding with New Carrier
- Carrier Service Management
- Stewardship Report

- Recommendation Compliance
- Marketing Safety Efforts to Underwriters



CLAIM ADVOCACY SERVICES

Claim Need Analysis

- Interview client
- Determine goals and exposures
- Outline carrier requirements
- Develop service plan and timeline
- Ensure accountability

Special Handling Instructions

- Client needs analysis
- Negotiation with carrier regarding claim handling instructions
- Implement instructions
- Ensure compliance

Claim Reviews

- Coverage advocacy
- Reserve adequacy/reduction
- Aggressive plan of action
- Thorough investigations
- Medical management
- Litigation management
- Fraud awareness and defense
- Identify systemic problems
- Push for resolution and closure
- Subrogation

Coverage Advocacy

- Coverage intervention
- Coverage resolution

TPA RFP/RFQ

- Client needs analysis
- TPA alternatives
- Develop RFP and disseminate
- Analysis of responses
- Interview candidates and visit (tour facilities)
- Prepare comparative matrix
- Assist client in decision

CAT Management

- Vendor resources/immediate responders
- Off-site coordination of team
 - » Client
 - » Adjuster
 - » Consultant
 - » Forensic accountant
 - » Construction manager
 - » Others as necessary
- Facilitating advance payments
- Proactive claim management
- Assist with documentation

Attorney/Vendor Selection

- Determine list of potential candidates
- Interview candidates
- Request/review CV
- Obtain carrier approval
- Review selection of attorney
- Implement to ensure satisfaction

Healthcare Provider Selection

- Review medical providers
- Tour client facility/plant
- Discuss RTW requirements
- Implement needed changes
- Evaluate NCM
- Job descriptions to doctor
- Video workstation requirements and provide to doctor

Complex Claim Consulting

- Analysis and strategy development
- Troubleshooting/intervention
- Damage control
- Cost control
- Timely and appropriate vendor list
- Negotiation/resolution strategy
- Mediation and pretrial preparation and participation
- Subrogation



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

A. IDENTIFICATION OF RESPONDENT'S EMPLOYEE

Employee's Name: Kerin M. Barry
Title: Area V.P.
Name of Respondent: Arthur J. Gallagher & Co.
Address: 12 Pilgrims Way
Gaylordsville, CT
Telephone: 860-350-4129
Total Years Insurance Experience: 38
Total Years Experience with Respondent: 32
Total Years Experience with Municipalities: 32

B. FORMAL EDUCATION:

Undergraduate

Year Graduated: 1978 Name of College: Marist College

Degree/Major: BA Honors:

Post Graduate

Year Graduated: Name of College:

Degree/Major: Honors:

C. PROFESSIONAL DESIGNATIONS/ACHIEVEMENTS:

D. PROFESSIONAL MEMBERSHIPS:

PRIMA

E. RELEVANT EMPLOYMENT HISTORY:

Working with public entities in Connecticut, New York, New Jersey & Pennsylvania
for over 30 years.

F. PRIMARY EMPLOYMENT HISTORY: (Resumes may be attached)

G. PROBABLE RESPONSIBILITIES:

Attend monthly claim review meetings, marketing, negotiative coverage terms
and pricing.

H. OTHER RELEVANT DATA: (Continuing education, special skills, etc.)

I. SCHOOL BOARD EXPERIENCE:

Working with School boards in Connecticut, New York, New Jersey and Pennsylvania
for over 30 years.

J. GOVERNMENTAL ORGANIZATION EXPERIENCE:

Working with Governmental organizations in Connecticut, New York, New Jersey and
Pennsylvania for over 30 years.



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

A IDENTIFICATION OF RESPONDENT'S EMPLOYEE

Employee's Name: Jessica A. Marano
Title: Client Service Manager
Name of Respondent: Arthur J. Gallagher & Co.
Address: 2 Westchester Park Drive
White Plains, NY 10604
Telephone: 914-697-6138
Total Years Insurance Experience: 19 years
Total Years Experience with Respondent: 2 1/2 years
Total Years Experience with Municipalities: 2 1/2 years

B FORMAL EDUCATION:

Undergraduate

Year Graduated: n/a Name of College: Fordham University

Degree/Major: Liberal Arts Honors: _____

Post Graduate

Year Graduated: _____ Name of College: _____

Degree/Major: _____ Honors: _____

C PROFESSIONAL DESIGNATIONS/ACHIEVEMENTS:

D PROFESSIONAL MEMBERSHIPS:

E RELEVANT EMPLOYMENT HISTORY:

Arthur J. Gallagher - 2015 to Present

BNC Insurance Agency - 2013 to 2015

State Farm Insurance - 2008 to 2013

F PRIMARY EMPLOYMENT HISTORY: (Resumes may be attached)

Please see above

G PROBABLE RESPONSIBILITIES:

Managing the account, providing day to day servicing of the clients insurance needs.

H OTHER RELEVANT DATA: (Continuing education, special skills, etc.)

New York State Brokers License

I SCHOOL BOARD EXPERIENCE:



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

A IDENTIFICATION OF RESPONDENT'S EMPLOYEE

Employee's Name: Lynne Boyer
Title: Area Assistant Vice President
Name of Respondent: Arthur J. Gallagher & Co.
Address: 2 Westchester Park Drive
White Plains, NY 10604
Telephone: (914) 697-6078
Total Years Insurance Experience: 30 years
Total Years Experience with Respondent: 19 years
Total Years Experience with Municipalities: 19 years

B FORMAL EDUCATION:

Undergraduate

Year Graduated: 1987 Name of College: University
of New Hampshire
Degree/Major: English Honors: Magna Cum Laude

Post Graduate

Year Graduated: _____ Name of College: _____
Degree/Major: _____ Honors: _____

C PROFESSIONAL DESIGNATIONS/ACHIEVEMENTS:

Associate in Risk Management (ARM)
Certified Insurance Counselor (CIC)

D PROFESSIONAL MEMBERSHIPS:

PRIMA, RIMS

E RELEVANT EMPLOYMENT HISTORY:

Arthur J. Gallagher - May 1998 to Present
Johnson & Higgins/Marsh - May 1994 to May 1998
Levitt/Kristan Company - November 1991 to May 1994

F PRIMARY EMPLOYMENT HISTORY: (Resumes may be attached)

See above

G PROBABLE RESPONSIBILITIES:

Oversight and assistance with account management

H OTHER RELEVANT DATA: (Continuing education, special skills, etc.)

NYS Brokers License

I SCHOOL BOARD EXPERIENCE:



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

A IDENTIFICATION OF RESPONDENT'S EMPLOYEE

Employee's Name: Colin David
Title: Client Service Associate
Name of Respondent: Arthur J. Gallagher
Address: 25 2nd St. Stamford, CT 06905

Telephone: (914) 697-6012
Total Years Insurance Experience: 1
Total Years Experience with Respondent: 1
Total Years Experience with Municipalities: 1

B FORMAL EDUCATION:

Undergraduate

Year Graduated: 2015 Name of College: University of
Connecticut
Degree/Major: Communication Honors:
and Psychology (Dual Degree)

Post Graduate

Year Graduated: Name of College:
Degree/Major: Honors:

C PROFESSIONAL DESIGNATIONS/ACHIEVEMENTS:

Licensed CT Property & Casualty Broker

D PROFESSIONAL MEMBERSHIPS:

N/A

E RELEVANT EMPLOYMENT HISTORY:

Arthur J. Gallagher Intern June 2014 - August 2014

F PRIMARY EMPLOYMENT HISTORY: (Resumes may be attached)

PlusMedia Account Manager May 2015 - January 2017

G PROBABLE RESPONSIBILITIES:

Certificate Requests, Renewal Assistance, Creating/Updating Schedules of Insurance,
Preparing Policy Books, Miscellaneous Data Manipulation,

H OTHER RELEVANT DATA: (Continuing education, special skills, etc)

Advanced Knowledge of Microsoft and Adobe Programs

I SCHOOL BOARD EXPERIENCE:

N/A



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

A IDENTIFICATION OF RESPONDENT'S EMPLOYEE

Employee's Name: Daniel J. Summa
Title: Area Senior Vice President - Claims
Name of Respondent: Arthur J. Gallagher & Co.
Address: 2 Westchester Park Drive, Suite 300
White Plains, NY 10604
Telephone: 914-697-6041
Total Years Insurance Experience: 44
Total Years Experience with Respondent: 12
Total Years Experience with Municipalities: 10

B FORMAL EDUCATION

Undergraduate

Year Graduated: 1973 Name of College: Pace University
Degree/Major: BA Honors:
History/Social Studies

Post Graduate

Year Graduated: Name of College:
Degree/Major: Honors:

C PROFESSIONAL DESIGNATIONS/ACHIEVEMENTS:

D PROFESSIONAL MEMBERSHIPS:

E RELEVANT EMPLOYMENT HISTORY:

Working with Public entities for 12 years

F PRIMARY EMPLOYMENT HISTORY: (Resumes may be attached)

Alea Inc
One Beacon Insurance Co.
CGU Insurance Co.

G PROBABLE RESPONSIBILITIES:

Oversee Claims advocacy services

H OTHER RELEVANT DATA: (Continuing education, special skills, etc.)

I SCHOOL BOARD EXPERIENCE:



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

A IDENTIFICATION OF RESPONDENT'S EMPLOYEE

Employee's Name: Rachel S. Weissman
Title: Senior Claim Advocate
Name of Respondent: Arthur J. Gallagher & Co.
Address: 2 Westchester Park Drive, Suite 300
White Plains, NY 10604
Telephone: 914-697-6104
Total Years Insurance Experience: 11
Total Years Experience with Respondent: 10
Total Years Experience with Municipalities: 11

B FORMAL EDUCATION:

Undergraduate

Year Graduated: _____ Name of College: _____
Degree/Major: _____ Honors: _____

Post Graduate

Year Graduated: _____ Name of College: _____
Degree/Major: _____ Honors: _____

C PROFESSIONAL DESIGNATIONS/ACHIEVEMENTS:



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/17/2017

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

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

PRODUCER Arthur J. Gallagher Risk Management Services, Inc. 300 S. Riverside Plaza, Suite 1500 Chicago IL 60608	CONTACT NAME: PHONE (A/C No. Ext): 312-704-0100 FAX (A/C No.): 312-803-7443 E-MAIL: ADDRESS: INSURER(S) AFFORDING COVERAGE NAIC # INSURER A: Lexington Insurance Company 19437 INSURER B: XL Specialty Insurance Company 37885 INSURER C: INSURER D: INSURER E: INSURER F:
INSURED ARTHJGA113 Arthur J. Gallagher & Co. and its subsidiaries The Gallagher Centre 2850 West Golf Road Rolling Meadows IL 60008	

COVERAGES CERTIFICATE NUMBER: 112347648 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR	INSR	WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR <hr/> GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:							EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COM/POP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY							COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$							EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			Y/N	N/A			<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E L EACH ACCIDENT \$ E L DISEASE - EA EMPLOYEE \$ E L DISEASE - POLICY LIMIT \$
A B	Errors & Omissions Excess Errors & Omissions				018579282 ELU15171517	9/1/2017 9/1/2017	9/1/2018 9/1/2018	Aggregate \$17,000,000 Aggregate \$13,000,000

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

CERTIFICATE HOLDER Risk Manager, City of Stamford 888 Washington Boulevard Stamford CT 06804-2152	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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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/17/2017

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

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

PRODUCER Arthur J. Gallagher Risk Management Services, Inc. 300 S. Riverside Plaza, Suite 1500 Chicago IL 60608		CONTACT NAME: Direct All Inquiries to Email PHONE (AG, No. Ext): _____ FAX (AG, No): _____ E-MAIL ADDRESS: Cht_Certificates@ajg.com	
INSURED ARTHJGA113 Arthur J. Gallagher & Co. 2850 West Golf Road Rolling Meadows, IL 60008		INSURER(S) AFFORDING COVERAGE NAIC #	
		INSURER A: Arch Insurance Company 11150	
		INSURER B: ACE Property & Casualty Insurance Co 20699	
		INSURER C: _____	
		INSURER D: _____	
		INSURER E: _____	
		INSURER F: _____	

COVERAGES

CERTIFICATE NUMBER: 456278656

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	ADDITIONAL INSURED	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input checked="" type="checkbox"/> LOC <input type="checkbox"/> OTHER: _____	Y	41GPP4938410	10/1/2017	10/1/2018	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 \$3,000,000 PRODUCTS - COMPROP AGG \$3,000,000 \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY	Y	41CAB4938310 (AOS) 41CAB4938010 (MA)	10/1/2017 10/1/2017	10/1/2018 10/1/2018	COMBINED SINGLE LIMIT (Ea accident) \$3,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<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 \$25,000		XOO G46820149 001	10/1/2017	10/1/2018	EACH OCCURRENCE \$25,000,000 AGGREGATE \$25,000,000 \$
A	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY <input type="checkbox"/> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	41WC14938110 (AOS) 44WC10501910 (NY, TX, CA, KY, MO)	10/1/2017 10/1/2017	10/1/2018 10/1/2018	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E L EACH ACCIDENT \$1,000,000 E L DISEASE - EA EMPLOYEE \$1,000,000 E L DISEASE - POLICY LIMIT \$1,000,000

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

General Liability:
General Aggregate Per Location Subject to \$10 Mil Policy aggregate.

Certholder is shown as an additional insured on the General Liability policy per form 00 GL0596 00 04 10 and the Auto Liability policy per form 00 CA0115 00 04 10 as required by written contract.

See Attached...

CERTIFICATE HOLDER Risk Manager, City of Stamford 888 Washington Boulevard Stamford CT 06904-2152	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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AGENCY CUSTOMER ID: ARTHJGA113

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page 1 of 1

AGENCY Arthur J. Gallagher Risk Management Services, Inc.		NAMED INSURED Arthur J. Gallagher & Co. 2850 West Golf Road Rolling Meadows, IL 60008	
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**

City of Stamford and its employees, agents, and officers designated as additional insureds under commercial general/liability per form 00 GL0598 00 04 10 and automobile liability per form 00 CA0115 00 04 10.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BLANKET ADDITIONAL INSURED

This endorsement modifies insurance provided under the following:

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

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

All other terms and conditions of this policy remain unchanged.

Endorsement Number:

Policy Number: 41GPP4938410

Named Insured: ARTHUR J GALLAGHER & COMPANY

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

Endorsement Effective Date: 10/1/2017

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BLANKET ADDITIONAL INSURED

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
MOTOR TRUCK CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM**

Under **SECTION II – LIABILITY COVERAGE**, the **Who is An Insured** provision in paragraph **A. 1** is amended to include as an additional "insured" the person or organization who is required under a written contract with you to be included as an "insured" under this policy, but only with respect to their legal liability for acts or omissions of a person for whom Liability Coverage is afforded under this policy.

All other terms and conditions of this policy remain unchanged.

Endorsement Number:

Policy Number: **41CAB4938310**

Named Insured: **ARTHUR J GALLAGHER & COMPANY**

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

Endorsement Effective Date: **:10/1/2017**

CONTRACTOR'S STATEMENT

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

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

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

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

Name of Bidder/Proposer: Kevin Barry

Signature of Bidder/Proposer : 

Title: Area Vice President

Company Name: Arthur J. Gallagher & Co.

Address: 2 Westchester Park Drive

White Plains, NY 10604

Negotiated Changes

In the event negotiated changes occur after the awarding of the contract, any policies called for in the original contract will remain in effect.

Contract Agreement

There will be a contract between the vendor selected to conduct insurance brokerage services and the City of Stamford and the Board of Education in accordance with the Purchasing Ordinance of the City of Stamford. If and when this contract is reviewed and signed by the City of Stamford and the Board of Education, the following list must be considered for such a contract. This list only highlights key components required and does not preclude the City of Stamford and the Board of Education from adding or further defining additional requirements. Your response for each item is required as either "will comply" or "will not comply."

Minimum Commitment and Term

The City of Stamford and the Board of Education require clear and concise language as to the estimated cost for the commitment under this Agreement – as explained elsewhere in this RFP.

Although this RFP shall cover insurance brokerage services for a full term of three (3) years and two (2) one year options, fees and/or commissions should be quoted annually for the three (3) year period plus two (2) one year options.

Will Comply

Will Comply or Will Not Comply

Competitive Rate Protection

The Agreement will provide that the City of Stamford and the Board of Education are guaranteed a competitive fee for the duration of the term, and not to exceed the fees negotiated at the outset.

Will Comply

Will Comply or Will Not Comply

Termination Liability

The Agreement should provide that the City of Stamford and the Board of Education may terminate the services, without penalty or liability, at any time during the term of the Agreement, with just cause. Cause may be increase in fees, service failure, performance failure, material breach, vendor merger or divestiture, and/or failure to implement contract as directed by the City of Stamford and/or the Board of Education.

Will Comply

Will Comply or Will Not Comply


APPENDIX 1

ACKNOWLEDGEMENT

The company named below is in receipt of the Request for Proposals and intends to submit a response in accordance with the guidelines outlined in the RFP.

Vendor further acknowledges it has (or will have) ascertained pertinent local conditions and general character of the City and the Board of Education and acknowledges that it will have thoroughly reviewed the attached documents and will be thoroughly knowledgeable of the conditions thereof and the extent of the services to be performed, prior to submitting its Response.

(Please print or Type)

COMPANY NAME: Arthur J. Gallagher & Co.
ADDRESS: 2 Westchester Park Drive
CITY, STATE, ZIP CODE: White Plains, NY 10604
TELEPHONE NUMBER: 914-697-6033
EMAIL: Kevin_Barry@ajg.com
NAME/TITLE: Kevin Barry/Area Vice President
SIGNATURE (in ink): 
DATE: 10/19/2017

APPENDIX 2

INSURANCE INFORMATION

ALL PROPOSERS ARE REQUIRED TO PROVIDE THE FOLLOWING INSURANCE INFORMATION:

Name of Insurance Carrier: Arch Insurance Co.

Name of Insurance Agent: Arthur J. Gallagher & Co.

Telephone Number: 630-773-3800

Broad Form Comprehensive General Liability Limit: \$ 25,000,000

Automobile Liability Limit: \$ 25,000,000

Professional Liability Limit: \$ 20,000,000

Workers' Compensation \$ Statutory

Policy Expiration Date: 10/01/2018

You will be required to furnish the City of Stamford and the Board of Education with an original Certificate of Insurance, specifying the necessary coverage, within fifteen (15) days of notification of award of contract.

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

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

Arthur J. Gallagher & Co.

2 Westchester Park Drive

White Plains, NY 10604

B. ACCOUNTS

List three commercial insurance accounts received by respondent during five years ending December 31, 2016. (Complete Page 2, References, for each of these accounts).

200 Chambers Street

1801 East Washington Madison Apartments

Lakeshore Towers Parking Structure

List three commercial insurance accounts terminated with respondent during five years ending December 31, 2016. (Complete Page 2, References, for each of these accounts).

Smart Pros Limited

Maersk Services USA, Inc.

Sterling National Bank

List the three largest commercial insurance accounts for Connecticut governmental organizations brokered by respondent during five years ending December 31, 2016. (Complete Page 2, References, for each of these accounts).

City of Stamford

City of Norwalk

Greenwich Academy

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

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

John Riley
Arthur J. Gallagher & Co.
2 Westchester Park Drive
White Plains, NY 10604

B. REFERENCE DATA

Name of Client: 200 Chambers Street
Business of Client: Real Estate
Address of Client: 200 Chambers Street
New York, NY 10007

Client's Contact and Title: Tony DaSilva, AKAM Associates
Telephone Number: 646-329-1103

Description of Program/Services Provided:

Property, Liability and Workers' Compensation

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

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

Toni Anne LaBarca

Arthur J. Gallagher & Co.

2 Westchester Park Drive

White Plains, NY 10604

B. REFERENCE DATA

Name of Client: 1801 East Washington Madison Apartments

Business of Client: Construction project

Address of Client: GE Asset Management/State Street Management
One Lincoln Street

Boston, MA 02111

Client's Contact and Title: Jeff Diltz, Property Manager

Telephone Number: 713-728-6013

Description of Program/Services Provided:

Property, Liability, Workers' Compensation and Professional liability

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

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

Toni Anne LaBarca
Arthur J. Gallagher & Co.
2 Westchester Park Drive
White Plains, NY 10604

B. REFERENCE DATA

Name of Client: Lakeshore Towers Parking Structure
Business of Client: Real Estate/Construction
Address of Client: 18101 Von Karman Avenue
Irvine, CA 92612
Client's Contact and Title: John Brand, CEO, Sentre
Telephone Number: 619-234-5600

Description of Program/Services Provided:

Property, Liability, Workers' Compensation, Professional liability

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

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

Michael Greene

Arthur J. Gallagher Risk Management Services, Inc.

2 Westchester Park Drive, Suite 300

White Plains, NY 10604

B. **REFERENCE DATA**

Name of Client:

Smart Pros Limited

Business of Client:

Accredited Continuing Education Programs

Address of Client:

12 Skyline Drive

Hawthorne, NY 10532

Client's Contact and Title:

Stanley Wirtheim, CFO

Telephone Number:

914-517-1146

Description of Program/Services Provided:

AJG provided Property, General Liability, Inland Marine, Film Producers

Risk, Auto, Workers Compensation, Umbrella, Directors & Officers

Liability, Employment Practices Liability, Cyber Liability, and

ERISA Fidelity coverages.

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

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

Mario Mione

Arthur J. Gallagher & Co.

2 Westchester Park Drive

White Plains, NY 10604

B. REFERENCE DATA

Name of Client: Maersk Services USA, Inc.

Business of Client: Shipping

Address of Client: 180 Park Avenue

Florham Park, NJ 07932

Client's Contact and Title: Christine Toscano, Risk Manager

Telephone Number: 973-514-5746

Description of Program/Services Provided:

Automobile liability/Physical damage and Workers' Compensation

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

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

Linda Zwicker

Arthur J. Gallagher & Co.

2 Westchester Park Drive

White Plains, NY 10604

B. REFERENCE DATA

Name of Client: Sterling National Bank

Business of Client: Banking

Address of Client: 400 Rella Blvd.

Montebello, NY 10901

Client's Contact and Title: Irina Madero-Brown, Treasurer

Telephone Number: 845-369-8062

Description of Program/Services Provided:

Property, Liability, Automobile, Workers' Compensation, Professional and

Directors & Officers liability.

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

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

Kevin Barry

Arthur J. Gallagher & Co.

2 Westchester Park Drive

White Plains, NY 10604

B. REFERENCE DATA

Name of Client: City of Stamford

Business of Client: Municipal/School Board operations

Address of Client: 888 Washington Blvd

Stamford, CT 06901

Client's Contact and Title: Ann Marie Mones, Risk Manager

Telephone Number: 203-977-4083

Description of Program/Services Provided:

Excess Property, Liability, Automobile, Workers' Compensation, Professional liability, Hull and P&I, Crime and Excess.

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

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

Ellen Thees

Arthur J. Gallagher & Co.

200 Glastonbury Blvd.

Glastonbury, CT 06033

B. REFERENCE DATA

Name of Client: City of Norwalk

Business of Client: Munipal / School Board operations

Address of Client: 125 East Avenue

Norwalk, CT 06856

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

Telephone Number: 203-854-7972

Description of Program/Services Provided:

Excess property placement

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

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

Kimberly Vegliante

Arthur J. Gallagher & Co.

200 Glastonbury Blvd.

Glastonbury, CT 06033

B. REFERENCE DATA

Name of Client: Greenwich Academy School

Business of Client: School

Address of Client: 200 North Maple Avenue

Greenwich, CT 06830

Client's Contact and Title: Tracey Green, Human Resource Director

Telephone Number: 203-625-8925

Description of Program/Services Provided:

Property, Liability, Automobile, Workers' Compensation and Professional liability.

APPENDIX 4

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

A. IDENTIFICATION OF RESPONDENT

Name of Respondent: Arthur J. Gallagher & Co.

Address: 2 Westchester Park Drive

White Plains, NY 10604

Account Executive: Kevin Barry

Title: Area Vice President

Telephone Numbers:

Daytime: 914-697-6033

After Hours: 914-643-2906

Facsimile: 914-323-4533

Email: Kevin_Barry@ajg.com

B. GENERAL DESCRIPTION OF RESPONDENT

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

corporation

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

Fourth largest broker worldwide

Number of Offices: 700+ Number of Employees (all offices) 24,000

Number of Employees located in Stamford: 2

Year Operations Began - Other than Connecticut: 1927

Year Connecticut Operations Began: 1995

Connecticut Insurance License(s) (Type,
Expiration) Property/Casualty, March 2018

Name and Title of Person who will represent respondent in negotiations with City of Stamford:
Kevin Barry - Area Vice President

C. LAWSUITS/COMPLAINTS

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

D. ASSIGNED STAFF (Selection Criteria 1: Competence)

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

E. RESPONDENT'S SERVICING OFFICE FOR CITY OF STAMFORD

1. Identify the total number of full-time employees currently on staff for providing commercial insurance services. 55
2. Identify the number of commercial insurance accounts currently serviced in Question 1. 400
3. Identify the number of loss prevention engineers currently on staff.
1
4. Identify the number of insurance claims adjusters currently on staff.
5
5. Identify the number of commercial insurance marketing account executives currently on staff. 4
6. Provide an Organizational Chart for your firm. (Attached)
7. What factors distinguish your company from other similar ones in the marketplace?

Arthur J. Gallagher & Co. is the largest public entity/scholastic broker in the
United States.

F. RESPONDENT'S FINANCIAL DATA

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

G. RESPONDENT'S INSURANCE MARKETING EXPERIENCE

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

2. Enclose a commercial property insurance summary previously prepared by your client (Section G, Question 1 above). (Attached)

3. Indicate the major property insurance markets your firm is currently accessing for Municipalities.
AIG, Travelers, Hartford, CNA

4. To what extent has your firm developed innovative products and services in response to public insurance needs?
On an on-going basis, for example, our cyber liability product is in conjunction with Lloyds of London.

H. RESPONDENT'S INSURANCE ACCOMPLISHMENTS

Indicate your firm's record of professional accomplishments during five years ending December 31, 2016, for providing insurance services indicated in Scope of Services of this RFP for the following coverage.

1. **Property**
Developed the Gallagher CORE 360 model.
Gallagher named a 2017 World's Most Ethical company by the Ethisphere Institute for the 6th year.
We have developed training seminars for Enterprise Risk Management.

2. **Workers' Compensation**
Developed the Gallagher CORE 360 model.
Gallagher named a 2017 World's Most Ethical company by the Ethisphere Institute for the 6th year.
We have developed OSHA 500 training seminars.



(All words or terms in ***bold, italic, underlined*** format are defined in the Glossary at the end of this policy)

I. DECLARATIONS

1. NAMED INSURED and MAILING ADDRESS

and its ***Affiliated s***

The word "Insured" shall include as Named Insured any organization which is acquired or formed by the Insured and over which the Insured maintains an interest of more than fifty percent (50%) (other than a joint venture), provided that the Company is promptly notified of the acquisition or the formation within ninety (90) days after such organization is acquired or formed by the Insured. However, any such organization which is acquired by the Insured and over which the Insured maintains an interest of more than fifty percent (50%) shall only be covered from the effective date of such acquisition or formation.

2. TERM

This insurance shall attach on April 22, 2017 and cover continuously thereafter until June 30, 2018 at 12:01 AM Local Standard Time at the mailing address shown above or for such further period as may be agreed upon in writing.

3. TERRITORIAL LIMITS

The coverage territory is The United States of America, including its territories and possessions, and Canada.

4. LIMITS OF LIABILITY

POLICY LIMITS: \$750,000,000

#2.7 billion total values

Blanket all coverages for the schedule of locations and values dated 03/21/2017 attached to this policy or on file with the Company, subject to a maximum limit any one occurrence of: \$750,000,000

And further subject to the individual sublimits stated below.

These sublimits are part of and not in addition to the above-stated **POLICY LIMITS**, the Property sublimits and the Business Interruption sublimits.

Coverage hereunder applies up to, but not more than, the stated limits per ***Occurrence***, except where an ***Annual Aggregate*** is stated. Coverage attaches only to those items for which a dollar amount or "INCLUDED" is shown. "INCLUDED" means the coverage does not have a separate sublimit and is included within the applicable sublimits as shown above. See Section II. **COVERAGE** for description of items.

a.	Accounts receivable:	\$5,000,000
b.	Arson and Crime Reward:	\$50,000
c.	Brand or Trademark Removal:	\$50,000
d.	Contingent Business Interruption (Gross Earnings):	
	• Scheduled dependent property:	\$250,000
	• Unscheduled dependent property within TERRITORIAL LIMITS:	\$250,000
e.	Contract Penalties:	\$25,000
f.	Debris Removal:	\$25,000,000

3. General Liability/Auto Liability and Physical Damage

Developed the Gallagher CORE 360 model.

Gallagher named a 2017 World's Most Ethical company by the Ehisphere Institute for the 6th year.

We have developed training seminars for Cyber Risk, Contractual Risk Transfer, Pollution Risks and Special Events.

I. RESPONDENT'S PROXIMITY FOR SERVICES

1. What is the approximate distance from your servicing office (Section E) to Stamford, Connecticut? 12 miles.

2. Identify your requirements for advanced notice (including travel time), to attend a meeting in Stamford, Connecticut, to perform the Scope of Services of this RFP?
One days notice

3. In the event of a loss or insurance emergency pertaining to the City, identify the contact person representing your firm (including title, telephone, and hours available, etc.)
Kevin Barry, Area Vice President, 914-643-2906, 24-7.

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

Describe past service, if any, provided by your firm to the City during five years ending December 31, 2016. Include your employees' names that provided these services.
Arthur J. Gallagher was the City's insurance broker from 2011 - 2016 and is currently. Employees servicing the City's needs have been Lynn Cagnetta, Kelly Hines, and currently Kevin Barry, Jessica Marano, Dan Summa and Rachel Weissman.

K. RESPONDENT'S RISK MANAGEMENT EXPERIENCE

1. Describe how your firm has improved the property and casualty risk management programs of three governmental organizations in the past year to (a) reduce costs (b) improve insurance coverage, and/or (c) prevent losses.

(a)
For the City of Stamford, we negotiated the move from Lexington Insurance to American Home for an improved property policy form & an admitted property carrier in July 2016. We then reduced the premium of the American Home
(cont'd)

policy through negotiation by \$95,000 in July 2017.

(b) For the City of Norwalk, we added business income/extra expense & business personal property (versus building only) to their Property placement. Additionally, we reduced the windstorm deductible, added terrorism, law & ordinance coverage, historic restoration valuation and coverage for outdoor items such as light poles/traffic lights. Premium was also decreased.

(c) For the City of White Plains, we secured significant enhancements to the Public Officials Liability coverage, including adding non-monetary defense costs, adding choice of counsel and adding defense costs for breach of commercial contract. We also negotiated a reduction in the City's fixed costs.

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

Cyber risk is an emerging exposure for all governmental entities. Consider the purchase of Gallagher's designed Cyber liability policy.

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

Please see coverage enhancements to the City of Norwalk program in question K.1.b. Renewed Town of Cortlandt program October 2017 for a 2-year policy term due to the concern over property rates increasing in 2018 due to catastrophe losses.

4. Provide a sample insurance stewardship report previously prepared for one of your clients. (See attached report for City of New Rochelle)

5. What is the number of municipal clients currently brokered for insurance by your firm?

44

and (other offices of your firm)
7,000+

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

44

L. RESPONDENT'S COMPENSATION

Respondent's Compensation Form (Attachment G)

M. RESPONDENT'S CURRENT AND PAST WORK FOR INSUREDS

List the fees and commissions earned by your firm (all offices) from current or past services provided to the City of Stamford for the five years ending December 31, 2016.

Total Fees: \$ 177,676

Arthur J. Gallagher & Co.
Name of Respondent


Signature of Authorized Representative

Kevin Barry
Name of Authorized Representative
(printed)

Area Vice President
Title (printed)

10-19-2017

Date

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

A. IDENTIFICATION OF RESPONDENT'S EMPLOYEE

Employee's Name: Kevin Barry
Title: Area Vice President
Name of Respondent: Arthur J. Gallagher & Co.
Address: 2 Westchester Park Drive
White Plains, NY 10604
Telephone: 914-697-6033
Total Years Insurance Experience: 39
Total Years Experience with Respondent: 32
Total Years Experience with Municipalities: 32

B. FORMAL EDUCATION:

Undergraduate

Year Graduated: 1978 Name of College: Marist College

Degree/Major: BA/History Honors: _____

Post Graduate

Year Graduated: _____ Name of College: _____

Degree/Major: _____ Honors: _____

C. PROFESSIONAL DESIGNATIONS/ACHIEVEMENTS:

Insurance brokerage license.
Guest speaker at NY PRIMA, NACO and GFOA.
Notary Public

D. PROFESSIONAL MEMBERSHIPS:

PRIMA

E. RELEVANT EMPLOYMENT HISTORY:

Arthur J. Gallagher & Co. - 1985 to Present; Working exclusively in the Public

Entity/Scholastic and Religious Niches.

F. PRIMARY EMPLOYMENT HISTORY: (Resumes may be attached)

See attached resume

G. PROBABLE RESPONSIBILITIES:

See pages 8 & 9 for service and standards

H. OTHER RELEVANT DATA: (Continuing education, special skills, etc.)

I. SCHOOL BOARD EXPERIENCE:

Placing and servicing for school boards & higher ed clients for 32 years.

J. GOVERNMENTAL ORGANIZATION EXPERIENCE:

Placing and servicing insurance for governmental organizations for 32 years.



CITY OF NEW ROCHELLE

STEWARDSHIP REPORT

**December 31, 2016 to December 31, 2017
Year-end Report
Presented March 2, 2017**

Presented By:

Jack McArdle MBA, CPCU

Jessica Marano

Colin David

Arthur J. Gallagher & Co.

2 Westchester Park Drive, Suite 300

White Plains, NY 10604

Phone: (914) 697-3700

Email: jack_mcardle@ajg.com

**CITY OF NEW ROCHELLE STEWARDSHIP REPORT
DECEMBER 31, 2016 TO DECEMBER 31, 2017 Year-End Report**

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**CITY OF NEW ROCHELLE STEWARDSHIP REPORT
DECEMBER 31, 2016 TO DECEMBER 31, 2017 Year-End Report**

1. INTRODUCTION AND EXECUTIVE SUMMARY

The City of New Rochelle has been a valued client of Arthur J. Gallagher & Co.. The City and Arthur J. Gallagher & Co. are strong believers in our relationship as a key ingredient to doing business.

Arthur J. Gallagher & Co., as the steward of our relationship, feels that it is incumbent upon us to report to the City periodically on the accomplishments achieved during the year by the collective efforts of the Team and their benefits to the City.

**CITY OF NEW ROCHELLE STEWARDSHIP REPORT
DECEMBER 31, 2016 TO DECEMBER 31, 2017 Year-End Report**

2. EXECUTIVE SUMMARY

ARTHUR L. GALLAGHER & CO. - "Business Without Barriers"

- **Specializes in Insurance and Risk Management Services**
- **Serving Public Sector Clients for over 50 years**
- **Public Sector Division services thousands of individual cities, counties, parishes, schools and special districts**
- **Provide professional resources on an as needed basis with respect to contract and certificate review.**
- **Superior market leverage with our carriers**
- **Our National Public Entity Practice Group continuously tracks risk management issues, claims and risk control topics, government regulations and market updates, and will share this information with you.**
- **Risk Management Program Options**
 - **Client Webinars & Training**
 - **FEMA Expertise**
 - **Contract Review**
 - **Claims Advocacy**
 - **Objective Coverage Review**

**CITY OF NEW ROCHELLE STEWARDSHIP REPORT
DECEMBER 31, 2016 TO DECEMBER 31, 2017 Year-End Report**

3. TEAM SCHEMATIC

City of New
Rochelle

Broker
Jack McArdle Area Vice President

Account Management	Claims	Resources
Jessica Marano Client Service Manager	Dan Summa Area Vice President Claims Manager	Ed Lehan Area President Team Manager
Colin David Client Service Associate	Rachel Weissman Claims Service Manager	Dorothy Gjerdrum Senior Managing Director Gallagher Public Sector

**CITY OF NEW ROCHELLE STEWARDSHIP REPORT
DECEMBER 31, 2016 TO DECEMBER 31, 2017 Year-End Report**

4. MUNICIPAL EMERGING RISKS

- Aging Population
- Aging Infrastructure
- Autonomous Vehicles
- Body Worn Cameras by Policy (Bystander Privacy Issue)
- Cyber Risks
- Harassment
- City Sponsored Bicycle Programs
- Marijuana Legalization
- Street Cameras
- Workplace Violence
- Drones

Police Specific Risks

- Dealing with Vulnerable Individuals
- Use of Force
- Domestic Violence
- False Arrest / Civil Rights Violations Claims
- Pursuit Driving
- Operating Vehicles
- Employment Practices
- Protecting Schools / Active Shooter

**CITY OF NEW ROCHELLE STEWARDSHIP REPORT
DECEMBER 31, 2016 TO DECEMBER 31, 2017 Year-End Report**

5. REVIEW MAJOR PROGRAM ACCOMPLISHMENTS and DEVELOPMENTS

What have we done for you lately?

- Renewed 2016-2017 Insurance Program

Policy	2015-2016 Premium	2016-2017 Premium	Difference
Package	\$278,248	\$278,886	.23% Increase
Property	\$274,964	\$224,500	18% Decrease
Boiler & Machinery	\$9,612	\$8,818	8% Decrease
Hull & Machinery/P&I	\$19,265	\$13,931	28% Decrease
Marine Operators LL	\$8,900	\$8,900	Flat
Excess Marine	\$16,750	\$14,400	14% Decrease
Crime	\$5,299	\$5,299	Flat
AD&D	\$1,088	\$1,115	2% Increase
Marine Pollution	\$3,500	\$2,700	23% Decrease
Cyber Liability	\$18,324	\$18,324	Flat
AJG Commission/Fee	\$60,000	\$60,000	Flat
Total:	\$695,950	\$636,783	8.5% Decrease

- Updated Property Values by 2%
- Increased Property Limits by 15%
- Coverage/Contract Reviews
- Attended Safety Committee Meetings
- Provided Insurance Language to include in contracts/documents
- Provided Loss Analysis
- Conducted Camp Counselor Training Program

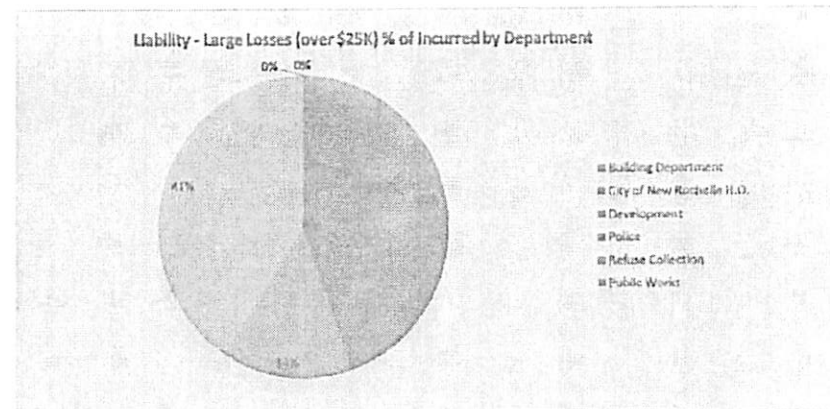
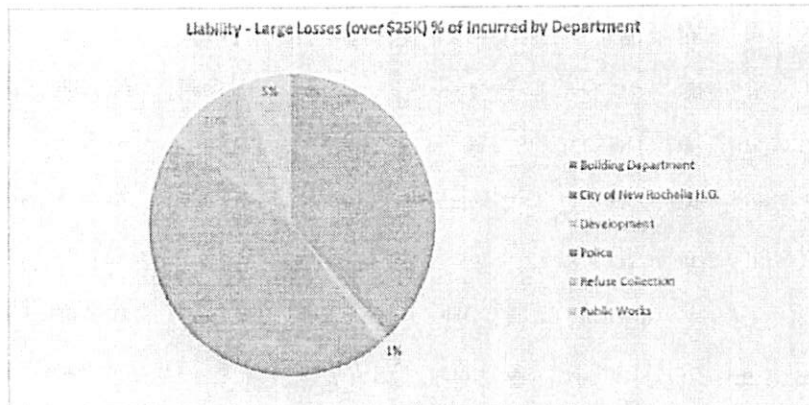
CITY OF NEW ROCHELLE STEWARDSHIP REPORT DECEMBER 31, 2016 TO DECEMBER 31, 2017 Year-End Report

Liability of Large Loss Claims Total by Department as of 10.31.16

Department	# of Claims	Percent Count	Incurred Amount	Percent of Incurred
Building Department	1	3.45%	\$183,332.70	5.58%
City of New Rochelle H.O.	4	13.79%	\$1,070,617.94	32.58%
Development	1	3.45%	\$38,402.10	1.17%
Police	17	58.62%	\$1,496,295.15	45.53%
Refuse Collection	4	13.79%	\$316,697.19	9.64%
Public Works	2	6.90%	\$180,775.75	5.50%
Grand Total	29	100.00%	\$3,286,120.83	100.00%

Liability of Large Loss Claims Total by Department as of 10.31.16

Department	# of Claims	Percent of Count	Incurred Amount	Percent of Incurred
Building Department	0	0.00%	\$0.00	0.00%
City of New Rochelle H.O.	0	0.00%	\$279.93	0.09%
Development	0	0.00%	\$0.00	0.00%
Police	2	66.67%	\$139,589.52	44.58%
Refuse Collection	0	0.00%	\$45,503.69	14.53%
Public Works	1	33.33%	\$127,745.75	40.80%
Grand Total	3	100.00%	\$313,118.89	100.00%



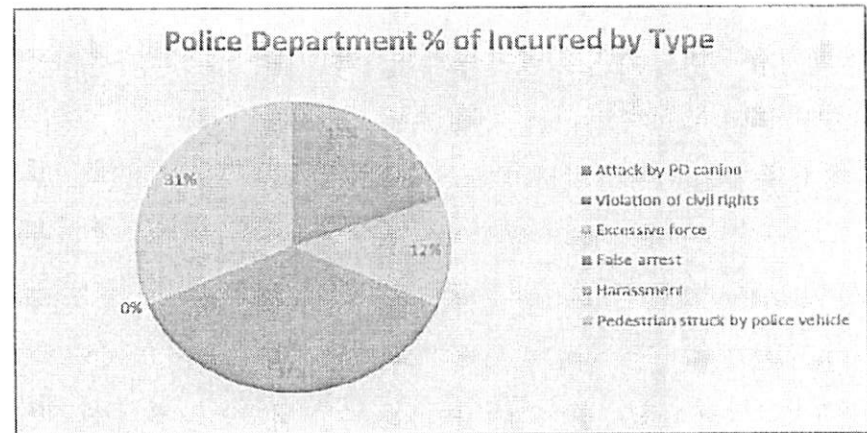
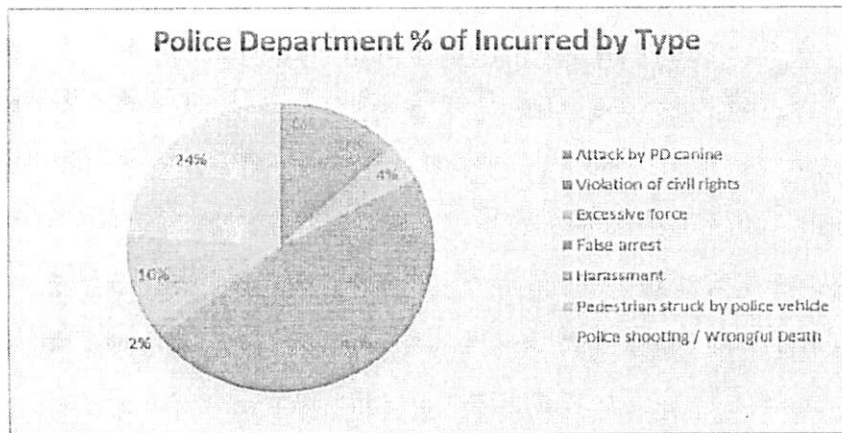
**CITY OF NEW ROCHELLE STEWARDSHIP REPORT
DECEMBER 31, 2016 TO DECEMBER 31, 2017 Year-End Report**

Police Department - 58% of total large loss claims / 46% Incurred for all large losses as of 10.31.16

Police Department - 58% of total large loss claims / 46% Incurred for all large losses as of 10.31.16

Department	# of Claims	Percent Count	Incurred Amount	Percent of Incurred
Attack by PD canine	1	5.88%	\$92,931.25	6.21%
Violation of civil rights	1	5.88%	\$97,769.90	6.53%
Excessive force	2	11.76%	\$65,077.59	4.35%
False arrest	9	52.94%	\$706,659.90	47.23%
Harassment	1	5.88%	\$25,635.32	1.71%
Pedestrian struck by police vehicle	2	11.76%	\$154,741.60	10.34%
Police shooting / Wrongful Death	1	5.88%	\$353,479.59	23.62%
Grand Total	17	100.00%	\$1,496,295.15	100.00%

Department	# of Claims	Percent Count	Incurred Amount	Percent of Incurred
Attack by PD canine	0	0.00%	\$40,431.00	28.96%
Violation of civil rights	0	0.00%	\$20,464.15	14.66%
Excessive force	1	50.00%	\$37,500.00	26.86%
False arrest	0	0.00%	\$114,972.93	82.37%
Harassment	0	0.00%	\$0.00	0.00%
Pedestrian struck by police vehicle	1	50.00%	\$97,741.85	70.02%
Police shooting / Wrongful Death	0	0.00%	-	-
Grand Total	2	100.00%	\$139,589.52	100.00%



**CITY OF NEW ROCHELLE STEWARDSHIP REPORT
DECEMBER 31, 2016 TO DECEMBER 31, 2017 Year-End Report**

6. To Do List

- **Spring Safety Management Meeting** **March**
- **Review of Loss Control Services** **March**
- **Deliver Policies** **April**
- **Camp Counselor Training** **June**
- **Hartford Loss Control Visit** **June**
- **Fleet Schedule** **July**
- **Hurricane Preparedness / FEMA / Westchester County** **July**

**CITY OF NEW ROCHELLE STEWARDSHIP REPORT
DECEMBER 31, 2016 TO DECEMBER 31, 2017 Year-End Report**

7. Broker Services

1. **Claim Analysis and Reviews**
2. **Met with legal department to review and update insurance requirements**
3. **Travelers loss inspection: City Hall; Police Station; New Rochelle Garage: Marin complied or responded to all recommendations**
4. **Updated Recreational Department Waivers**
5. **Attended all Safety Meetings**
6. **Camp Counselor Training by our Claim Manager**
7. **January 2017: Law Enforcement Seminar Attended by Captain Cosmo Costa, Captain Adrian Nacarrete and Lieutenant George Rosemberg**
8. **Storm Sandy Records**
9. **Ambulance Service Insurance Requirements**

**CITY OF NEW ROCHELLE STEWARDSHIP REPORT
DECEMBER 31, 2016 TO DECEMBER 31, 2017 Year-End Report**

8. STRENGTHS & OPPURTUNITIES TO APPROVE

Strengths

- Property Program
- Over the Road Coverage – Physical Damage
- Police & Professional Limits
- \$4MM Abuse Limits
- \$1MM Crime Limits

Improve

- Excess Limits: \$9MM x \$1MM

2017 Marketing

- Cyber
- Boiler & Machinery Retention
- Option to Reduce \$350,000 retention
- Excess Limits

Review

- Underground Fuel Tanks

**CITY OF NEW ROCHELLE STEWARDSHIP REPORT
DECEMBER 31, 2016 TO DECEMBER 31, 2017 Year-End Report**

Addendum