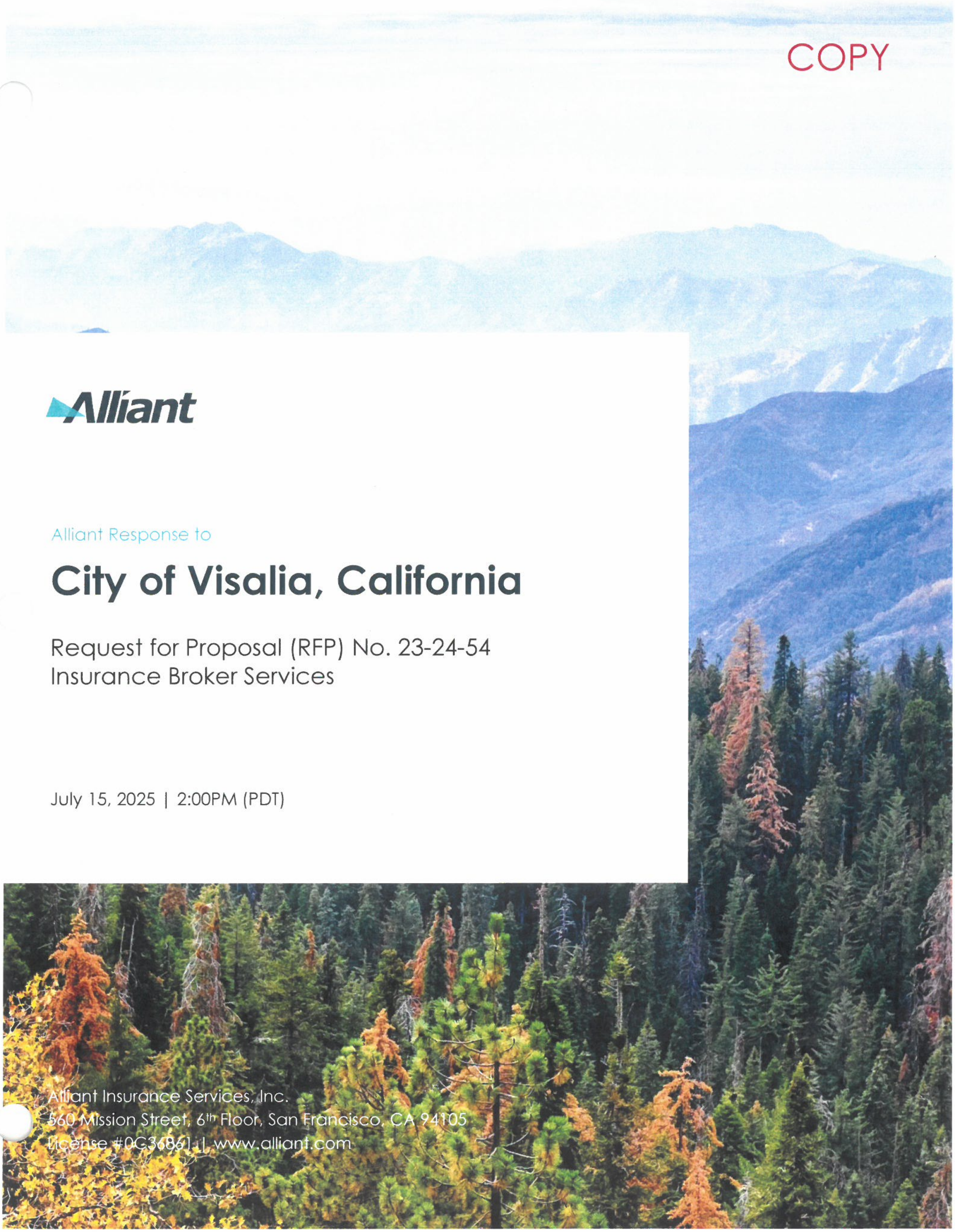


COPY

Alliant

Alliant Response to

City of Visalia, California

Request for Proposal (RFP) No. 23-24-54
Insurance Broker Services

July 15, 2025 | 2:00PM (PDT)

Alliant Insurance Services, Inc.
560 Mission Street, 6th Floor, San Francisco, CA 94105
License #0C36861 | www.alliant.com

July 15, 2025

City of Visalia
Attn: Purchasing Division
707 W. Acequia
Visalia, CA 93291
Submitted via hard copy

Response to Request for Proposal (RFP) No. 23-24-54 for Insurance Broker Services

Dear Purchasing Division,

On behalf of the Alliant Insurance Services, Inc. (Alliant) team, we are pleased to submit our response to the City of Visalia's Request for Proposal (RFP) 23-24-54 for Insurance Broker Services. This proposal reflects both our extensive experience serving the public sector and our strong interest in deepening our partnership with the City.

With a portfolio that includes over 10,000 public agencies nationwide, Alliant brings unmatched insurance brokerage and risk management expertise tailored to the unique needs of our municipal clients. Alliant has a proven track record of delivering comprehensive insurance brokerage and consulting services to large public entities across the United States. Our experienced team and client-focused service model ensure we can deliver immediate value.

We greatly value our existing relationship with the City of Visalia and appreciate the trust you have placed in us. Our goal is to expand and enhance our partnership by offering best-in-class services, customized coverage solutions, and specialized resources.

Our proposed service team is excited for the opportunity and readily available to answer any questions as you review our proposal. We look forward to the opportunity to present Alliant's capabilities in greater detail and to discuss how we can continue to support the City of Visalia's risk management objectives.

Sincerely,

Conor Boughey, ARM
Senior Vice President
cboughey@alliant.com
415-744-4889

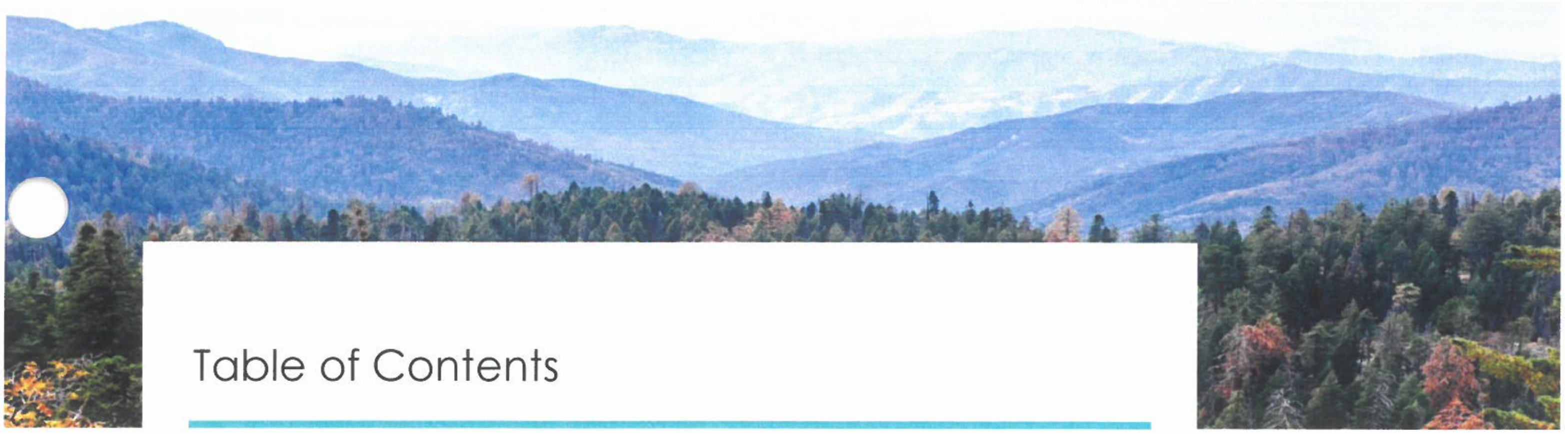
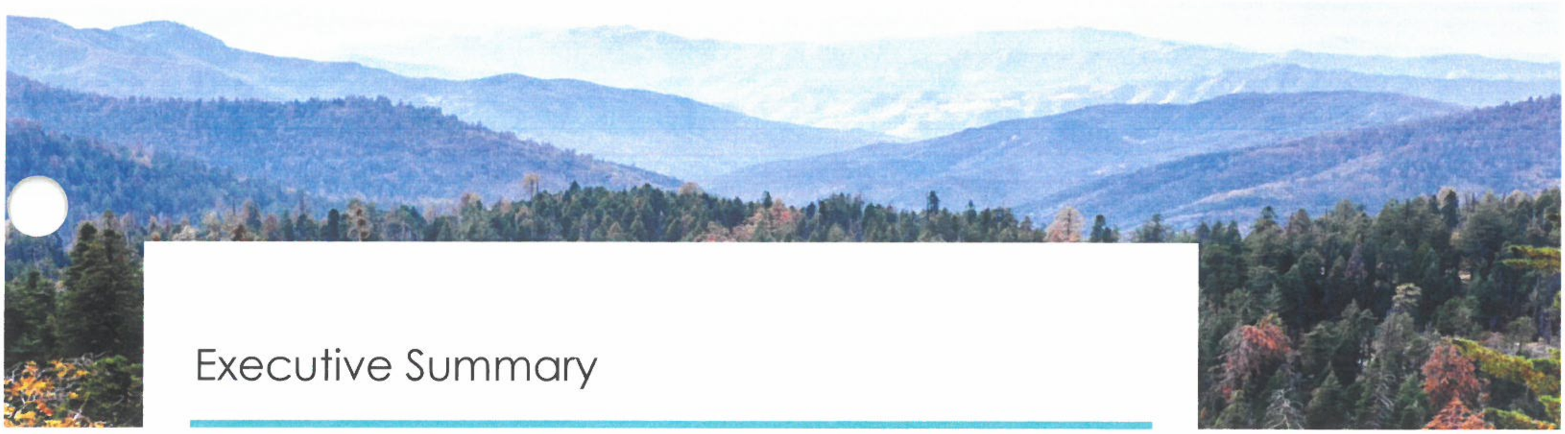


Table of Contents



Executive Summary

Alliant is the nation's leading public-entity-focused insurance brokerage firm. Our extensive list of public entity clients confirms our abilities as the recognized leader, and we are proud of the accomplishments they represent. As a result of Alliant's client-centric approach, our **retention rate is 98%**--a testament to our delivery of superior services and processes.

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

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

Dedicated Public Entity Practice

At Alliant, we are proud of our long industry tenure and leading position in serving our Public Entity clients. We continue to heavily invest in this sector and have a highly experienced team of more than 300 associates that are exclusively dedicated to the public entity community.

Significant Public Entity Experience

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

Hyper Focused Service

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

Industry Leading Analytics

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

Collaborative Marketing Approach that Enhances Market Relationships

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

Global Market Access

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

Unwavering Commitment to Superior Claims & Risk Control Advocacy

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

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

A | General Information

- Firm name, address, telephone number, and email address.

Alliant Insurance Services, Inc.
560 Mission Street, 6th Floor
San Francisco, CA 94105
415-403-1400
cboughey@alliant.com

- Account Representative or other person to contact for clarification of any item contained in the proposal. Include telephone number, and email address if different from above.

Account Representative

Conor Boughey, ARM
Senior Vice President
cboughey@alliant.com
415-744-4889 *(mobile phone)*

- Specify type of organization (individual, partnership or corporation) and if applicable indicate whether you are:

a. Small Business.
b. Disadvantaged Business.
c. Minority and/or Women-Owned Business.

Alliant is a corporation. All other categories listed in a-c are not applicable.

- Provide your Federal Tax ID Number.

33-0785439.

- Personnel of the Proposer's Firm must be identified in the proposal with their background and the firm must give assurances of continuity of its personnel. A contact person needs to be identified.

Please see **Service Team** in **Section C** and **Account Representative** above for details.

- Provide surety information for all sureties – General and Automobile Liability, E/O and Worker's Compensation.

Alliant agrees to provide surety information for all sureties.

- References and Referrals.

Please see **References** in **Section C** for more information.

B | Proposed Project Scope

Summarize your approach and understanding of the project and any special considerations of which the City of Visalia should be aware. Indicate clearly, the levels of participation you will expect from City of Visalia staff in the fulfillment of the contract. The contents of this section shall be determined by the proposer but should demonstrate an understanding of the special characteristics of the services to be provided.

Approach and Understanding

Alliant is the premiere public entity brokerage in California, working with over 90% of California public entities. Our team is second to none at understanding the City's risk profile and insurance needs. As such, we are the best positioned to serve as the City's insurance broker. Of course, we will require participation from City staff to satisfy the City's insurance needs. For example, the City will be expected to complete applications in a timely manner, report claims in a timely manner, provide the brokerage team with key dates and deadlines, among many other related tasks. That being said, your Alliant team has a tremendous amount of experience working with cities and we pride ourselves on accommodating our clients however we can.

Beyond public entity, Alliant is one of the largest commercial retail insurance brokerage firms in the U.S. We combine the power and breadth of big-company resources with a hyper-personalized approach that puts your interests above everything else. Our culture of entrepreneurialism, collaboration, and innovation gives us the independence and accountability to create solutions that uniquely match your needs. We share a commitment to our clients, partners, and employees to ensure our work exceeds every expectation.

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

Marketing Strategy and Design

Our marketing philosophy and strategy are tailored for each client and focused on their unique needs. Once we have established the goals for the renewal with our client, we match those goals with our knowledge of the marketplace. We then look to leverage any existing relationships the client might have in the marketplace coupled with our market relationships to achieve the best results.

We understand the importance of partnerships and consistency and would look to the relationships you have with your current markets. Often, there are good reasons to maintain these relationships if they are viewed as "good partners" in the past. Additionally, we will identify key markets with aggressive pricing and broad terms.

In terms of marketing the program to underwriters, there are three approaches that Alliant will consider, which have proven repeatedly to provide our clients with the most favorable results available to them. We would suggest pursuing all options in tandem to secure the best possible value.

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

1. Market and Negotiate Terms with Your Incumbent Carriers.
2. Market and Negotiate terms with Markets beyond the Incumbent Carriers.
3. Evaluate Alliant's Proprietary Insurance Programs and JPA Partners such as PRISM and ACCEL.

Option 1

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

Option 2

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

Option 3

Evaluate Alliant's Proprietary Insurance Programs – One of our strengths is the array of specialty programs that are exclusive to Alliant and developed to specifically meet the needs of our public entity clients like the City. These programs are in addition to what is available in the standard insurance marketplace and our competitors do not have access to them. The success of our programs is achieved by utilizing the proven strategy of group purchase. Alliant can leverage the combined size of the participating group to provide extreme advantages to our clients with terms below market pricing, extremely high limits of coverage, and broad manuscript coverage forms.

Alliant will approach these programs as part of the marketing process. However, our proprietary programs will not limit or deter our marketing of the City's insurance program to all potential carriers.

First and foremost, we are your broker and will always achieve your goals and objectives. Whether or not the City decides to participate in one of our exclusive programs, the mere consideration of its availability will drive down your price and enhance the City's coverage terms.

Work Plan

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

Purposefully, **Transition & Analysis** is **Step 1** of our process. Transition can be cause for angst, and we follow a detailed plan to ensure a seamless transition. Our transition approach includes an in-depth risk management analysis, in addition to service and marketing activities. This may sometimes occur after placing critical upcoming renewals, but it is always preferred to occur well in advance of that need.

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

1	Transition & Analysis	180 Days Prior to Renewal
2	Risk & Coverage	180 Days Prior to Renewal
3	Renewal Strategy	150 Days Prior to Renewal
4	Submission Process	120 Days Prior to Renewal
5	Underwriter Meetings	90 Days Prior to Renewal
6	Negotiations	60 Days Prior to Renewal
7	Renewal Proposal	30 Days Prior to Renewal
8	Bind Documents	Prior to Renewal
9	Summary & Open Items	Post Binding

1
Transition & Analysis
180 Days Prior to Renewal

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

Once the City appoints Alliant as Broker of Record, the first step is always to transition the workflow away from the current broker. Having a formal transition plan enables Alliant to efficiently transfer responsibilities and frees up time and capacity for Alliant to focus our efforts on structuring your upcoming renewal program. Once officially appointed we can begin our work immediately, including coordination of domestic and international intermediaries, if required.

The City needs a broker who understands you on a personal level. Your appetite for risk, experience with certain insurers, risk management goals, and overall risk philosophy is something we will incorporate into our overall client service plan.

2
Risk & Coverage
180 Days Prior to Renewal

Risk & Coverage Profile (180 Days Prior to Renewal)

We will develop a Risk Profile unique to the City. We will compare this Risk Profile to your current insurance coverage to determine any serious or unanticipated gaps that exist, review the retentions and insurance limits, and provide you with a report outlining our observations and recommendations. We will also review your schedule of values and perform modeling to ensure appropriate limits are being purchased.

3
Renewal Strategy
150 Days Prior to Renewal

Renewal Strategy Meeting (150 Days Prior to Renewal)

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

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

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

4
Submission Process
120 Days Prior to Renewal

Underwriting Submission & Presentation (120 Days Prior to Renewal)

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

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

5
Underwriter Meetings
90 Days Prior to Renewal

Underwriter Meetings (90 Days Prior to Renewal)

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

6
Negotiations
60 Days Prior to Renewal

Negotiations (60 Days Prior to Renewal)

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

7
Renewal Proposal
30 Days Prior to Renewal

Renewal Proposal & Analysis (30 Days Prior to Renewal)

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

8
Bind Documents
Prior to Renewal

Bind Coverage (Prior to Renewal)

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

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

9
Summary & Open Items
Post Binding

Desk Reference & Open Items Report (Post Binding)

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

Exceptions to the requirements of the RFP should be clearly delineated in this section.

In addition, you are invited to include a maximum of two (2) pages of information not included, nor requested in this RFP, if you feel it may be useful and applicable to this project.

Alliant proposes slight changes to the City's contract language, but has no exceptions to the requirements of the RFP. These proposed changes are noted below for further discussion with the City.

E. **Insurance**

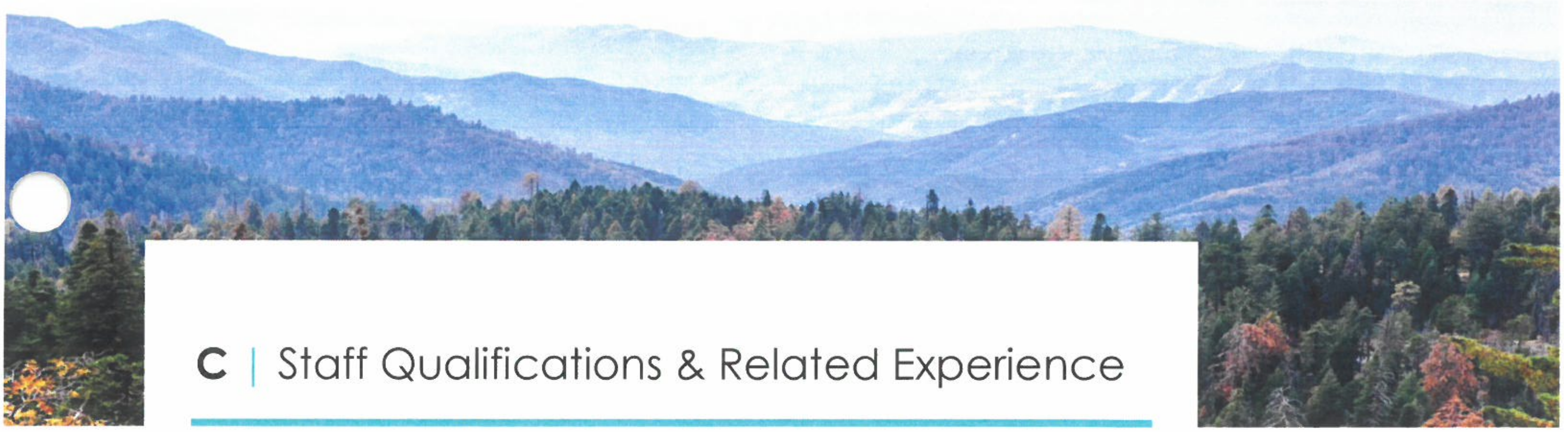
Indemnification and Insurance

Without limiting CITY's right to indemnification, it is agreed that CONTRACTOR shall secure prior to commencing any activities under this Agreement, and maintain during the term of this Agreement, insurance coverage as follows:

- Commercial general liability insurance with a combined single limit of not less than One Million Dollars ($1,000,000) per occurrence. Such insurance shall include coverage for Premises and Operations, Contractual Liability, Personal Injury Liability, Products and Completed Operations Liability, Broad Form Property Damage (if applicable~~), Independent Contractor's Liability (if applicable)~~.
- Professional Liability insurance coverage, in an amount not less than One Million Dollars ($1,000,000) per claim.
- Comprehensive Automobile Liability coverage with a combined single limit of not less than One Million Dollars ($1,000,000) ~~per occurrence~~ each accident. Such insurance shall include coverage for owned, hired, and non-owned automobiles and shall be provided by a business automobile policy.

The information in this section will aid the City in the refinement of the scope of work during contract negotiations.

Alliant acknowledges and agrees.



C | Staff Qualifications & Related Experience

1. Staff Qualifications and Experience

This section should demonstrate the qualifications of all professional personnel to be assigned to this project by providing resumes/experience summaries describing their education, credentials, related experience and their proposed roles for this contract. Note: Consultant may not substitute any member of the project team without prior written approval of the City.

If your firm intends to subcontract any of the services required under this RFP it should be discussed in this section. Detailed information for each subcontractor must be provided. No work may be subcontracted, nor assigned, without prior written approval of the City of Visalia.

Service Team

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

Below we have included a team chart with a write-up for each member of the proposed Service Team. Biographies for all team members are included in **Appendix B**.

TEAM MEMBER	ROLE	EXPERIENCE & PROPOSED RESPONSIBILITIES
 **Conor Boughey** Senior Vice President San Francisco, CA	Team Lead	As the Lead Broker, Conor's responsibilities will include general oversight of the account, development of a marketing strategy and negotiations with insurance markets. Conor will lead the service team and has the overall responsibility for the design and implementation of the City's coverage programs. Conor has been a public entity insurance broker for over 20 years and works with many of Visalia's peer cities.

TEAM MEMBER	ROLE	EXPERIENCE & PROPOSED RESPONSIBILITIES
 **Thomas Joyce, CPCU, ARM** Assistant Vice President Los Angeles, CA	Account Executive	Thomas will serve as the Account Executive for the City and will assist the team in the gathering and analyzing of exposure data, program design, service deliverables, modeling and analytics for the City's engagement. Thomas also works with many of Visalia's peer cities and has been with Alliant for eight years.
 **Janelle Manalo** Vice President San Francisco, CA	Account Manager	Janelle will be the City's Account Manager. Janelle will be available to answer questions, review policies, manage the delivery of insurance policies, invoices and related information. Janelle will communicate directly with the City and reports to Conor.
 **Rachel Wrightson** Senior Vice President San Francisco, CA	Claims	Rachel is available for unique and challenging claim issues. She will be the City's resource and advocate for coverage issues, claim recoveries and challenging claim related questions.
 **Tim Leech** Senior Vice President Irvine, CA	Risk Control	Tim leads Alliant's Risk Control team and will oversee the delivery of related services. The brokerage team will engage Tim when desired by the City.
 **Daniel Howell** Managing Director San Francisco, CA	Executive Management Oversight / Peer Review	Daniel Howell is our Executive Management Partner; he works for the City through ACCEL and will provide Peer Review to Conor. Daniel will engage as needed or desired by the City.

2. Related Experience

Include descriptive information concerning the experience of the firm. Include information about previous projects that might be comparable, including the size and type of projects and the scope of services provided to public entities in California for the past five (5) years. Provide references for the three (3) most comparable projects for which your firm has provided, or currently is providing, similar services. The City is especially interested in your firm's experience in providing insurance broker services.

List the projects in reverse chronological order and provide the following information for each project:
- Client name
- Project description
- Project start and end date
- Client's project manager name, telephone and email address.
- Total contract amount

Alliant Overview

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

$5.1 Billion
Revenue

$47 Billion
Premium Volume

51%
Employee Owned

14,000+
Employees

9th Largest
Insurance Broker

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

The Alliant ONE P&L structure allows us to serve our clients in a manner that is unmatched by any other broker. We are ONE team. There are no silos by product or separate departments for broking and placement. Alliant's ONE team structure, which is a cornerstone of our culture, mandates that we bring the best brokerage talent to the client to manage specific, complex assignments. Being privately owned means that we answer to our clients—not stock analysts or stockholders.

Our core mission is to provide our clients with superior expertise, teamwork, innovation, and market leading insurance solutions. Our industry specialists are leading authorities in modeling, analytics, risk transfer and mitigation strategies.

Public Entity Experience

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

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

$1 Trillion
Insured Values

300+
Dedicated Professionals

40+
Years in the Business

National
Leader

Customized
Specialty Programs

A sample list of the clients with whom we partner includes:

CITIES

- City of Anaheim, CA
- City of Beverly Hills, CA
- City of Burbank, CA
- City of Hanford, CA
- City of Las Vegas, NV
- City of Modesto, CA
- City of Bakersfield, CA
- City of Santa Monica, CA
- City of Santa Cruz, CA
- City of Los Angeles, CA
- City of Long Beach, CA
- City of Lindsay, CA
- City of Palo Alto, CA
- City of Sacramento, CA
- City & County of San Francisco, CA
- City of Santa Barbara, CA
- City of Mountain View, CA
- City of Salinas, CA

COUNTIES

- **Every County in California**, and also:
- Anne Arundel County, MD
- Cook County, IL
- Dougherty County, GA
- Harford County, MD
- King County, WA
- Los Angeles County, CA
- Montgomery County, OH
- Orange County, NC
- Pierce County, WA
- Pima County, AZ
- Prince William County, VA
- Snohomish County, WA
- Sussex County, DE
- Travis County, TX

STATES	
› Arizona	› Nevada
› **California**	› New York
› Georgia	› Ohio
› Illinois	› South Carolina
› Maine	› Texas
› Maryland	› Utah
› Michigan	› Virginia
› Minnesota	› Washington
› Montana	› Wyoming

POOLING	
› **Authority for California Cities Excess Liability (ACCEL)**	› North Carolina League of Municipalities
› Local Government Insurance Trust	› Public Employer Risk Management Association
› Northern California Cities Self Insurance Fund	› South Carolina Counties Property & Liability Trust
› Monterey Bay Area Self Insurance Authority	› Virginia Risk Sharing Association
› California Joint Powers Insurance Authority	› **PRISM-Public Risk Innovation and Solutions Management**

References

Our clients are our best measures of success, and we encourage the City to reach out to all listed client references.

CITY OF HANFORD	
Project Description:	City of Hanford, Insurance Broker Services
Start and End Date:	2012 to Current
Manager Name/Title:	Shauna Biagio, Risk Management Analyst
Phone:	559-537-7993
Email:	sbiagio@hanfordca.gov
Total Contract Amount:	Commission based compensation, or PRISM PE Fee based compensation

CITY OF BAKERSFIELD

Project Description:	City of Bakersfield, Insurance Broker Services
Start and End Date:	1986 to Current
Manager Name/Title:	Jena Covey, Risk Manager
Phone:	661-326-3090
Email:	jcovey@bakersfieldcity.us
Total Contract Amount:	Commission based compensation, and ACCEL Member

CITY OF SANTA CRUZ

Project Description:	City of Santa Cruz, Insurance Broker Services
Start and End Date:	1986 to Current
Manager Name/Title:	Ross Brandon, Risk Manager
Phone:	831-420-5073
Email:	rbrandon@santacruzca.gov
Total Contract Amount:	Commission based compensation, and ACCEL Member

D | Proposed Fee Structure

The City seeks an all-inclusive fixed price fee for each year of the up to five-year contract. Identify the desired fee and payment schedule by year. Additionally, describe how any commissions would be disclosed and credited toward the annual fixed price fee.

Alliant works with many public entities, including the City of Visalia. For many years we have served as the City's liability broker through Visalia's direct relationship to a Joint Powers Authority, the Authority for California Cities Excess Liability (ACCEL). Alliant's compensation from ACCEL is governed by the Board of ACCEL and would be separate from our work with the City.

Recently, we began working for the City directly by placing the City's property insurance coverage. Without any contract, Alliant earned commission for the placement. The commission earned on 7/1/25 paid for our services until June 30, 2026. We hope this information is received as a benefit and illustrates our desired partnership with Visalia.

Alliant will charge the following brokerage fee and rebate all retail insurance commissions. Commission rebates can be shown on our invoices, or we can obtain coverage with commissions removed. For either method, we will document in writing that commissions have been rebated and we will provide a separate invoice for the brokerage fee. If the City prefers we earn commission until we reach the fee amount, we can and would disclose out compensation.

The following fee will be billed July 1 of each year, this will align with the City's fiscal budget:

YEAR	FEE
Year 1 (26/27):	$55,000
Year 2 (27/28):	$56,650
Year 3 (28/29):	$58,350
Year 4 (29/30):	$60,100
Year 5 (30/31):	$62,000

This fee applies to all existing lines of coverage included in the RFP. If new lines of coverage are desired by the City, Alliant will earn and disclose compensation. We agree to limit compensation to 10% commission.

Disclosures:

Please see the fee disclosure language included in **Appendix D**.

The fee proposal along with the proposed project approach, will be used as a basis for any contract negotiations. The actual scope of services and fees included in the contract may be negotiated and may vary to satisfy the City's actual needs.

Alliant acknowledges and agrees.

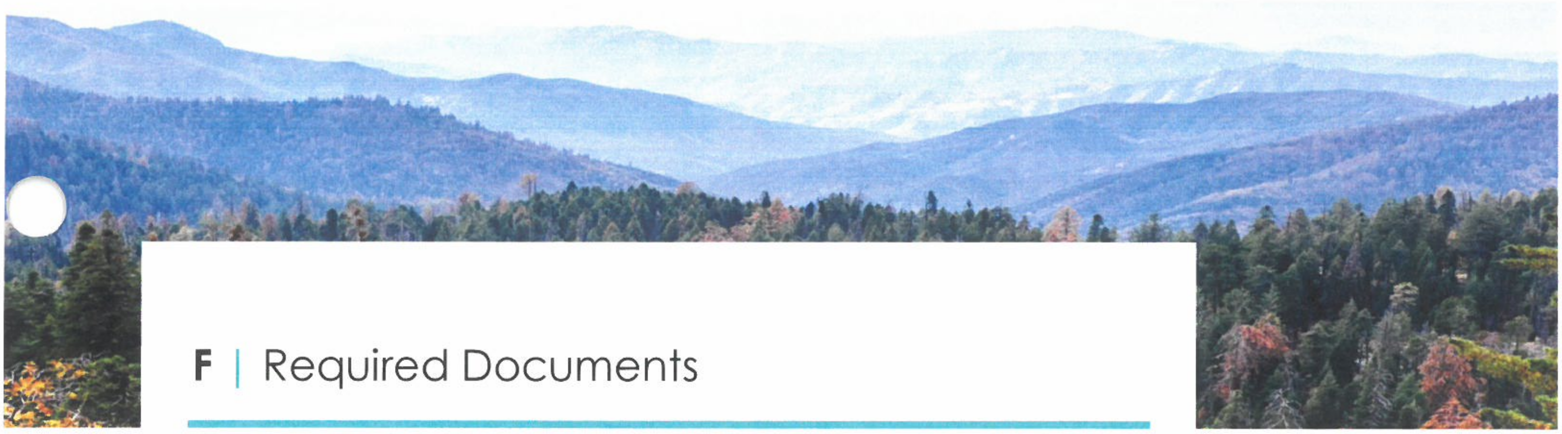
E | Conflict of Interest

- Disclose any financial, business or other relationship with the City or any member of the City staff that may have an impact on the outcome of the project.

Alliant has no financial, business or other relationship with the City or any member of the City's staff that may have an impact on the outcome of the project.

- List current clients who may have a financial interest in the outcome of the project.

Not applicable.



F | Required Documents

Complete and submit the following documents:

- Non-Collusion Affidavit (Page 16)
- Workers' Compensation Insurance Certificate (Page 17)
- Equal Employment Opportunity Compliance Certificate (Page 18)
- Bidder's Statement on Previous Contracts Subject to EEOC (Page 19)
- Americans with Disabilities Act Compliance Certificate (Page 20)
- Ownership Disclosure and Levine Act (Page 21)
- Drug-Free Workplace Certification (Page 22)
- Iran Contracting Act (Page 23)
- All addenda issued for this RFP must be signed and submitted with proposal.

All documents listed above as well as addendum 1 (issued on July 7, 2025) have been completed and included on the following pages.

NON-COLLUSION AFFIDAVIT

(Title 23 United States Code Section 112 and Public Contract Code Section 7106)

Submit With Proposal

In accordance with Title 23 United States Code section 112 and Public Contract Code 7106 the bidder declares that bid is not made in the interest of, or on behalf of, any undisclosed person, partnership, company, association, organization, or corporation; that the bid is genuine and not collusive or sham; the bidder has not directly or indirectly induced or solicited any other bidder to put in a false or sham bid, and has not directly or indirectly colluded, conspired, connived, or agreed with any bidder or anyone else to put in a sham bid, or that anyone shall refrain from bidding; that the bidder has not in any manner, directly or indirectly, sought by agreement, communication, or conference with anyone to fix the bid price of the bidder or any other bidder, or to fix any overhead, profit, or cost element of the bid price, or of that of any other bidder, or to secure any advantage against the public body awarding the contract of anyone interested in the proposed contract; that all statements contained in the bid are true; and, further, that the bidder has not, directly or indirectly, submitted his or her bid price or any breakdown thereof, or the contents thereof, or divulged information or data relative thereto, or paid, and will not pay, any fee to any corporation, partnership, company association, organization, bid depository, or to any member or agent thereof to effectuate a collusive or sham bid.

Signature

July 15, 2025
Date

Note: The above Non-collusion Affidavit is part of the Bid/Proposal.
Bidders are cautioned that making a false certification may subject the certifier to criminal prosecution.

WORKERS' COMPENSATION INSURANCE CERTIFICATE
(CALIF. LABOR CODE § 3700)
Submit With Proposal

STATE OF CALIFORNIA)
) ss
CITY OF VISALIA)

I am aware of the provisions of Section 3700 of the Labor Code which requires every employer to be insured against liability for workers' compensation or to undertake self-insurance in accordance with the provisions of that code, and I will comply with such provisions before commencing the performance of the work under this contract.

Company: Alliant Insurance Services, Inc.

Business Address: 560 Mission Street, 6th Floor, San Francisco, CA 94105

Signature:

Name of Signing Official: Conor Boughey

Title of Signing Official: Senior Vice President

Date: July 15, 2025

Company Seal:

Alliant Insurance Services, Inc.
CORPORATE
SEAL
Mar 6, 1998
CALIFORNIA

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 3/3/2025

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

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

PRODUCER
Alliant Insurance Services, Inc.
560 Mission St., 6th Floor
San Francisco CA 94105

License#: 0C36861

CONTACT NAME: Heather Shoemaker Williams
PHONE (A/C, No, Ext):
FAX (A/C, No):
E-MAIL ADDRESS: AlliantCorporateCerts@alliant.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Federal Insurance Company	20281
INSURER B : ACE American Insurance Company	22667
INSURER C : ACE Fire Underwriters Insuranc	20702
INSURER D :	
INSURER E :	
INSURER F :	

INSURED ALLIHOL-01
Alliant Holdings, L.P.
Alliant Insurance Services, Inc.
18100 Von Karman Ave., 10th Floor
Irvine CA 92612

COVERAGES **CERTIFICATE NUMBER:** 845878061 **REVISION NUMBER:**

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY			36053943	3/1/2025	3/1/2026	EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 1,000,000
							MED EXP (Any one person)	$ 10,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	POLICY PRO-JECT X LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	OTHER:						Deductible	$ 0
A	AUTOMOBILE LIABILITY			73626536	3/1/2025	3/1/2026	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
	X ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	X HIRED AUTOS ONLY / X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB / OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB / CLAIMS-MADE						AGGREGATE	$
	DED / RETENTION $							$
B C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) N If yes, describe under DESCRIPTION OF OPERATIONS below	N/A		71756712 71832959	3/1/2025 3/1/2025	3/1/2026 3/1/2026	X PER STATUTE / OTH-ER	
							E.L. EACH ACCIDENT	$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Workers Compensation & Employers Liability Coverage consisting of the following programs:
71832959 (WC- OR, WI), ACE Fire Underwriters Insurance Company (NAIC#20702), 3/1/2025-3/1/2026
71756712 (WC- All Other States, except monopolistic states of OH, WA, WY, ND - Stop Gap/Employers Liability coverage only.)
Evidence Only.

CERTIFICATE HOLDER

This Certificate is issued for informational purposes only.
Whoever receives a copy of this is not a certificate holder.

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

ACORD 25 (2016/03)

EQUAL EMPLOYMENT OPPORTUNITY COMPLIANCE CERTIFICATE

(EXECUTIVE ORDER 11246)

Submit With Proposal

Equal Opportunity Clause

Unless exempted by rules, regulations or orders of the Secretary of Labor issued pursuant to Executive Orders 10925, 11114 or Section 204 of Executive Order 11246 of September 24, 1965, during the performance of each contract with the City of Visalia, the BIDDER agrees as follows:

1. The BIDDER will not discriminate against any employee or applicant for employment because of race, color, religion, gender, national origin or political affiliation. The BIDDER will take affirmative action to ensure that applicants are employed, and that employees are treated during employment, without regard to their race, color, religion, gender, national origin or political affiliation. Such action shall include, but not be limited to, the following: employment upgrading, demotion or transfer, recruitment or recruitment advertising, layoff or termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship. The BIDDER agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the contracting officer setting forth the provisions of this nondiscrimination clause.

2. The BIDDER will, in all solicitations or advertisements for employees, placed by or on behalf of the BIDDER, state that all qualified applicants will receive consideration for employment without regard to race, color, religion, gender, national origin or political affiliation.

3. The BIDDER will send to each labor union or representative of workers with which he has a collective bargaining agreement or other contract or understanding, a notice to be provided by the agency contracting officer, advising the labor union or the workers' representative of the BIDDER's commitments under Section 202 of Executive Order 11246 of September 24, 1965, and shall post copies of the notice on conspicuous places available to employees and applicants for employment.

4. The BIDDER will comply with all provisions of Executive Order 11246 of September 24, 1965, and the rules, regulations and relevancy orders of the Secretary of Labor.

5. The BIDDER will furnish all information and reports required by Executive Order 11246 of September 24, 1965, and by the rules, regulations and relevant orders of the Secretary of Labor, or pursuant thereto, and will permit access to his books, records and accounts by the contracting agency and the Secretary of Labor for purposes of investigation to ascertain compliance with such rules, regulations and orders.

6. In the event of the BIDDER's non-compliance with the non-discrimination clauses of this subcontract or with any of such rules, regulations or orders, this subcontract may be canceled, terminated or suspended, in whole, or in part and the BIDDER may be declared ineligible for further government contracts in accordance with the procedures authorized in accordance with Executive Order 11246 of September 24, 1965, and such other sanctions may be imposed and remedies invoked as provided in Executive Order 11246 of September 24, 1965, or by rule, regulation or order of the Secretary of Labor, or otherwise provided by law.

7. The BIDDER will include the provisions of Paragraphs (1) through (7) in every subcontract or purchase order unless exempted by rules, regulations or orders of the Secretary of Labor issued pursuant to Section 204 of Executive Order 11246 of September 24, 1965, so that such provisions will be binding upon each SUBBIDDER or vendor. The BIDDER will take such action with respect to any subcontract or purchase order as the contracting agency may direct as a means of enforcing such provisions including sanctions for non-compliance. Provided, however, that in the event the BIDDER becomes involved in, or is threatened with litigation with a SUBBIDDER or vendor as a result of such direction by the contracting agency, the BIDDER may request the United States to enter into such litigation to protect the interest of the United States.

Company: Alliant Insurance Services, Inc.

Business Address: 560 Mission Street, 6th Floor, San Francisco, CA 94105

Signature: ______________________ Date: July 15, 2025

Name & Title of Signing Official: Conor Boughey, Senior Vice President Company Seal

Alliant Insurance Services, Inc. CORPORATE SEAL Mar 6, 1998 CALIFORNIA

BIDDER'S STATEMENT ON PREVIOUS CONTRACTS SUBJECT TO EQUAL EMPLOYMENT OPPORTUNITY CLAUSE (EXECUTIVE ORDER 11246)

Submit With Proposal

The BIDDER shall complete the following statement by checking the appropriate blanks:

The BIDDER has_____ has not _X__ participated in a previous contract subject to the Equal Employment Opportunity Clause prescribed by Executive Order 11246, as amended, of September 24, 1965.

The BIDDER has _____ has not _X__ submitted all compliance reports in connection with any such contract due under the applicable filing requirements; and that representation indicating submission of required compliance reports signed by proposed subBIDDERs will be awarded prior to award of subcontracts.

If the BIDDER has participated in previous contracts subject to the Equal Employment Opportunity Clause and has not submitted compliance reports due under applicable filing requirements, the BIDDER shall submit a compliance report on Standard Form 100, "Employee Information Report EEO-I" prior to award of the contract.

Note: Failure to complete the blanks may be grounds for rejecting the bid.

Company: Alliant Insurance Services, Inc.

Business Address: 560 Mission Street, 6th Floor, San Francisco, CA 94105

Signature:

Name of Signing Official: Conor Boughey

Title of Signing Official: Senior Vice President

Date: July 15, 2025

Company Seal:
(if any)

Alliant Insurance Services, Inc.
CORPORATE
SEAL
Mar 6, 1998
CALIFORNIA

AMERICANS WITH DISABILITIES ACT COMPLIANCE CERTIFICATE

Submit With Proposal

By submission of a bid, the BIDDER certifies it will comply with the Americans with Disabilities Act, 42 U.S.C., 12101 et. seq., and will maintain compliance throughout the life of this Contract. By commencing performance of the Contract work, the selected BIDDER certifies to the Americans with Disabilities Act compliance.

Company:	Alliant Insurance Services, Inc.
Business Address:	560 Mission Street, 6th Floor, San Francisco, CA 94105
Signature:	Conor Boughey
Name of Signing Official:	Conor Boughey
Title of Signing Official:	Senior Vice President
Date:	July 15, 2025

Company Seal:
(if any)

Ownership Disclosure and California Levine Act Statement

Submit With Proposal

The following disclosure and statement apply to the Bidder/Proposer/Contractor/Consultant/ Vendor/Supplier or Company:

1. submitting a bid or proposal in response to a solicitation by City of Visalia; or
2. as Awardee of a contract/purchase order which is subject to approval by the Visalia City Council.

OWNERSHIP DISCLOSURE

Alliant Insurance Services, Inc.

Name of Bidder/Proposer/Contractor/Consultant/Vendor/Supplier or Company

560 Mission Street, 6th Floor, San Francisco, CA 94105

Address

List the names of all principals, partners, and/or trustees. For corporations, provide names of officers, directors and all stockholders owning more than 10% equity interest in corporation:

No single officer, director or stockholder of Alliant Insurance Services, Inc. owns more than a 10% equity interest in the corporation.

CALIFORNIA LEVINE ACT STATEMENT

California Government Code Section 84308, also know as the "Levine Act," can prohibit members of the Visalia City Council from participating in any action related to a contract if he or she receives any political contributions totaling more than $250 within the previous twelve (12) months, and for twelve (12) months following the date a final decision concerning the contract has been made, from the person or company awarded the contract. The Levine Act also requires disclosure of such contribution(s) by a party to be awarded a specific contract.

The following website contains a list of current Visalia City Council Members, https://www.visalia.city/government/city_council/default.asp. You are responsible for reviewing the names of Visalia City Council Members prior to making the following disclosure:

1. Have you or your company, or any agent on behalf of you or your company, made any political contributions of more than $250 to a Visalia City Council Member in the twelve (12) months preceding the date of the submission of your proposals or the anticipated date of any City Council action related to this contract? YES:_____ NO:_X_.
If yes, please identify the City Council Member(s) and date(s) of contribution in the space below:

Council Member(s) Name	Date of Contribution(s)

Answering YES, does not preclude the City of Visalia from awarding a contract to your firm or from taking any subsequent action related to the contract. It does, however, preclude the identified Visalia City Council Member(s) from participating in any actions related to this contract.

NOTICE: The disclosure duty under state law continues for twelve (12) months after the award. If the above information regarding contributions changes during this time after the award, then the awardee is required to update this disclosure form.

[signature]	Conor Boughey, Senior Vice President	July 15, 2025
Signature of Company Authorized Individual	Print or Type Name of Authorized Individual	Date

Submit with Proposal

STATE OF CALIFORNIA
DRUG-FREE WORKPLACE CERTIFICATION
STD.21 (REV.12-93)

CERTIFICATION

I, the official named below, hereby swear that I am duly authorized legally to bind the contractor or grant recipient to the certification described below. I am fully aware that this certification, executed on the date below, is made under penalty of perjury under the laws of the State of California.

CONTRACTOR/BIDDER FIRM NAME	FEDERAL ID NUMBER
Alliant Insurance Services, Inc.	33-0785439
BY (Authorized Signature)	DATE EXECUTED July 15, 2025
PRINTED NAME AND ~~TITLE~~ OF PERSON SIGNING Conor Boughey	TELEPHONE NUMBER (Include Area Code) (415) 744-4889
TITLE Senior Vice President	
CONTRACTOR/BIDDER FIRM'S MAILING ADDRESS 560 Mission Street, 6th Floor, San Francisco, CA 94105	

The contractor or grant recipient named above hereby certifies compliance with Government Code Section 8355 in matters relating to providing a drug-free workplace. The above-named contractor or grant recipient will:

1. Publish a statement notifying employees that unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance is prohibited and specifying actions to be taken against employees for violations, as required by Government Code Section 8355(a).

2. Establish a Drug-Free Awareness Program as required by Government Code Section 8355(b), to inform employees about all of the following:

(a) The dangers of drug abuse in the workplace,
(b) The person's or organization's policy of maintaining a drug-free workplace,
(c) Any available counseling, rehabilitation and employee assistance programs, and
(d) Penalties that may be imposed upon employees for drug abuse violations.

3. Provide as required by Government Code Section 8355©, that every employee who works on the proposed contract or grant:

(a) Will receive a copy of the company's drug-free workplace policy statement, and
(b) Will agree to abide by the terms of the company's statement as a condition of employment on the contract or grant.

4. At the election of the contractor or grantee, from and after the "Date Executed" and until ____________ (NOT TO EXCEED 36 MONTHS), the state will regard this certificate as valid for all contracts or grants entered into between the contractor or grantee and this state agency without requiring the contractor or grantee to provide a new and individual certificate for each contract or grant. If the contractor or grantee elects to fill in the blank date, then the terms and conditions of this certificate shall have the same force, meaning effect and enforceability as if a certificate were separately, specifically, and individually provided for each contract or grant between the contractor or grantee and this state agency.

IRAN CONTRACTING ACT CERTIFICATION
(PUBLIC CONTRACT CODE SECTION 2200 ET SEQ.)
Submit With Proposal

As required by California Public Contract Code Section 2204, the Contractor certifies subject to penalty for perjury that the option checked below relating to the Contractor's status in regard to the Iran Contracting Act of 2010 (Public Contract Code Section 2200 et seq.) is true and correct:

● The Contractor is not:

(1) Identified on the current list of persons and entities engaged in investment activities in Iran prepared by the California Department of General Services in accordance with subdivision (b) of Public Contract Code Section 2203; or

(2) A financial institution that extends, for 45 days or more, credit in the amount of $20,000,000 or more to any other person or entity identified on the current list of persons and entities engaging in investment activities in Iran prepared by the California Department of General Services in accordance with subdivision (b) of Public Contract Code Section 2203, if that person or entity uses or will use the credit to provide goods or services in the energy sector in Iran.

○ The City has exempted the Contractor from the requirements of the Iran Contracting Act of 2010 after making a public finding that, absent the exemption, the City will be unable to obtain the goods and/or services to be provided pursuant to the Contract.

○ The amount of the Contract payable to the Contractor for the Project does not exceed $1,000,00 over the life of the contract (up to 5 years).

Signature: Conor Boughey Printed Name: Conor Boughey

Title: Senior Vice President Agency Name: Alliant Insurance Services, Inc.

Date: July 15, 2025

Note: In accordance with Public Contract Code Section 2205, false certification of this form shall be reported to the California Attorney General and may result in civil penalties equal to the greater of $250,000 or twice the Contract amount, termination of the Contract and/or eligibility to bid on contracts for three years.

City of Visalia Purchasing Division
707 W. Acequia Avenue
Visalia, CA 93291
(559)713-4334
purchasing@visalia.city

CITY OF VISALIA, CA
REQUEST FOR PROPOSALS RFP No. 23-24-54

ANNUAL CONTRACT FOR INSURANCE BROKER SERVICES

ADDENDUM NO. 1

Issued: Tuesday, July 7, 2025

Proposals Due: **Tuesday, July 15, 2025 at 2:00pm**

Addendum is being issued to provide responses to questions. This addendum becomes part of the RFP 23-24-54 document and must be signed and submitted with proposal.

ITEM 1: QUESTIONS/RESPONSES

Q1: How does the City pay the current insurance broker? Is it a fixed fee?
R1: They are not on a fixed fee. It is based on commissions that are part of the insurance placement that we select through them. The City would like to change this to a fixed fee with the broker the City enters into contract through this RFP.

Q2: Are you renewing the insurance policies this year and the awarded broker would service them this year and would then be able to assist with selecting policies next year?
R2: The first year may be something we would need to work through and consider the City's needs. One of the items the City would like to achieve is to move all the renewals to a July 1st date.

Q3: Statement of Values (SOV) for property coverages showing limits, square footage, year built, COPE info and major renovations/updates.
R3 The City of Visalia will only release a full SOV to the firm awarded with this contract. General underwriting information for our property is below.

Current # of insured locations: 88
Total Insured Values (approximate): $375,000,000

City properties include but are not limited to City police and fire departments, airport hangars, several office work locations for City staff, a Civic Center, and recreation facilities.

Q4: Copies of current insurance policies
- Property – Allianz Eff. 7/1/2024 – 7/1/2025
- Pollution - Great American Eff. 10/31/2024 – 10/31/2025
- Aviation Liability- ACE Eff. 7/14/2022 – 7/14/2025
- Cyber Liability – CFC Eff. 11/4/2024 – 11/4/2025
- Crime - F&D Co of Maryland Eff. 4/27/2025 – 4/27/2026
- Work Comp (Excess) – Safety National Eff. 7/1/2024 – 6/30/2025

R4: Full policies are not available for distribution.

Below is a high-level summary of each policy listed above.

PROPERTY
Current # of insured locations: 88
Total Insured Values (approximate): $375,000,000
Limit of Insurance: $250,000,000
All Risk Deductible: $50,000

POLLUTION/STORAGE TANK
Fuel Tank Locations: 2
Total Tanks Insured: 5
Coverage Limit: $1,000,000
Deductible: $50,000 for two tanks / $10,000 for three tanks

AVIATION LIABLITY
One Airport Location
Limit of Insurance: $25,000,000 for most perils
Deductible: None

CYBER LIABILITY
Incident Response Aggregate Limit: $5,000,000
Deductible: $100,000 each and every claim

CRIME (POLICE & ALL OTHER EMPLOYEES)
Per Loss Coverage: $5,000,000
Deductible: $100,000

WORK COMP (EXCESS)
Self-Insured Retention: $1,000,000
Maximum Limit of Indemnity per Occurrence: $50,000,000
Employer's Liability Maximum Limit of Indemnity: $1,000,000 per occurrence / $1,000,000 aggregate

Q5: 5 Years Loss Runs for all policies (stated above)
R5: **Workers' Compensation**: The City cannot release a full loss run for workers' compensation because of the sensitive nature of employee information. A summary showing claim count by policy year (7/1 – 6/30) with the total incurred values for each job classification is attached.

There are no known losses for all other policies

Q6: Past insurance applications for:

- Pollution - Great American Eff. 10/31/2024 – 10/31/2025
- Aviation Liability- ACE Eff. 7/14/2022 – 7/14/2025
- Cyber Liability – CFC Eff. 11/4/2024 – 11/4/2025
- Crime - F&D Co of Maryland Eff. 4/27/2025 – 4/27/2026

R6: Insurance applications for the policies above are not available for distribution.

Q7: Current TPA (Claims Administrator) for Workers Compensation? Gallagher or third-party group?
R7: Third Party Group, Keenan & Associates

Q8: Name of the JPA(s) or Self Insurance Group(s) insuring the city's general liability?
R8: The City retains a $1,000,000 self-insured retention limit for general liability with excess coverage being provided through our participation in the Authority for California Cities Excess Liability (ACCEL) Joint Powers Authority.

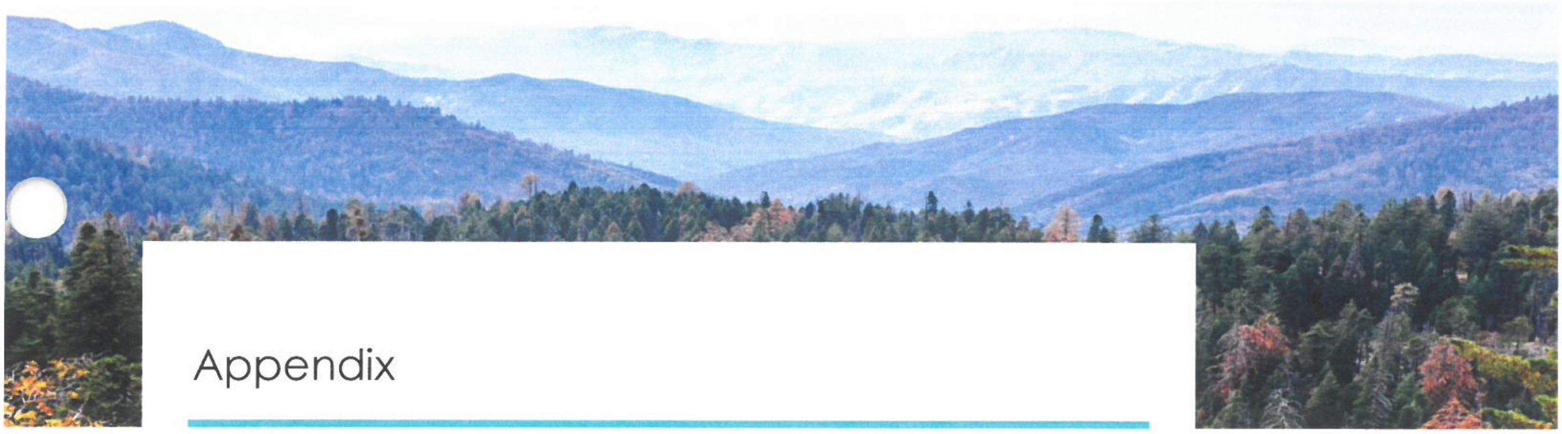
END OF ADDENDUM NO. 1
/s/ Purchasing Division
(559) 713-4334

Respondent to sign and submit with Proposal

Firm: Alliant Insurance Services, Inc. Date: July 15, 2025

By: Conor Boughey, Senior Vice President
Respondent's Signature

Attachment: Work Comp Claims Summary



Appendix

A. State of California Brokerage License

B. Team Biographies

C. Detailed Response to Scope of Work

D. Fee Disclosure Language

A. State of California Brokerage License

Please refer to the following page(s).

California Department of Insurance

ALLIANT INSURANCE SERVICES, INC.

License # 0C36861

Pursuant to the requirements of the State of California Insurance Code,
ALLIANT INSURANCE SERVICES, INC. is authorized to act in the following capacity:

License	Effective Date	Expiration Date
Insurance Producer	09/02/1998	09/30/2026
Qualifications		
Accident & Health or Sickness	09/02/1998	
Casualty	09/02/1998	
Life	09/02/1998	
Property	09/02/1998	
Special Lines Surplus Lines Broker	09/02/1998	
Surplus Lines Broker	09/02/1998	
Variable Life and Variable Annuity	09/02/1998	

Business Address: 701 B Street, 6Th Floor, San Diego, California 92101

Ricardo Lara, Insurance Commissioner

Please note: To validate the accuracy of this license you may review the individual or business entity's license record on the California Department of Insurance's website at www.insurance.ca.gov "Check License Status."

B. Team Biographies

Please refer to the following page(s).

Conor Boughey, ARM

Senior Vice President
Public Entity Group
D | 415-403-1411
M | 415-744-4889
E | cboughey@alliant.com

Conor joined the Alliant Insurance Services team in 2006. For the past 19 years, Conor has been focused on serving public entity clients, including the management of self-insured programs, the development of property and casualty insurance programs, and working to address and resolve emerging risks. His expertise has allowed him to become a trusted advisor to many large California employers. Conor is skilled with helping entities evaluate their risks and developing unique solutions for the challenges public entities face. Conor prides himself on his ability to turn presentations on complex issues into easily understood topics when he presents to boards, councils, and committees.

Conor currently serves as a Broker and Program Administrator for Alliant's Public Entity Group. He has enjoyed a number of stimulating roles at Alliant, including serving as the as the Program Manager for the Authority for California Cities Excess Liability, and the Monterey Bay Area Self Insurance Authority. Conor also serves as the broker of record for numerous large California public entities. Well rounded, Conor has expertise in numerous commercial coverages including manuscript form general liability, professional liability, public officials' liability, and major property lines. Through his work, he has become well versed in contract review and working with agencies to structure and implement risk management programs. Prior to his career with Alliant, Conor worked in operations for a Fortune 500 company.

Conor holds a Bachelor of Science in Business Management from the University of Massachusetts, Amherst. Licensed by the California Department of Insurance as a Fire and Casualty Broker-Agent, Conor has completed many hours of continuing education. In addition, he holds insurance licenses in several other states. He holds the prestigious designation of an Associate in Risk Management (ARM).

When he is not practicing his profession, Conor is a true outdoor enthusiast spending most of his time in the mountains hiking, backpacking, and biking. More recently, Conor spends his time teaching his two young boys about risk management.

Thomas Joyce, CPCU, ARM

Assistant Vice President

Public Entity Group

D | 415-403-1417

O | 415-403-1400

E | thomas.joyce@alliant.com

Thomas joined the Alliant team in 2017 and is currently a broker on Alliant's Public Entity team. In his role, he places coverage for some of the largest Public Entities in the country, including states, JPA's, cities, counties, school districts, universities, transit districts, hospitals, health plans, and airports. Thomas also places some of the largest cyber insurance programs in the country, giving him access to the most senior underwriters among our carrier partners to find creative solutions to complex problems.

Thomas has worked in the insurance industry since 2017. Prior to graduating college, he spent the summer of 2014 as an intern for Arthur J. Gallagher & Co. He is licensed in the State of California and multiple other states.

Thomas graduated with a Bachelor of Arts degree in Economics from the University of California, Berkeley. While at Cal, he was a member of the track team and continues to run casually. Thomas is a licensed Property and Casualty retail broker and has obtained Chartered Property Casualty Underwriter (CPCU) and Associate in Risk Management (ARM) designations.

Janelle Manalo, CRIS

Account Executive
Public Entity Group
D | 408-203-7880
O | 415-403-1400
E | janelle.manalo@alliant.com

Janelle has been working in the insurance industry for over 30 years, spending 18 of those years with the Alliant Insurance Services team. Janelle provides a concentrated sense of commitment to complete servicing and overall handling of accounts with producers. Accounts include public entities such as joint powers authorities, transit districts, school districts, cities and counties. Janelle also has prior experience with the administration of joint powers authorities – prepare agendas, minutes, policies and procedures, and other governing documents while attending Board Meetings and other committee meetings as necessary.

Prior to Alliant, Janelle worked as an account manager at other insurance agencies handling public entity accounts as well as construction, property management, and retail industries. Janelle provided day to day account management duties such as presenting insurance proposals, review contracts and insurance policies, and correspond with underwriters during the marketing process.

Janelle maintains a California Fire and Casualty Broker-Agent License and holds a Construction Risk and Insurance Specialist (CRIS) Designation. Janelle is actively pursuing her Associates in Risk Management (ARM) Designation.

Rachel Wrightson, J.D.

Senior Vice President | Regional Claims Director
National Claims Advocacy
D | 415-403-1497
M | 628-255-0700
E | rachel.wrightson@alliant.com

Rachel Wrightson is Senior Vice President and Regional Claims Director, based in Alliant Insurance Services' San Francisco office. An experienced lawyer and veteran claims and insurance coverage expert, Rachel joined Alliant in October 2017 and works with Alliant's diverse client base to guide, manage and resolve a broad range of claims from inception to resolution.

Rachel is a lawyer, advisor and skilled problem-solver who joined Alliant with experience litigating complex coverage matters and managing hundreds of claims during her multifaceted career. Her professional background includes positions as a lawyer in private practice, in-house counsel, risk manager, and insurance professional, with experience in both the private and public sectors.

Rachel has 11 years of experience practicing law at major New York City-based law firms, with a primary focus on policyholder representation in insurance coverage disputes. She has first-chair experience in dispute resolution and discovery proceedings, having honed her skills as a litigator and counsel for insureds in multiple industries and across various coverage lines.

Immediately prior to joining Alliant, Rachel was an in-house lawyer and risk manager as the Assistant Director, Claims, at New York University, one of the nation's largest private universities. There, she administered NYU's large-deductible captive insurance program and managed a broad portfolio of claims that included educator's legal liability, professional liability, employment, general and automobile liability, construction, complex property, builder's risk, cyber, and others. She also managed and oversaw NYU's workers compensation claims team.

In addition to her work with the University, Rachel handled malpractice claims arising from the NYU Student Health Center and the Colleges of Dentistry and Nursing, and general liability, builder's risk and property claims for NYU Langone Health System. She was also part of the team that secured $1.13 billion in FEMA assistance for Superstorm Sandy recovery for NYU Langone Health System; this was the second-largest FEMA award ever granted for a single project and was received in a lump sum ($540m for repairs, $589m for mitigation). Rachel also oversaw NYU Langone Health System's catastrophic claims submission, preparation and litigation arising from Superstorm Sandy.

Rachel has a bachelor's degree from Northwestern University and a law degree from Brooklyn Law School. She is also a licensed property and casualty broker in the State of California.

Tim Leech, CSP, ARM

First Vice President | Director
Risk Control Consulting
D | 949-260-5008
M | 949-514-0367
E | tleech@alliant.com

Tim joined Alliant Insurance Services in 2010 to lead Alliant's national risk control consulting practice. He has over 30 years of experience in the environmental, health and safety field as a leader of staff, project manager and consultant. In his current capacity, Tim works closely with the Alliant underwriter and broker teams to ensure that staff deliverables are value added and contribute to client proactive loss mitigation strategies.

Tim is considered an industry generalist and is qualified in property and casualty risk control consulting. He has significant experience in the following industries:

- Public Entity
- Academia
- Healthcare
- Manufacturing
- Hospitality
- Waste & Trash Haulers
- General Industry

Prior to joining Alliant, Tim worked for a competitor as a director in their global risk consulting practice. During this time he acted as a consultant with global and large risk management clients, managed a regional claims and risk control staff and strategized total cost of risk reduction projects. His experience also includes working as a pipe fitter, engineering and design of fire protection systems, insurance loss control consultant and industry environmental, health and safety engineer.

Tim holds a Bachelor of Science degree in Fire Protection and Safety Engineering from Oklahoma State University. He also has obtained two Associate of Science degrees in engineering related disciplines. Tim is a certified Safety Professional and a licensed Property and Casualty Insurance Broker. In Addition, Tim is a member in good standing with an Associate in Risk Management (ARM) designation.

Daniel Howell, J.D., ARM-P, CPCU

Senior Executive Vice President | Managing Director
Public Entity Group
D | 415-403-1426
M | 415-309-1243
E | dhowell@alliant.com

Daniel joined Alliant Insurance Services in 1998 following over a decade with Fred S. James and Sedgwick. He offers a wide breadth of expertise including the development, implementation, and management of property and casualty insurance and self-insurance programs. Daniel understands issues for entities with complex operations and is especially adept at building consensus among a broad array of stakeholders.

Daniel currently serves as the Managing Director for the Public Entity Group. Since joining Alliant, he has served as Program Director for the California State University Risk Management Authority (CSURMA), and the broker for the University of California, State of California, Port of Seattle, and Port of Oakland, among many clients. His multi-line property and casualty experience dates from 1987, when he started with Fred S. James, which later became a part of Sedgwick. His expertise ranges from professional liability, public officials liability, educator's legal liability, excess workers' compensation, to major property lines.

Daniel holds an A.B. in History from Stanford University and a Juris Doctorate from UC Hastings College of Law. He also possesses designations in good standing for both the Chartered Property Casualty Underwriter (CPCU) and the Associate in Risk Management (ARM-P). Daniel is a licensed broker/agent for Property & Casualty, and Life, Accident and Health in all 50 states, and he is a member of the State Bar of California.

When Daniel is not practicing his profession, he enjoys spending time with his family and outdoor activities.

C. Detailed Response to Scope of Work

Please refer to the following page(s).

III. SCOPE OF SERVICES

A. Qualifications

The following are the minimum qualifications:

- Current California Department of Insurance license

Please see **Appendix A** for a copy of our State of California brokerage license.

- Advanced knowledge of the laws and practices relating to professional property and casualty insurance brokering services, loss control, claims, servicing, and administration within a municipal government setting.

Alliant confirms we have advanced knowledge of the laws and practices relating to professional property and casualty insurance brokering services, loss control, claims, servicing, and administration within a municipal government setting.

- A comprehensive understanding of the insurance marketplace, self-insured programs, pooled insurance arrangements, and private market insurance placements.

Please see **Section B. Proposed Project Approach** for more information.

- The proposer has a demonstrated track record of success in handling all aspects of the proposed services and at least (5) years of providing these services to public entities in California.

Alliant has over 100 years of experience and success providing these services to public entities in California. Please see **Public Entity Experience** in **Section C** for more information.

- Each proposer shall provide three (3) references, preferably from government entities for relevant work performed in the past five years. When possible, include references from cities of a similar size and character to the City of Visalia.

Please see **References** in **Section C** for more information.

- The proposer can demonstrate an understanding of the assignment and knowledge of the skills necessary to serve as an Insurance Broker for the policies and programs outlined in this RFP.

Please see **Approach and Understanding** for more information.

B. Services of the Consultant

The successful Proposer will act as an independent insurance advisor to the City and proactively provide ongoing unbiased professional advice and recommendations that benefit the City, and shall solicit insurance coverage proposals and programs from markets. The goal of this project shall be to evaluate and recommend the most effective risk-financing program in terms of protection and cost. Except for those years when a complete program marketing effort is sought, the successful firm shall manage the insurance renewal process. The chosen firm shall develop a project timeline and shall be available for planning, review, presentations, and implementation meetings.

Alliant acknowledges and agrees to act as an independent insurance advisor to the City. Our marketing philosophy and strategy are tailored for each client and focused on their unique needs. This includes evaluating and recommending the most effective risk-financing program in terms of protection and cost.

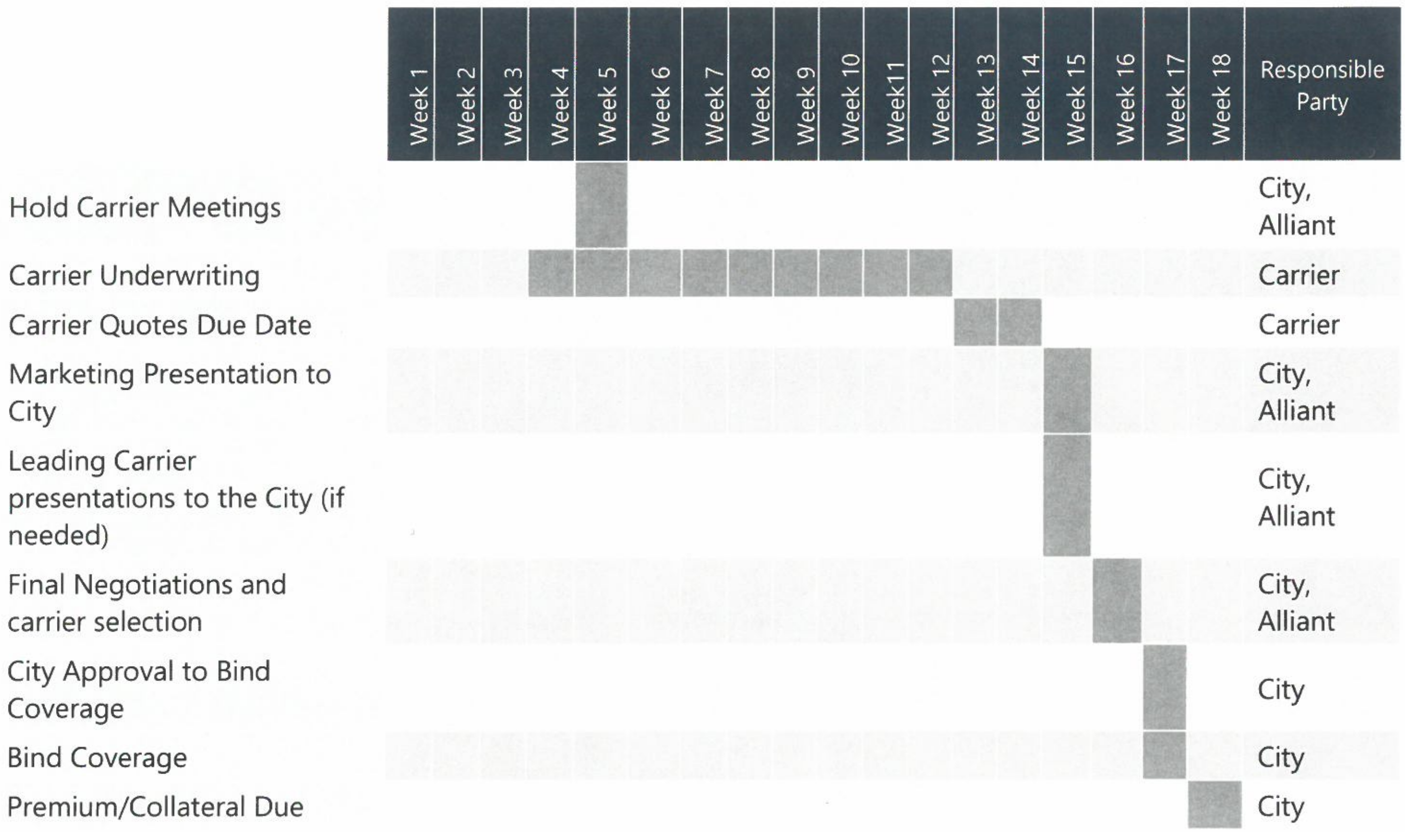
For more information, please see **Marketing Strategy and Design** in **Section C**.

Timeline of Events

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

Sample Marketing Timeline

	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week11	Week 12	Week 13	Week 14	Week 15	Week 16	Week 17	Week 18	Responsible Party
Confirm Marketing Timeline																			City
Safety/Loss Control Manual Meeting (if needed)																			City, Alliant
Gather Underwriting Data																			City, Alliant
Prepare Submission to Carriers																			Alliant
Marketing Overview, Safety, Claims & Expectations Meeting																			City, Alliant
Submit underwriting data to select markets																			Alliant



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

The Scope of Work includes, but is not limited to, the following:

• Evaluate the City's existing insurance program and, as necessary, recommend changes to terms, conditions, or coverage limits to ensure the program provides the best value with coverage that adequately protects the City.

Alliant agrees. As described in **Step 2** of our **Work Plan** in **Section C**, we will develop a Risk Profile unique to you. We will compare this Risk Profile to your current insurance coverage to determine any serious or unanticipated gaps that exist, review the retentions and insurance limits, and provide you with a report outlining our observations and recommendations. We will also review your schedule of values and perform modeling to ensure appropriate limits are being purchased.

• Work with existing underwriters to examine and implement options to shift all policies to a July 1st renewal date.

Alliant agrees to work with existing underwriters to examine and implement options to shift all policies to a July 1st renewal date. Your Alliant team has done this on many other accounts and is fully equipped to achieve this.

- Provide advice to Risk Management on ways to strengthen City loss prevention and safety programs.

Risk Management Consulting Capabilities

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

Alliant Risk Consulting provides risk and safety management services and resources to our public entity clients throughout the United States using a customizable service philosophy. It is our mission to:

> ***Tailor solutions that mitigate risk across property, casualty, fleet, and workers' compensation lines of insurance and create partnerships to deliver sustainable risk improvement solutions.***

We have a qualified team of risk and safety management professionals averaging over 20 years of experience in the fire protection, occupational safety, security, fleet, and environmental disciplines. Our team maintains a lengthy list of credentials, certifications, and licenses. Some of which include Professional Engineer, Associate in Risk Management (ARM), Certified Safety Professional, Certified Industrial Hygienist (CIH), Certified Ergonomic Assessment Specialist (CEAS), Certified Workers' Compensation Specialist (CWCP), Manager of Environmental, Safety and Health (MESH), and OSHA outreach trainer.

Your lead risk control consultant, Tim Leech will develop a plan and align subject matter experts and resources through a collaborative process with the City's stakeholders to ensure that the City achieves your risk control goals and objectives.

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

GENERAL LOSS CONTROL MANAGEMENT ACTIVITIES	PROPERTY-RELATED LOSS CONTROL MANAGEMENT ACTIVITIES
› Cause of loss analysis › Site visits › Pre-planning/exposure identification › Safety program(s) review › Participation in loss control/safety meetings › Training and seminars	› Property/HPR consulting › Property management system development › Natural hazards exposure analysis › New construction/fire protection specifications

CASUALTY-RELATED LOSS CONTROL MANAGEMENT ACTIVITIES

- Safety accountability program
- Fleet safety program
- OSHA inspection program
- Safety management diagnostic
- Safety program review/audit
- Life safety audit
- General liability audit
- Hearing conservation analysis
- Benchmarking program
- Executive loss cause analysis
- Industrial hygiene assistance
- Emergency preparedness planning
- Customized OSHA compliance manuals
- Mock OSHA audits
- Participation in loss control/safety meetings
- Training and seminars
- Ergonomic consultation

We strongly believe all loss control services provided to our clients should be focused on their needs and not focused primarily on the needs of the insurance company. There can be tremendous benefit from loss control services that take into consideration a client's exposures, needs, and culture. We believe a collaborative risk management approach that includes the client, broker, underwriter, and loss control representative is the best solution to addressing your needs. Our loss control services will be focused on identifying and reducing exposures and will be part of an overall risk management program strategy.

The value-added services we offer will be tailored to the City and in some instances may require an additional fee. However, we have developed several no cost loss control resources that the City can utilize to address its risk exposures:

- Online Video Streaming
- Webinars
- Newsletters
- Fact Sheets

Alliant will continue to support the City's efforts surrounding loss control. As a part of our service plan, we will facilitate a review of the City's current, in-house loss control activities and loss control strategy so that we remain abreast to your efforts. Criteria used to evaluate and assess include current reinsurance and safety programs, loss history and trends, management goals and objectives, past surveys, survey recaps, and risk management hours allocated to managing each line of risk. As a result of this consultation, we can determine where our loss control personnel can best supplement and complement the work the City is already providing.

- In the event of losses, assist Risk Management with excess claims submission and claim handling process.

Alliant Claims Consulting Capabilities

Alliant fully understands that the true value of any insurance contract can only be determined by its response to loss. Our extensive experience working with public entities, has allowed us to develop a highly effective in-house claims department staffed by the most talented personnel in the industry who specialize in large, complex claims. Our claims consultants average over 35 years of experience and operates as a national team which affords borderless resources to our clients. Our team understands the process involved with large claims and will develop effective strategies to ultimately drive positive outcomes and recoveries in critical situations. Your lead claims advocate Rachel

Wrightson, who is based in San Francisco, California has the expertise and knowledge necessary to help manage the City's claim submittals. As your broker, we understand the immunities that can shield public officials and personnel from legal claims made directly against them.

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

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

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

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

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

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

CLAIM REPORTING AND GUIDANCE	COVERAGE REVIEW AND SUPPORT	RESOLUTION STRATEGY	RESERVE IMPACT
Claim Reviews	Return to Work Initiatives, Medical Management, Adjuster Follow up Reserve Assessment Settlement Evaluation	Insurance Carrier Claims Service Expectations	Policyholder Advocacy
Training for operational employees Incident Management/Claims Documentation Support	Claims Management/Litigation Guidelines	Field/Site Investigation processes	Comprehensive understanding of legal and claims strategy trends
Crisis Management Support and Investigation	Claims Management Vendor Selection	Crisis Management – Not just loss but negative publicity risk	Settlement Evaluation
Continuous communication Advance action plan	Third Party Administration Oversight	Claim negotiation	

- Assist the City with property inspection/appraisal services to assist the City with property renewal schedules.

Alliant agrees to assist with property inspection/appraisal services to assist the City with property renewal schedules. Please see **Risk Management Consulting Capabilities** for more information.

- Attend annual pre-renewal meetings, renewal meetings, and other meetings as requested with City staff.

Alliant agrees to attend annual pre-renewal meetings, renewal meetings, and other meetings as requested with the City's staff.

- Provide Risk Management a summary of all markets approached and quotes submitted in writing, preferably by email, 60 days prior to the expiration of the existing insurance placement or the Council Meeting that may be required to authorize binding of coverage.

Alliant agrees. As described in **Step 3** of our **Work Plan** in **Section C**: At 150 days before major renewal dates, we will coordinate a Renewal Strategy Meeting to provide an analysis of viable underwriter alternatives, their capacity, and deductible preferences. We aim to obtain your thoughts on the desirability of any particular market, i.e., your past history with that carrier, the carrier's financial rating, etc.

- Bind insurance coverage before existing insurance placements expire.

Alliant agrees. As described in **Step 8** of our **Work Plan** in **Section C**, once you have reviewed your renewal options and have selected an alternative, we will immediately process all documents, all designed to be completed before your renewal date.

- Verify that new policies, binders, certificates, endorsements, and other documents are accurate and reflect the terms and conditions agreed during negotiations.

Service and Quality Standards

Alliant has consistently worked to develop document review requirements, audit protocols, best practice guidelines, and service standards. This process never ceases.

Critical Documents Signoff – Staff assigned to each account thoroughly review binders, policies, and endorsements upon receipt from the carrier to confirm that they are accurate and match the proposed terms and conditions. Comparisons are conducted on applications, proposals, binders and ultimately the policy and two signatures are required on Alliant's Critical Documents Signoff Worksheet before a policy placement can be considered complete. Signoffs are done both physically by wet signature and by email acceptance of the documents.

We also have a Policy Review Checklist which is utilized to check every policy to ensure agreement with the proposal. The documents are closely compared to the insurance specifications that were used in the marketing process and the binding instructions that are provided to the carriers. These documents are then reviewed by the unit manager, marketing manager, and finally brokers who were directly involved in negotiating and placing the coverage. Signoff by management and the brokers involved is required before issuance to the City. Once the documents have passed the four levels of review and have been determined to correctly reflect what was negotiated on your behalf, we will then distribute them to the City.

If there are corrections to be made to the policy, a letter outlining the corrections will accompany the policy when it is sent to the client. All corrections are added to an Open Items List for follow-up.

Audit Reviews – Alliant's Risk Management Department conducts regularly scheduled audits of all Alliant business practices and locations. When a practice is reviewed the work of each person responsible for servicing a client is reviewed by the audit team. This means that producers, account managers, and account assistants are subject to review. The target goal of each audit is to review all service personnel on at least 10% of their clients. Audits have proven to not only be effective in preventing errors but also in further developing best practices guidelines throughout the company. Audit results are compiled and delivered to the business practice operations manager. If corrections are required, the operations manager is required to report back to the audit team that the corrections have been completed. Actions vary depending on the circumstances of the corrections required.

Best Practices Guidelines – Alliant has published on its intranet a Best Practice Guidelines. Each person responsible for servicing clients is required to attend training on the Best Practice Guidelines. The Guidelines include a variety of checklists, not the least of which is for the purpose of checking the accuracy of policies when they are received. Checklists have been developed by policy/coverage type and are instrumental in catching errors made by carriers. When policies are checked, it is critical that the policy is checked against all documents in the process from the application, to the quote, to the binder, to the certificates, to the policy. The Best Practices Guidelines are available at any time to Alliant personnel as needed and include guidelines and compliance information.

- Respond to all insurance-related questions and requests for advice from Risk Management in a timely manner.

Service Standard Guidelines

Shown below is an excerpt from our proposed Service Standards Guidelines that outlines our proposed service delivery commitment.

CUSTOMER SERVICE PRODUCT	CUSTOMER SERVICE DELIVERY BENCHMARK
Phone calls returned	Phone calls received in the morning returned in the morning. Calls received in the afternoon returned in the afternoon.
E-mails returned	Review regularly (morning and afternoon) and respond within 24 hours to acknowledge receipt.
Summons and complaint	Upon receipt or prior to end of business day.
Claim first report to carrier	Immediate or no later than prior to end of business, even if complete data is not available.
Claim follow up with carrier and client	Within 24 hours of first report of loss.
Open activities/suspense	Daily.
Pre-renewal letters to client	100 days prior to expiration.
Renewal business applications to market	90 days prior to expiration.
Binders	Same day coverage is bound. If wholesale broker issued, advise client written confirmation of coverage is on its way.
Agency bill binder billing	10 business days' notification prior to binding
Certificates	Within 24 hours of receipt into the City.
Renewal Certificates, Binders, Invoices, & Auto ID Cards delivered	No later than 2 business days after all binding documents are received by Alliant from insurers, but in no event later than 2 business days prior to policy inception
Policy reviewed for accuracy	Within 10 days from receipt.
Policy delivered to client	Within 10 days from receipt.

CUSTOMER SERVICE PRODUCT	CUSTOMER SERVICE DELIVERY BENCHMARK
Summary of Insurance	Annually
Endorsements delivered to client	Within 24 hours of receipt into the City.
Agency bill additional and return premium endorsements	Within 5 days of receipt into the City.
Claims review with client	45 days prior to expiration.
Audit review and processing	Within 48 hours of receipt.
Premium apportionment/allocations for payment of taxes	Within 5 days of binding, where applicable

- Make a good faith effort to keep Risk Management informed of pertinent market developments that might affect the City's access to, or cost of, insurance prior to renewal.

Market Updates and Knowledge Sharing

At Alliant, we believe our clients are better informed and prepared to make decisions around their program because of our consistent and transparent approach of sharing market updates. This knowledge sharing underpins every client engagement and allows for healthy strategic discussions and planning. In addition to our regular conversations and meetings with your team on these topics, Alliant provides additional publications and materials that are provided to you on a regular basis. A sample of those include:

- **Quarterly Market Updates** – This report details the current market environment by line of coverage and offers insight into future rate forecast based on industry events and trends. Our senior product line experts and industry leaders contribute to this report to ensure granular detail is provided to our clients.
- **Alliant Public Entity Newsletter and Podcast -** *In the Public Eye* is our quarterly newsletter including articles and informational items focused on Public Sector Risk Management and Insurance. This publication includes several topical reports ranging from Alternative Risk Financing considerations, drone exposure, to climate change and its potential affects, to cyber related issues and more. In 2021, we expanded *In the Public Eye* to include a bi-weekly podcast series devoted to issues around public entity.

- **Quarterly Public Entity News Letter**: A wide range of industry topics are addressed in these publications to ensure our clients stay abreast of matters that may affect their operations and insurance programs.
- **Industry Alerts**: Industry alerts are distributed to help educate our clients on an as needed basis. Most recently, we distributed an alert on preparing for windstorms with tools to assist stakeholders prepare for and mitigate loss from the heavy storm season.
- **Fact Sheets**: We have over 250 fact sheets in our library that can be accessed through Alliant Connect or through our Risk Control Hotline or email request free of charge.

- **Videos**: Safety videos are provided to Alliant clients upon request. We have 100's of topics in our video library.
- **Online Claims & Safety Training**: Alliant has the capability of providing on-line training services.

The following is a sample list of topics where we have identified and designed specific training sessions to resolve issues faced by our public entities:

- Special Events Program
- Cyber Liability / Cyber Claims
- Monthly PEPIP Webinars
- Crime Coverage
- Insurance Requirements in Contracts
- Boiler and Machinery
- How to Manage a Large Loss
- Train-the-Trainer Seminars (Sexual Harassment Training)
- Employee Fire and Safety Training
- Liability Accident and "Near Miss" Investigation and Root Cause Analysis for Supervisors and Managers
- Preventing Mold Claims
- Preventing Water Damage losses
- Building Security Planning
- Testing Life Safety and Fire Protection Systems
- Sewer Backup Response, Guidelines and Resources
- Safety Committee Set-Up
- Making Pavement Maintenance More Effective
- Performing Sidewalk Liability Assessments
- Flagger Training
- Drug Testing and Employment Issues
- Police Liability Issues
- Fire Liability Issues
- Park / Playground Safety
- Swimming Safety
- Building Inspections
- Emergency Action Planning
- Preventative Maintenance
- Environmental Impairment Liability
- Loss Control for Mutual Aid – Intergovernmental Agreements
- Volunteers Liability Issues
- Indoor Air Quality
- Violence in the Workplace

Customized Webinars

As an Alliant client, the City will have access to our extensive webinar library as well as upcoming webinars. Our webinars are developed and presented by both Alliant staff members and third-party experts. In addition to site inspections, and onsite training, we have crafted unique services geared towards institutional buyers of property insurance. These services include web-based safety training webinars with a property focus. They are free of charge and offered monthly. Below is a sample of property related webinars that we have presented in the past. These are available to play back on-line at any time:

- Modeling catastrophic Exposures and Calculating Probable Maximum Loss
- Secondary Characteristics for Wind and Earthquake Modeling
- Incident Investigation and Root Cause Analysis
- Identifying and Managing Electrical Hazards
- Preventing and Responding to Flood and Water Damage
- Lessons learned from Windstorm and Earthquakes

- Beyond Disaster Recovery: IT and Business Recovery
- Understanding Catastrophic Exposures
- Using Infrared Surveys in Property Loss Control
- Preparing for a Pandemic or Other Catastrophic Event
- Life Safety for Healthcare Facilities
- How to Reduce the Impact of Fraud on Your Organization

Industry Conferences

Along with our rich history as public entity specialists, Alliant is also an active supporter and member of numerous Insurance and Public Entity Associations. These include Public Risk Management Association (PRIMA),Risk Management Society (RIMS), and the Association of Governmental Risk Pools (AGRIP), and Public Agency Risk Management Association (PARMA). As a firm, we also support a number of local PRIMA chapters including CA, MN, VA, MD, SC, NC, GA, FL, TX, TN, AZ, MI, OH and others.

In fact, these organizations often look to us to provide insight regarding the state of the public entity market. On many occasions, members from our team have been asked to speak, or to give presentations for the attendees of these organizations' annual conferences. Our deep involvement with these organizations means we can remain at the forefront of risk management issues that directly impact the City and provides value to our relationship beyond fees and revenues.

- Assist Risk Management with Carrier requests such as inspections or audits.

Alliant agrees. Please see **Service and Quality Standards** for more information.

- Issue Certificates of Insurance as required for the City to comply with contract requirements from vendors or various government bodies.

Alliant acknowledges and agrees.

Certificate Handling

CSR 24 Certificate Management System

We utilize CSR 24 to provide 24-7 access to certificate requests and history. This is a user-friendly product that can allow multiple client users from the same organization to request and manage certificates. CSR 24 is available free of charge to all our clients.

The maximum turnaround time for issuing certificates is 24 hours. Our web enabled product allows flexibility in responding to customer needs.

Track Vendor Certificates:

- Set up and maintain your own list of certificates provided to your vendors.
- Sort your list by agency, line of coverage, provider name, expiration date, etc.

Request Certificates of Insurance:

- You no longer need to fax or call to request a certificate of insurance for property coverage.
- Complete and submit the request to Alliant online.
- Certificates can be emailed in a secure PDF format to the certificate holder.

Reports & Exports:

- Vendor Certificate Tracking – easily creates a list of overdue, upcoming or all certificates as a formatted report to Excel export. Formats for mailing labels are also available.

Incoming certificates will be reviewed within one business day to ensure:

- Compliance with contractual indemnification requirements.
- Compliance with coverages/limits.
- Compliance with special working/additional insured requirements.
- Compliance with AM Best/carrier rating requirements

- Provide legal updates and assist in maintaining compliance with all Federal and State laws and programs.

Alliant agrees. Please see **Service and Quality Standards** for more information.

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

Alliant agrees to present insurance proposals to the City Council and other audiences as requested.

The purpose of this RFP is to give the Consultant a clear idea of the City's goals and objectives to complete the project. The Consultant is strongly encouraged to propose the best means and methods to accomplish these goals. The Consultant shall indicate clearly the levels of participation expected from City staff in the fulfillment of their proposal. All proposals will be judged on the qualifications of the Consultant and the means and methods that are being proposed to meet the City's goals in accordance with the evaluation criteria listed in this RFP.

Alliant acknowledges and agrees.

While it is believed that the requirements set forth in this Request for Proposal are in a logical sequence and include all elements essential for broker services, those submitting proposals are advised to include any subject or procedure which they believe has been overlooked. They may also note requirements and items which they believe to be excessive or extraneous to the scope of services.

Alliant believes that the City has provided a comprehensive RFP document to adequately address the City's risk management needs. That being said, the City can rest assured that Alliant is ready and able to address any risk-related needs that may arise, even if these are currently beyond the scope of the City's needs. For example, Alliant has ample experience with captive formation and JPA formation, which are not current needs of the City but are things that pop up from time to time in the general risk management landscape of California public entities.

C. City Responsibilities

1. Compensate the Consultant as provided in the contract agreement.
2. Provide a "City Representative", who will represent the City and who will work with the consultant in carrying out the provisions of the RFP. The Consultant shall communicate with the City representative who will provide the following services:

- Examine documents submitted to the City by the Consultant and render timely decisions pertaining thereto.
- Give reasonably prompt consideration to all matters submitted by the Consultant for approval to
- the end that there will be no substantial delays in the Consultant's program of work.
- Process invoices submitted by Consultant
- Provide consultant with documentation, if available and necessary for completion of Consultant's work.
- Act as coordinator between Consultant and other City representatives

Alliant acknowledges and agrees.

D. Fee Disclosure Language

Please refer to the following page(s).

DISCLOSURES

A. Surplus Lines Fees and Taxes. In certain circumstances, placement of insurance services made by Alliant Insurance Services, Inc. ("Alliant") on behalf of a client, with the prior approval of that client, may require the payment of surplus lines assessments, taxes, and/or fees to state regulators, boards, and associations. Such assessments, taxes, and/or fees will be charged to the client and identified separately on invoices covering these placements. The client shall be responsible for all such assessments, taxes, and fees, whether or not separately invoiced. Alliant shall not be responsible for the payment of any such fees, taxes, or assessments, except to the extent such fees, taxes or assessments have already been collected from the client.

B. Third Party Brokers. Alliant may determine from time to time that it is necessary or appropriate to utilize the services of third party brokers (such as surplus lines brokers, underwriting managers, London market brokers, and reinsurance brokers) to assist in marketing the insurance programs of a client. These third party brokers may be affiliates of Alliant (e.g., other companies of Alliant that provide services other than those included within the scope of services covered in this proposal), or may be unrelated third party brokers. Compensation to such third party brokers will not be part of Alliant's fee.

C. Indirect Income. "INDIRECT INCOME" means insurance carrier contingency arrangements. Alliant will accept these compensation incentives from insurers, if any, including contingent commissions, market service agreements (MSA), volume-based commission incentives and rebates on business placed on behalf of a client. Alliant producers who solicit, negotiate, or place insurance products, or services for clients, do not negotiate indirect income agreements with the carriers, nor do they receive any portion of the indirect income paid to Alliant. Nonetheless, the client may opt-out of having its premiums included in the calculation of indirect income by accessing the "opt-out" form from the link on Alliant's website: http://alliantinsurance.com/Legal-Notices/Pages/Disclosure-Policy.aspx. The "opt out" provision applies only to those accounts served directly by Alliant as a retail agent or broker. It does not apply to account placements for which Alliant's role is that of a wholesaler, MGA, or program administrator working with non-Alliant brokers who represent the client. Indirect Income, if any, is determined by insurance carriers, and if the client does not opt-out, it remains the carriers' exclusive decision to include or exclude certain premiums in any calculation. The availability of information regarding the make-up of any indirect income payment is at the carrier's discretion.

D. Alliant Specialty Insurance Services (ASIS). In addition to the compensation that Alliant receives for providing services to a client, its related entity, Alliant Specialty Insurance Services (ASIS) and its underwriting operations, Alliant Underwriting Services (AUS), may receive compensation from Alliant and/or carriers for providing underwriting services. The financial impact of the compensation received by ASIS is a cost included in the premium. Compensation received by ASIS will be disclosed in writing to a client. Alliant and ASIS maintain an arm's length relationship. While Alliant represents a client as an individual entity, ASIS independently administers its program as a whole and not on behalf of any particular member.