



# The County of DuPage

## Response to Request for Proposal for Commercial Insurance Broker Services 24-048-FIN

April 29, 2024

Daniel Mackey  
Senior Vice President

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First Vice President  
Account Executive-Lead

Dane Mall  
Lead Public Entity Risk Advisor

## Disclaimer

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## Cover Letter

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*Provide an introductory letter, with content at discretion of submitter, that is signed by an authorized representative of the firm. This letter should be addressed to Patrick Genovese, Risk Management Manager. Please acknowledge receipt of all addendums in this letter.*

DuPage County, Procurement  
Attn: Patrick Genovese - Risk Management  
421 North County Farm Road, Wheaton, Illinois 60187

Dear Mr. Genovese:

Alliant Insurance Services, Inc. ("Alliant") is pleased to respond to DuPage County's ("COUNTY") RFP for qualified firms to provide services for Commercial Insurance Broker Services (24-048-FIN). As the incumbent insurance broker for the County, we have read the RFP and fully understand the services required as outlined in the scope of services.

Alliant has enjoyed a strong working relationship with the County. Our tenure as broker has ushered complete integration and understanding of the County's operations, exposures and insurance coverage needs, while achieving insurance coverage enhancements, premium cost savings and service delivery efficiencies.

Our firm is an independent, employee-owned organization that is one of the leading specialized public entity brokers in the country. Locally in Illinois, we are the largest public entity brokerage practice providing insurance and risk management services to hundreds of local Illinois governments, including large, high-profile county clients.


Our Public Sector and Healthcare practice teams have joined to provide an integrated response to this RFP, and we are confident that our approach provides the best array of services and specific public entity experience. It is our unparalleled understanding of the public sector and depth of knowledge in the insurance marketplace which allows us to aggressively represent public entities and deliver comprehensive, cost-effective programs.

Cathy Juricic Easley will continue to serve as the primary lead coordinator and oversee the delivery of all services for the County's insurance and risk management program. Cathy will continue working closely with Dane Mall to coordinate and deliver safety and risk management services.

We appreciate the opportunity to present our qualifications and stand ready to answer any questions that may arise as you review our response. We acknowledge receipt of Addendum # 1.

Alliant has enjoyed its long-term relationship with the County. We look forward to the opportunity of presenting our qualifications in person. Thank you again for the opportunity.

Sincerely,



Michael Mackey  
Executive Vice President

## Executive Narrative

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Alliant is a full-service risk consulting and insurance brokerage firm that is equipped with the ability, resources, and desire to continue collaborating with DuPage County on its insurance, fiscal, and risk program management objectives. We have grown to become one of the nation's leading brokers for public entities due to a culture that emphasizes customer service, entrepreneurial spirit, and creativity for the public sector industry. We offer the following summary thoughts as to why Alliant should be selected to continue as the County's insurance broker.

As the largest public entity insurance broker practice in Illinois, we work with large public entities daily that have similar exposures and insurance programs as DuPage County. We value exploring new strategies, approaches, and alternatives that will help the County remain flexible in a challenging insurance marketplace. It is our unparalleled understanding of the public sector, and depth of knowledge in the insurance marketplace, which allows us to successfully represent public entities and deliver comprehensive, cost-effective programs.

Alliant has a long history of providing brokerage and risk consulting services to public entities, particularly those with unique exposures like DuPage County. Our depth of experience, seasoned staff, client centric service model, proprietary products and technology will eliminate the transitional learning curve, allowing our teams to hit the ground running collaboratively.

The proposed service team is committed to DuPage County's continued success. Our team chose this specialized career path because they enjoy and obtain value from their relationships with the clientele they work with daily. In fact, our team includes a former county risk manager (Dane Mall) from Lake County who works together with Cathy Juricic Easley servicing the risk management needs of DuPage County. We understand that every dollar saved, is a dollar saved by the County. We recognize that the County's total cost of risk directly affects the financial and operational decisions allowing the County to deliver important municipal service functions.

We offer the following summary as to why Alliant should be selected to continue as DuPage County's insurance broker and risk management partner.

### Local Experience - National Resources for Public Sector Clients

Alliant is built on industry specialization, and our Public Entity operating group is our largest specialty group. Our Chicago office solidifies our Midwest commitment and presence. Nationally, we proudly provide brokerage services to **more than 10,000 public entity clients including over 100 counties**. Alliant is adept at servicing a diverse range of public entity clients, including some of the United States' most prominent states, cities, counties, park districts, forest preserve districts, museums, harbors, school districts, airports, water reclamation districts, and public transportation authorities. Locally, our technical insurance acumen in the public entity marketplace is demonstrated by the number of high-profile municipal placements with over 500 public entities in Illinois.

We understand counties provide or oversee a variety of public services and infrastructure, including police protection, jail operation, maintenance and construction of highway, streets, bridges, and other human services to enhance the quality of life for residents.

Alliant is recognized as a national leader in public entity insurance and risk management which includes extensive knowledge and expertise in the niche field of county risk management. We understand DuPage County's needs and objectives in the face of its changing landscape of operational and staffing exposures.

## Representative Property Casualty Client Listing

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Confidential: This data shall not be disclosed, duplicated, nor used, in whole or in part, for any purpose other than to evaluate this proposal.

## What Makes Us Different?

Alliant is uniquely qualified to provide a comprehensive property/casualty program because of the following:

- › We are the largest writer of taxing bodies in Illinois. This market leverage benefits our clients as it enables us to create the most comprehensive coverage programs at the most competitive pricing.
- › Nationally we place over \$1 trillion in public sector property values annually including \$100 billion in Illinois.
- › We are the Illinois Counties Risk Management Trust (ICRMT) largest intermediary. ICRMT insures 54 of the 102 counties in Illinois.
- › Selection of a team of more than 25 highly experience professionals (including employee owners) with extensive public sector experience in Illinois, and specifically DuPage County.
- › Our claims unit has an attorney on staff who specializes in employment practice claims and public officials' claims.
- › Extensive expertise in Illinois municipal laws and TORT immunities.

- › Our account team includes an insurance contractual review specialist who provides advice on proper risk transfer. We take pride in assisting our clients with their vendor insurance requirement needs.
- › Our expertise and national footprint provide us significant market leverage and enables us to create the most comprehensive coverage programs at the most competitive pricing for our clients.
- › Employees Have “Skin in the Game”: We are all equity owners. Alliant is a company that is majority owned by its employees, we have a truly vested interest to deliver best in class results and levels of service higher than our competitors can reach.

## Service Team

Alliant’s largest office nationally is in Chicago, and we have more than 340 local professionals who are strategically aligned to deliver superior service to our Illinois and Midwest clients. We are knowledgeable of the risks and coverages that are unique to public entities like DuPage County, and we are recognized as leaders locally and nationally. We have structured an experienced team of professionals to service your insurance program and risk management needs, including Cathy Juricic Easley who will work directly with the County.

Our teams built a very successful risk management system and platform that resulted in consecutive years of decreased losses and increased financial rewards for our clients. Alliant’s account team is equipped to immediately step into service and help the County continue to achieve its risk management objectives. **Bottom line, we have a deep bench of public entity insurance and risk management professionals available to continue servicing DuPage County’s account.**

As a specialty broker, all Alliant colleagues who focus on public entities work within the same financial division, regardless of physical location, so that no matter where our intellectual resources are physically located, we can collaborate with them to deliver the needed expertise without geographic service limitations.

The key team consists of senior brokers with significant years of experience who have worked together on numerous projects with great success. Additionally, Alliant is a company with employee ownership holdings that amount to 52% of the firm. What this means to DuPage County is that the team working on the account has a large personal investment in the success of the County’s program, and their desire to provide exceptional service is in the forefront of all daily functions.

We believe the defining differentiator of Alliant is our people. The Illinois-based individuals we propose to continue representing and serving on DuPage County’s account are deeply committed, incredibly talented, highly creative, and professionally respected members of the insurance community. Our public sector team has an **annual client retention rate of over 98%**, and this provides us with knowledge of the internal workings of local government, including funding, actuarial analysis, financials, budgeting, and service delivery.

- › Account coordinator, **Dan Mackey** has more than 20 years of experience servicing Illinois public entities. He develops and maintains large, complex property and casualty insurance programs for public entities of all types, including cities, villages, counties, fire districts, park districts, school districts, states, transit districts, and water districts.
- › **Cathy Juricic Easley** is the dedicated Account Executive for the County and is your single point of contact for all insurance needs. Cathy has over 30 years of insurance experience.
- › **Dane Mall**, our **Lead Public Entity Risk Advisor**, serves a specialized role in providing advice and consultation on risk management, loss control, claims management, public entity governance, and other



related services. Dane’s prior experience as a county and village risk manager provides him with intimate knowledge and experience on the inner workings of local government while also drawing from over 25 years of experience working with public entities across Illinois.

Please see **pages 60-69** for an overview of all team members.

## What This Means for DuPage County

- › **We assign a dedicated resource to your account:** Cathy Juricic Easley is the dedicated Account Executive for the County and provides a boutique-style concierge service. A single point of contact for all your insurance needs to simplify your day-to-day and create efficiencies within your Insurance Risk Management department. Fewer people to track down, more time to focus on what is important for the County. Cathy has over 30 years of insurance experience, including 13 years working with the DuPage County risk management team.
- › **We provide local risk management expertise:** Dane Mall is our public entity risk control team lead. Dane is the former risk manager for Lake County, Illinois. With over 25 years of risk management experience, Dane’s extensive county risk management background is a unique and important resource for our county and local government clients as he specializes in developing, implementing, and delivering customized risk management and safety programs and training for counties and local governments.
- › **We prevent unexpected issues from happening:** We “risk-match” your insurance program with your exposures, manuscripting coverage where needed to optimize your results, instead of accepting “off the shelf” verbiage. We have a team of seasoned brokers and attorneys ready to analyze your wording and negotiate improvements, which will help you proactively avoid unforeseen issues.
- › **We listen to your concerns:** We learn about your organization, goals, and challenges. We take all these into consideration when designing your insurance and risk management program.
- › **We help you create efficiencies:** By providing technical expertise, we help you optimize your processes and implement automation solutions. This allows you to define and track critical insurance metrics and to base your decisions on objective parameters.

## Risk Management Services

Our in-house Risk Management practice provides:

- › **Claims management services**, that includes administrative claim processing, claim audits, vendor claim handling instructions, claim reviews, carrier/TPA evaluation, selection and transition, contract analysis, coverage advocacy, fraudulent claim investigation, litigation management, 24-hour catastrophic response, and summit meetings to discuss and resolve claim problems.
- › **Claims demographic/benchmarking** studies, which graphically illustrate losses.
- › **Financial risk management services**, which includes loss, variability and retention analyses, risk financing program comparison, cost-of-risk allocation, and finite feasibility analysis.
- › **Safety/loss control services**, that includes program training/implementation, loss analysis/review, property valuation/tracking, safety manual development and fire protection service evaluation.

Our service philosophy is to assist clients in developing effective loss reduction programs. Our intent is to provide a lasting return-on-investment by developing superior decision support systems, identifying current programs’ strengths and weaknesses, and customizing policies, procedures and training programs in safety, cost containment and claims management techniques. We will also provide management with financial analysis,

benchmarking, and other tracking methods to monitor and direct the program to success. This is best implemented using our successful structured service/business plan, with approval and input from the client.

We believe that strong quality loss control and claims management programs directly translate into an overall benefit to our clients. It is our conviction that these programs will assist the County through improved care and satisfaction while at the same time reducing your cost of risk. This philosophy employs an integrated approach to controlling the cost of risk.

## Market Leverage

Alliant is adept at servicing a diverse range of public entity clients, including some of the United States' most prominent states, cities, counties, villages, airports, water reclamation districts, parks, school districts, and public transportation authorities. Our expertise provides us significant market leverage and enables us to create the most comprehensive coverage programs at the most competitive pricing for our clients.

Alliant is widely recognized by insurance carriers as a leader in the public sector. As such, we not only have the experience and working knowledge of how best to access carriers that want to partner with public entity business across the globe, but we find that insurance carriers solicit us for underwriting opportunities based on our reputation of professionalism and competence in this highly specialized sector.

This provides us with the ability to select the most appropriate carriers for our many clients' diverse needs. We identify preferred insurers by individual coverage requirements and several key elements, including market stability, financial strength, flexibility, and capacity.

Highlights of our insurance brokerage and marketing qualifications for the selected carriers include the following:

- › **Safety National:** We are the largest brokerage producer of public entity business.
- › **Chubb:** One of the largest books of business in the State of Illinois
- › **Liberty Mutual:** Largest public entity book in Illinois and member of the Liberty Mutual Public Agency Council.
- › **Travelers:** Member of Public Entity Agency Council (PEAC) - assigned only to brokers with significant public entity presence.
- › **Illinois Counties Risk Management Trust (ICRMT):** We are the largest intermediary for ICRMT.
- › **Illinois Public Risk Fund (IPRF):** We are one of the largest brokers for IPRF.
- › **Alliant Property Insurance Program (APIP):** Formed in 1993 to meet the unique property insurance needs faced by public entities, APIP has grown to more than 9,000 members in 46 states and more than \$450 billion in total insured values.

## Achievements

It has been a true pleasure representing DuPage County for the past 13 years. A business relationship such as ours can only be attained through a trustworthy, respected, and collaborative partnership, which is built on successful results, such as the following:

## Fee Reduction

At the time of our initial selection as provider of insurance brokerage services for DuPage County, we reduced the County's brokerage service fee by \$48,000 annually. Since that original placement, brokerage service costs were further reduced by over \$25,000 per year, despite having added emerging important coverages including Cyber liability, and incorporating the placement for ETSB. Since selecting Alliant (prior Mesirrow) Insurance Services as its insurance broker, DuPage County has realized a nearly 50% reduction in its brokerage fees/costs while maintaining the highest levels of service, and even increasing service levels where possible.

## Insurance Placements

- › Since our last engagement in 2020, through the global pandemic, the property casualty insurance marketplace has experienced a hardening not seen for 30 years. Building off our prior successes over the prior several years, DuPage County's property rates started the hard market at rates that were 30% lower than when we first began our engagement.
- › Our loss control group works to ensure the carriers deliver enhanced carrier services, including but not limited to jurisdictional boiler inspections and infrared testing. By ensuring and maximizing services from the carriers, we eliminate additional costs to the County in terms of loss prevention as well as not having to hire third-party services which can be provided through insurance. Further, our risk control consultant has worked with Safety National to secure funding for ongoing risk control efforts.
- › Through close communication with the risk management team, we have been able to deliver up to the moment market updates, so that the County has notification as early as possible of market expectations. Alliant's national Public Entity practice team developed a valuable tool in our frequently updated Market Insights and Observations that provides detailed expectations by line of coverage specific to public entity exposures and operations.

## Healthcare/Medical Malpractice Insurance

- › Maintained minimal increases despite hardening professional liability market while providing premium reduction the past two renewal cycles.
- › Maintained broadened coverage terms regarding abuse/molestation while most carriers are sublimiting or excluding coverage altogether.
- › Annually provide renewal options from alternative professional liability carriers.
- › Continue to provide the Health Department with ease of administration reducing the need for additional documentation from the Department.

## Emerging Exposures/Coverage Enhancements

Throughout our engagement, we are consistently in conversation with the County's risk management staff to identify new emerging exposures and providing cost benefit analyses to determine whether to purchase insurance or continue to self-insure certain exposures. This has resulted in the County purchasing insurance for cyber liability (privacy and security liability) and considering other new exposures such as active assailants (especially for the upcoming 2024 elections), law enforcement professional liability for ride-along exposures, environmental coverage for the wastewater treatment exposures.

## Loss Control

- › Delivered annual confined space entry and trenching training to facilities, public works, and highway employees to ensure that new county employees received mandated safety training.
- › Delivered facility inspection training for the County’s safety committee members in support of the county’s facility safety inspection program, providing committee members with the requisite skills required to conduct proper facility safety inspections.
- › Secured insurance company funding (\$1,500) and coordinated the delivery of the 2021 Safety Audit resulting in comprehensive findings and recommendations related to Illinois OSHA, NFPA and other compliance and regulatory agencies for the Public Works Department.
- › Secured insurance company funding (\$5,000) for site safety training with the Local 150 Training Center for the Public Works and Stormwater Departments.
- › Secured insurance company funding (\$3,500) and coordinated national renowned safety motivation speaker, Eric Giguere, The Buried Uncovered, for the Highway, Facilities and Public Works Departments.



Safety Motivational Speaker  
**The Buried Truth Uncovered**  
**Eric Giguere**

October 4th, 2002, Eric went to work like any other day, but things changed quickly later that afternoon when a work-related trench collapse changed his life forever. Lucky to be alive, Eric now travels the country to share his story and his personal commitment to help strengthen safety awareness with organizations across the country.






SAVE THE DATE

**Date:**  
WEDNESDAY, APRIL 24, 2024  
12:30pm to 2:00pm

**Location:**  
DuPage County  
140 N. County Farm Road, 1<sup>st</sup> Floor Garage  
Wheaton, IL 60187

**Intended Audience:**  
Public Works, Division of Transportation, Building & Facility

Changing attitudes.  
Saving lives.

PRESENTED BY:  
• ALLIANT INSURANCE SERVICES  
• SAFETY NATIONAL



## Claims

- › Our claims advocates have worked on behalf of the County to deliver positive results on many claims, including assisting in securing a recovery of \$1,300,000 related to past flood claims.
- › Our claims professionals worked with County staff and adjusters to obtain approval for choice of legal counsel by the carrier and ensure that communication between all parties was maintained.
- › The County has direct access to our claims professionals, and they have provided expert consultancy to secure positive outcomes in complex medical professional liability claims and employment practices claims.

## Ongoing: What the County Can Continue to Expect from Alliant

We are confident that we can continue to meet the County's project schedule. Our confidence is based not only on the account team's past performance, but also our method for handling other large public sector accounts:

- › Chicago-based staff who are dedicated to servicing your account in conjunction with Alliant's vast resource capabilities.
- › High level of service commitment from an account team that takes full responsibility for the task at hand.
- › Market leverage and executive level relationships with leading property/casualty insurers.
- › Well-developed strategy for designing insurance plans that offer both flexibility and capacity.
- › Specialization of resources through our risk control and other practices that provides financial risk management, claim management, loss control and other services as necessary.
- › Unique knowledge of the County's insurance procedures, practices, and risk appetite due to our brokerage relationship.
- › Dedication to keeping the County apprised of any foreseeable changes in the insurance marketplace relating to coverage, premium and capacity.
- › We exceed clients' expectations due to our service commitment. This commitment is based on developing creative alternatives; timeliness; service quality; responsiveness; confidentiality; and professionalism. Highlights of our insurance brokerage service commitment include:
  - All accounts are assigned to a qualified team of professionals that includes a team leader, account executive(s), account manager, account representatives and marketing specialists who are responsible for providing all placement and on-going account services, along with a dedicated risk management consulting team for claims management, loss control and financial risk management.
  - Claim management professionals are accessible 24 hours a day, 365 days a year via a toll-free claim reporting hotline.
  - Extensive use of technology to streamline communication as well as improve efficiency in administering a management program.
  - All phone calls/e-mails/faxes are answered within one business day.
  - Policy changes are executed on the day the request is received.
  - Policies are reviewed and mailed within 20 days of receipt.
  - Easy-to-understand invoices that are completed prior to renewal.

- Periodic competitive market reviews to help ensure maximum value.
- Access to risk forecasting and benchmarking.
- Client information is made readily accessible to all members of the team, the carriers, and the County to ensure prompt responses in all circumstances.

## Conclusion

People with vision need sophisticated risk management partners who understand and share your vision.

Alliant has established an organizational culture that supports talented, high-energy professionals, and attracted, and continues to attract, the preeminent talent from across the industry – a diverse workforce that has the experience, passion, and creativity necessary to add significant value to the County. Our team has access to expansive intellectual resources across the company, without geographic boundaries that inhibit true internal collaboration.

The professionals included in your proposed service team are decisive and are financially rewarded to work together rather than at cross-purposes. They are expected to solve client problems efficiently and directly. This is a different model than those of any of our competitors and leads to greater teamwork. As a result, our proposed approach will provide the County a best-in-class service team that:

- › Partners with the County's Risk Management Team to support their efforts.
- › Utilizes technology and data analytics to develop the optimal insurance program within the context of the County's specific risk profile.
- › Works closely with the County to offer solutions and innovative ideas around risk and how the County can benefit.
- › Continuous improvement of loss control and safety program and fleet management.
- › Provides the County with exceptional service and results.
- › Keeps the County abreast of market conditions and carrier ratings.
- › Creates professional development and education opportunities made available to the County as well as provides educational materials, webinars, and client forums to address relevant issues.
- › Prepares robust and detailed submissions that attract the attention of underwriters.
- › Work closely with claim groups to settle disputes.

A thoughtful effort has been made to share our qualifications in this response.

Thank you for this exciting opportunity to collaborate with the County and we look forward to demonstrating why *Alliant is The More Rewarding Way to Manage Risk*.

## Experience

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*The successful firm or firms will indicate sufficiency of experience by describing and/or answering the following:*

*a) The markets to which the firm has access.*

We have strong executive-level relationships with all major property/casualty carriers and have contractual agreements with more than 350 markets that can be accessed either directly or indirectly.

We routinely provide clients with current ratings from A.M. Best's on all insurers providing quotes. The secret to working efficiently and competitively in today's marketplace resides in the ability to identify each insurance company's strengths and weaknesses and work with them within the framework of their best capabilities. Carriers with significant capacity, flexibility, and minimal reliance on reinsurance to supplement any quotation would be strong partners on accounts with similar exposures.

While there are common factors affecting all markets such as coverage limitations, minimum premium concepts and engineering qualifications, each carrier has its own appetite for risk and corresponding capabilities. The days of demanding that carriers comply with all coverage requests have given way to the need for line-by-line coverage negotiation and extensive communication to secure broad programs that meet each client's business needs.

In deciding which markets to approach for the County, we consider the following points:

- › **Depth of Coverage Design:** Coverage consideration will focus on the degree of compliance with the desired coverage descriptions, extensions of coverage and/or creative solutions to coverage problems.
- › **Competitive Program Cost:** Defined primarily as the ultimate cost of insurance coverages and services for the term of the insurance program. Cost will be evaluated on both an absolute and relative (or value) basis. In addition to competitive pricing, a key consideration will be the certainty of cost elements. Finally, financing, and collateral requirements will be reviewed.
- › **Experience:** Defined as the insurer's experience with educational institutions and related risks. The carrier should have a high level of staffing expertise and top management commitment to these types of programs.
- › **Financial Stability and Service:** Defined as the carrier's ability to meet its liabilities and the County's service needs. Vendors with a long-term commitment to educational institutions and the financial stability of underwriters must be considered in the carrier selection process. Your account team will continuously monitor the insurance markets to assure we are in the best possible position to initiate program alternatives if the circumstances require moving the program.
- › **A.M. Best's Rating:** We utilize the industry-standard A.M. Best's rating guide as a measure of an insurance company's ability to pay claims and their financial size. We will only approach carriers rated at least A-VII or higher unless the County wants to use a carrier with a lower rating.

The following is a listing of some of the markets we can access and would recommend be approached for DuPage County’s insurance placements in 2024. Although this marketplace continually changes, we stay up to date as new markets come into the public entity space, and as underwriters move around potentially opening new opportunities and competition.

Public Entity Property & Crime		
› Chubb	› Travelers	› Liberty Mutual
› Alliant Property Insurance Program (APIP)	› Old Republic	› Zurich
› Affiliated FM	› Axa/XL	› Lloyd's of London
Excess Workers' Compensation		
› Safety National	› Midwest Employers	› Arch
› Chubb/ACE	› ICRMT	› IPRF
DuPage Care Center / Jail Health Care		
› Trinity RRG	› Arch	› Pro-Praxis/Nationwide
› AIG	› Mid-Continent (ProAssurance)	› James River
› C.N.A.	› Landmark/RSUI	
Municipal Liability and Excess Liability		
› Safety National	› ICRMT	› Chubb (Ace)
› Berkley	› AWAC/Allied World	› AIG/Lexington
› Travelers	› Old Republic	› Upland
Storage Tank Liability		
› AIG	› Philadelphia/Tokio Marine	› AWAC/Allied World
› Liberty/Ironshore	› Freberg Environmental	› Berkley
› Chubb	› Beazley	
Employment Practices		
› AIG	› Lloyds of London	› Hiscox
› Liberty/Ironshore	› Hudson	› National Casualty/ Freedom Specialty
› AWAC/Allied World		
Medical Malpractice		
› Arch Insurance	› The Doctors' Company	› Hudson Insurance
› Ironshore	› C.N.A.	› ProAssurance
› AIG	› Darwin/Allied World	› Medical Protective



We will design, market, and implement the broadest coverage at the most reasonable cost for each line of coverage.

Our approach to marketing and program design is centered on the concept of listening closely to our clients and working hard to implement their desires in their insurance and risk management programs. Largely, our public entity clients seek broad cover and premium value. Alliant regularly delivers on these desires through the expertise and diligence of our employees that is second to none. Our work plan emphasizes extensive interaction with our clients and allows for our brokerage expertise and proprietary programs, where appropriate, to shine. Our approach to insurance program and placement is reflected by the following steps:

- › **Strategy:** We begin the marketing process with a strategy session with our client. We review the current placements to assess strengths and weaknesses; evaluate current market conditions and changes (short and long-term) within your organization. The session is an opportunity to brainstorm methods of improving your program, including any desired or emerging coverage enhancements to incorporate into manuscript policy forms. At the strategy session's conclusion, we will have mutually agreed upon goals and timelines for the marketing of your insurance program.
- › **Program Design:** We take the agreed upon goals and design a program to meet them. We will review the current program structure to determine what works, and what enhancements are appropriate. Using the tools available to us, we will analyze current deductible levels for adequacy and desired risk profile to meet the goals discussed in our strategy session. The underwriting specifications, which are clearly drafted to present the best picture of the client's insurance program, will communicate your preferences and goals with the technical data necessary to complete a thorough underwriting analysis. We streamline the underwriting process and the amount of time necessary to obtain a competitive quote by knowing the type and format of information most underwriters desire. By making our specifications "underwriter-friendly," we increase the likelihood of a favorable, timely response with comprehensive coverage.
- › **Marketing:** We will begin marketing preparations well in advance of your renewal by reviewing the current program to identify necessary adjustments or enhancements. We will then meet with you to establish a marketing strategy. This marketing strategy will reflect current market conditions and encompass all of program options that the County would like to consider. Once a marketing plan is determined, we will prepare a marketing submission to describe your insurance program and needs. This comprehensive underwriting submission is designed to sell the County to the underwriters. Our submissions are complete and innovative in program design, and anticipatory of underwriters' questions. We will include loss control reports for key locations as well as detailed loss information, providing underwriters with as much detailed information as possible.
- › **Negotiation:** Once we have the underwriters' interest, we direct the underwriter towards a proposal consistent with your goals. We have close relationships with our underwriters specializing in public sector risks, and we work with these underwriters through a process of refinement. To the extent possible, we involve our clients directly with the underwriters in this process. This allows us to differentiate our clients from other accounts that come across the underwriter's desk. This has proven to be invaluable in many difficult renewals, especially during hard market cycles. With attention to detail, we develop the final terms to meet your stated goals and objectives while meeting your service expectations.
- › **Implementation:** With final program options presented, we will work with the County to implement the desired insurance programs including carrier services.

Alliant will provide up-to-date and unbiased information from all markets presenting terms on your program.

We are confident our best-in-class submissions are geared to gain interest from underwriters, and we will organize meetings with the underwriters and the County's staff. This will create competition in the County's insurance program to bring the best, most competitive renewal results.

The underwriting submissions we prepare are unrivaled in the public sector industry. Our responsibility is to portray, with integrity, your unique risk profile for each line of coverage. The County's underwriters will know that our submission portrays your unique risk and operations, correctly, succinctly, and in a clear and easily understandable format. We will prepare first class underwriting presentations that distinguish the County from your peer group. We firmly believe that you are your own best advocate and that you present the best possible overview of your organization. We will help you structure the material and provide input and guidance on the presentation of your unique operational results and risk.

We will identify markets most likely to provide the insurance and services desired including advantageous, emerging, and established markets. The secret to working efficiently and competitively in today's marketplace resides in the ability to identify each insurance company's strengths and weaknesses and work with them within the framework of their best capabilities. Carriers with significant capacity, flexibility, and minimal reliance on reinsurance to supplement any quotation would be strong partners on accounts with similar exposures.

## Underwriting Relationships

Alliant recognizes the significance of our role in representing the County to the insurance underwriting community. We understand that both insurance buyers and sellers have long memories, and we know that our reputation is our most valuable corporate and personal asset.

The Chicago-based team strong executive-level relationships with all major property/casualty carriers and have contractual agreements with more than 200 markets that can be accessed either directly or indirectly.

The County has benefitted from the unrivaled negotiating power and economies of scale afforded by our strong market presence (\$1.75 billion in premium annually from our Midwest office). Most notably, these attributes provide leverage with respect to coverage and rate negotiations and claim resolution. However, once the size economy of scale threshold has been reached, the real question becomes one of strategy, expertise, and relationship.

Relationships in the underwriting community are far more valuable than size. These field relationships are also dependent on volume and consistent activity. We are fully aware that the large national brokerage firms tout their national market leverage, but the reality is that marketing is done within regional offices and is a very people-driven process. Being in the same city as most of the major market branches and working with them since 1972 has earned us the leverage to successfully market our clients' insurance needs.

We will immediately provide insurance marketplace intelligence to inform the County's insurance decision-making process.

In a period of unparalleled challenges across the country and the globe, the last couple of years will forever be marked by learning how to navigate, communicate, interact, and conduct business.



Alliant has remained vigilant in working with our clients to (1) bring knowledge and understanding of current market conditions, (2) provide accurate underwriting information to underwriters and (3) use our market leverage and carrier relations to help stem the tide of premium increases through negotiation.

We take a multi-faceted approach to staying current with market trends and changes. We capitalize on our marketing experience and frequent communication with carriers. This is especially crucial in the current hard market. The County will benefit from Alliant's Insurance Marketplace Insights and Observations. Published on a quarterly basis, Alliant will inform the County with insight information on the current market conditions and industry issues and outlook based on the deep knowledge Alliant has of the industry and the outlook of the markets response in the future.

Alliant understands the unique exposures faced by entities like the County 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 counties, 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 liability specialists are uniquely qualified to exceed your scope of services.

## Alliant Performs Cost Benefit Analysis and Saves Large County \$2.5 Million Annually

### Challenge

A large county in Illinois requested our public sector team to analyze their exposures and recommend an insurance program structure that would lower their total cost of risk.

The county provides wide range of services including operating one of the largest single site jails in the United States. The county needed a self-insured program that would be designed to finance the counties exposure to catastrophic loss and define which exposures to insure.

### Action

We performed a cost benefit analysis for all lines of coverage and all exposures that the client insured or decided to self-insure. The client was only placing excess municipal liability and excess healthcare liability coverage for a cost of \$9,945,000. Healthcare liability was the main driver of the cost of the program; the program included \$20 million in premium over a three-year period. The internal cost of purchasing this premium, and the time value of money when factoring in when the carrier would have to pay out on the policy, illustrated that there was not sufficient risk transfer to purchase this layer.

We recommended they restructure the program retentions and purchase excess property insurance to cover their \$4.6 billion in property values. The risk of not insuring any of the property, including a large hospital, put them at risk of having to pay a large property loss in excess of \$500 million.

### Result

The client restructured their self-insured retentions for the various coverages and added property coverage at a total cost not exceeding \$7.3 million, saving over \$2.5 million annually from the prior cost of \$9,945,000. This is a substantial savings in an economy where savings are critical.

*b) The information technology capabilities of the firm, including electronic resources and innovations available to service this account.*

Alliant offers tools empowering our clients to make sound business decisions that propel their organizations forward. While there are many Alliant technological capabilities we could highlight, we will focus on the following systems we believe are most relevant to the County. These systems significantly aid in the management and organization of documents, reports, information, and communication during the contract, at renewal and beyond.

## AlliantConnect

This secure, easy-to-use portal enables you to easily access and manage your insurance information from any Internet connection at any time. Your customized portal provides you with a transparent view into your insurance business through easy management and access to all insurance related documents: policies, binders, invoices, proposals, and certificate issuance, etc. In addition, help with risk control is available through a comprehensive library of fact sheets, white papers, presentations, and training videos. Important dates, deadlines, and announcements are also available through the portal, along with direct access to your service team. All client data is secured to the appropriate account teams, and the database itself and all backups are stored in an encrypted format. In addition, all document changes are archived for audit history.

## Alliant Vehicle Database Program

Because so many of our clients own or insure large schedules of vehicles, including mobile equipment, we have developed a vehicle database program available on the web to keep accurate schedules for reporting of such exposures and ensuring desired coverage for individual vehicles is in place.

## Catastrophe and Probable Maximum Loss Modeling (PML) Services

We utilize the RMS Modeling software to assist our clients in analyzing and understanding their PML and catastrophic windstorm, flood, and earthquake loss exposures. We organize our client's data in a format that makes it easy for underwriters to model and achieve the best renewal terms. We assist our clients in also obtaining secondary characteristics, which often leads to much better modeling results, thereby lowering loss estimates and ultimately reducing our clients' premium costs.

## Catastrophe Modeling

Alliant utilizes the latest catastrophe modeling software to assist clients in the evaluation of their risks. We believe that it is critical for our clients to understand their Probable Maximum Loss (PML) exposure to help make informed risk management decisions and better serve stakeholders.

We utilize both the AIR Cat station and RMS Risklink catastrophe modeling programs on our client's behalf to assist in better understanding and quantifying their windstorm and earthquake exposures.

- › Guide how much insurance should be purchased for windstorm, flood, earthquake and hailstorm.



- › Identify the key drivers of loss and which locations are impacting premiums.
- › Provide data regarding how to allocate CAT premiums and how to fairly allocate premiums to locations.
- › Provide key analytics to help clients in the market to better understand the issues faced by their underwriters.
- › Supply data to make decisions on how much to fund for a self-insured retention.

## CSR 24 Certificate Management System

We use CSR 24 to provide 24-7 access to certificate requests and history. This user-friendly product can allow multiple users from the County to request and manage certificates.

## Alliant's Risk Management Center

We have collaborated with KPA (formerly Succeed Management Solutions) to provide our clients with insurance and risk management services as well as tools that improve efficiency, reduce risk factors, and protect the overall bottom line. Alliant's web-based Risk Management Center (RMC) provides an all-in-one online risk management platform with the following functionality:

### Risk Management Center Tools

- › **Human resources library:** Attorney-developed content to help you stay compliant with HR issues, labor laws, and other regulations.
- › **Safety library:** Multitude of bilingual PowerPoint presentations, videos, policies, posters, and training shorts based on industry best practices and regulations.
- › **Certificate of insurance tracking:** Manage your COIs to control liability and risk.
- › **Incident tracking/trending:** Trend incidents, print OSHA logs.
- › **My content:** Build a safety manual, organize policies and training materials, and assign documents for employees to view.
- › **Employee training management:** Assign OSHA compliant safety trainings for employees to complete individually, with automated scheduling and reporting.
- › **Behavior-based safety programs:** Build behavior-based safety programs with job hazard analyses.
- › **Job description tracking:** Design effective return-to-work programs and build modified or transitional job duty assignments.
- › **Safety data sheet management:** Be compliant with OSHA hazardous material standards and print Globally Harmonized System (GHS) compliant secondary container labels.
- › **Safety observation tracking:** Conduct observations by employee, position, or department to identify areas of compliance as well as serious and critical safety behaviors.
- › **Audit tracking:** Design your own custom surveys, audits, and checklists; assign tasks to individuals and track results and compliance.

Our clients expect performance, reliability, competitive prices, on-time delivery, clear and correct transaction processing and much more. Our service commitment is based on these principles as well as service quality, responsiveness, confidentiality, and professionalism. This commitment allows us to meet a client's changing

needs and build a mutually beneficial long-term relationship continually and consistently. We are confident that we will provide timely responses to all service requirements (outlined on **pages 76-77**).

It is of utmost importance for us to understand your service needs and expectations, and we believe that open communication forms the basis of this. Once clearly identified, we are confident you will be pleased with our ability to meet the objectives.

We encourage clients to notify us immediately when service adjustments need to be made; we will then address accordingly. Similarly, we will call your attention to any areas that need clarification or where we are having difficulty obtaining necessary information. Our team is committed to providing quality products and services. As such, we will conduct regular meetings to discuss the services we are providing and if we are meeting your needs and expectations. Many of your proposed service team members are owners of our firm. They will be actively engaged in the County's program and ensure that all service standards are up to par.

## Communications

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 is 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 Newsletter:** 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.



## Benchmarking

We offer benchmarking reports via Advisen Insurance Intelligence, which is endorsed by the Risk and Insurance Management Society (RIMS). With more than 4 million programs worth of data, the Advisen arsenal surpasses all other publicly available sources in terms of breadth and depth. These reports offer the first and only real-time

window into the commercial insurance market. The Advisen benchmarking report provides information for organizations to make calculated risk management decisions. Advisen benchmarking allows clients to:

- › Better understand the range of insurance program premiums, limits, and retentions based on a set of input parameters and coverage types.
- › Drill down and filter data by unique exposures as well as by SIC (NAICS) code.
- › Conduct peer analysis by comparing your data to Advisen’s aggregate data.
- › Determine if quotes are under- or over-priced by providing the exact range of market pricing by layer.
- › Examine unique exposure values from which to benchmark (e.g., coverage type and SIC (NAICS) code).

## Customized Webinars

As our client, the County has 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 constructed 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.

Following is a sample of property related webinars that we have presented in the past. These are available to play back online 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 Earthquakes.
- › Beyond Disaster Recovery: IT and Business Recovery.
- › Understanding Catastrophic Exposures.
- › Using Infrared Surveys in Property Loss Control.



c) List all Counties, municipalities and your five (5) largest public entity accounts (including at least one County with a minimum population of 200,000). Specify any experience with accounts that include jails, law enforcement, and nursing homes. Include professional designations and resumes.

Alliant is built on industry specialization, and our Public Entity operating group is our largest specialty group. Our Chicago office solidifies our Midwest commitment and presence. Nationally, we proudly provide brokerage services to more than 10,000 public entity clients including over 100 counties and over 2,000 village, town, and city clients. These clients include state governments, special districts, large transit agencies, ports, airports, hospitals, conventions/arenas/stadiums, and public entity pools.

Our Chicago-based Public Sector Practice handles the largest book of public sector business in Illinois; insuring over 500 municipal entities including a diverse array of public risks such as cities, villages, counties, airports, park districts, fire districts, school districts, universities, transit districts, housing authorities, museums, water districts, convention centers, and states - many of which have jails, law enforcement, nursing homes, and community health centers. The following is a representative list of public sector clients:

Representative Property Casualty Client Listing

Table with 3 columns of redacted client names. Each row contains three blacked-out entries, one in each column. The redactions obscure all text within the table cells.

Confidential: This data shall not be disclosed, duplicated, nor used, in whole or in part, for any purpose other than to evaluate this proposal.



Professional designation and resumes for each account service team member has been provided on **pages 60-69**.

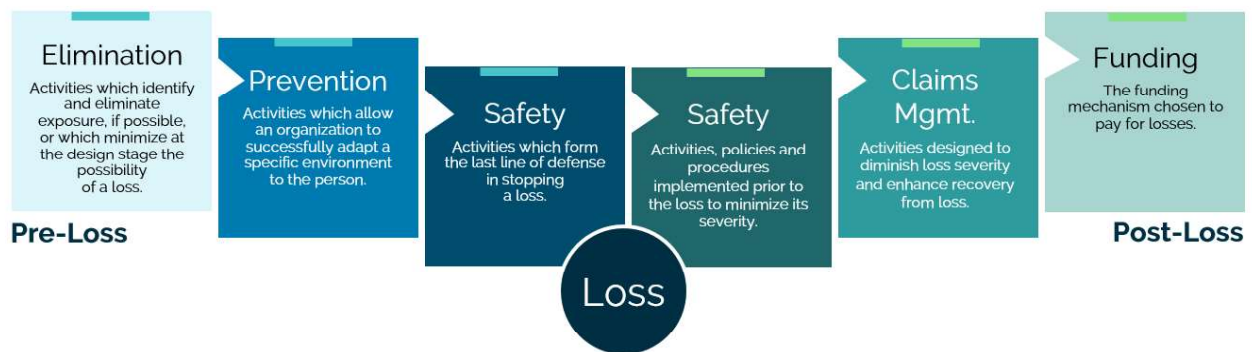
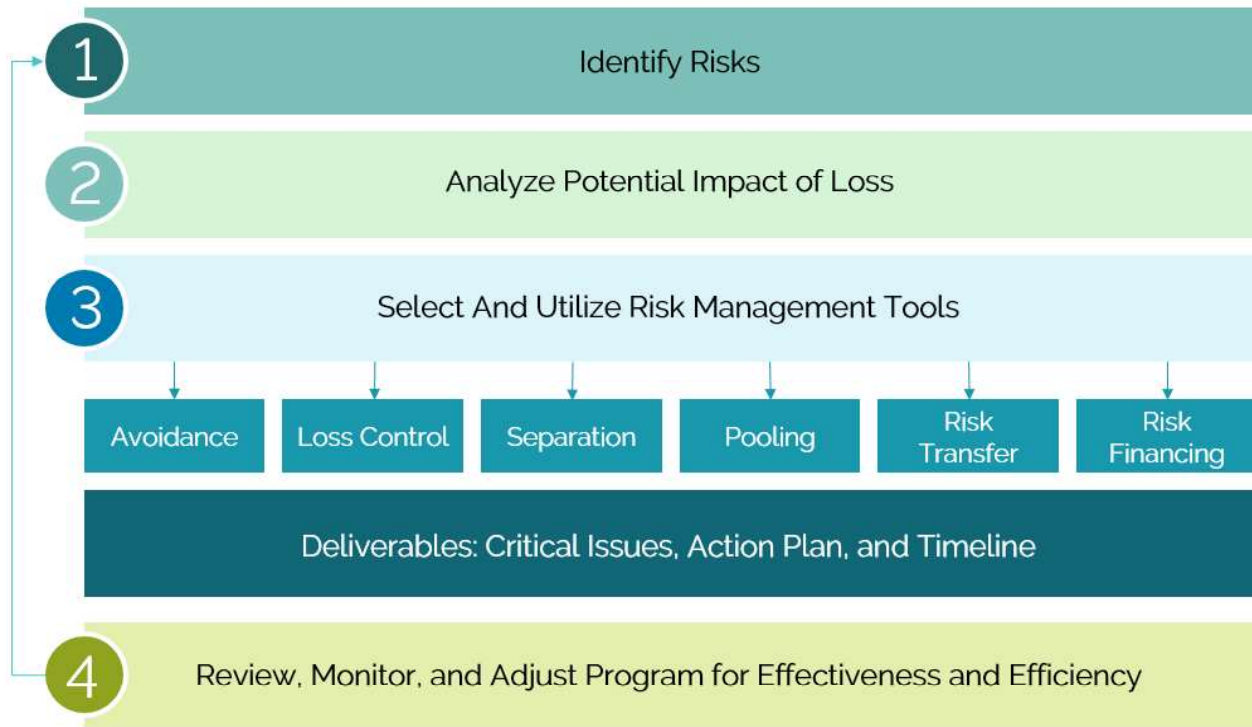
*d) Ability and experience to review new exposures upon request and make recommendations as to the types, availability and extent of coverages that should be considered, and assist with analysis of insurance or self-insurance of these exposures, providing optimum balance between coverage and cost.*

Our integrated team of commercial insurance/brokering, financial risk management, loss control management, claims management, and claims demographics professionals will perform a thorough coverage and exposure analysis. This analysis will help design an insurance and risk management program which protects assets and operations, and ensures clients are adequately covered.

Our analysis includes several steps:

- › Review annual reports, financial statements, and other relevant documents to understand a client's operations and organizational philosophy.
- › Service team will conduct a comprehensive tour of representative facilities and departments.
- › Interview executive management staff to understand your risk management philosophy, objectives, and needs.
- › Qualify and quantify the total cost of risk.
- › Determine exposures and evaluate which risks could be retained and which should be insured.
- › Review loss runs to determine if trends and root causes can be identified and offer suggested risk management procedures to address identified areas of concern.
- › Review current policies to assess how responsive the terms and conditions are to the particular risks of your operations.
- › Review major contractual relationships with unions, contractors, vendors and other key documents.
- › Review any loss control recommendations from insurers.
- › Interview safety staff to learn their safety procedures, the interaction of the insurer, and the role we could play.

The following diagram provides an overview of the process that we use for all our clients.



Our team also provides important contract review for the County that is in addition to those listed in the scope of services.

Transferring risk via contract language is an important part of the County’s total cost of risk. We work with the County to serve as an on-demand educational resource to translate contract language into real-world implications including availability and benchmarking of coverage expectations. This helps stakeholders understand the inherent risks with waivers, when it is possible to accept that risk, and when alternatives are possible. We regularly review contract insurance and indemnification language. We know that during business, the County regularly enters various contracts that may affect your risk management and insurance program.

When asked to review any portion of a contract, we prefer to receive the entire contract, rather than just the insurance requirements in isolation.

Your core account team will assume primary responsibility for this function and will work closely with other associates, including our corporate attorneys and claims counsel, as needed. We review the following areas:

- › Contract for new exposures that should be addressed in your insurance program.
- › Indemnification agreements.
- › Insurance requirements of both parties.

Depending on the complexity of the contract and our resulting comments or concerns, we may respond by email or call you for further discussion. While most standard contract reviews can be handled the same day or next, others may take longer if we need to discuss with your team or with your insurance company. We can help with the following:

### Contract/Agreement/RFP Review

- › Indemnification provisions
- › Coverage descriptions
- › Waiver of subrogation
- › Deductible acceptability and the appropriate methods of securing payment or financing
- › Administrative responsibilities such as certificates, audits, etc.
- › Cancellation provisions
- › Claim reporting and settlement methodologies
- › Contractor required insurance coverages
- › Adherence to the safety policies and procedures

Our goal is to protect our clients' interests, understand the issues they face, and find practical solutions to facilitate varying contract interests.

While we are not a law firm and are unable to provide legal advice, we can add valuable insight into the insurance wording necessary in general contracts. We can provide wording specifically related to insurance contract provisions. Our assistance would extend to contract wording related to some or all the scenarios identified below:

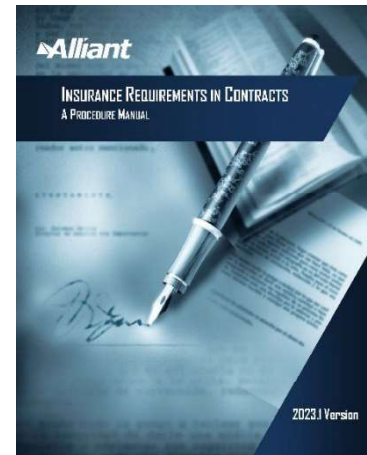
### Examples of Contracts

- › Lease
- › Loan
- › Vendors (maintenance, service, products, and outsourcing)
- › Development/construction contract
- › Purchase/sale agreement
- › Special events
- › Staffing contracts including independent contractors

Many public entities have spent countless hours and countless dollars updating internal contract requirements. As a value-added offering, the County will have access to Alliant’s IRIC Manual. The IRIC Manual is available to the County’s staff electronically and in hardcover. It was designed as a tool for procurement and risk management departments, assisting them with evaluating risk exposures and the required insurance language/minimum limits.

The IRIC Manual is updated on an annual basis and details recommended insurance requirements for vendors working with our clients. The manual provides guidance to your staff involved in securing contracts and is offered at no additional cost.

As part of our proposed service to the County, Alliant offers one full or two half-day training presentations on the concepts contained in our IRIC Manual. This training can be virtual or in-person, whatever is more convenient to the County’s staff.



### Claims Preparation Services: Imperium Consulting Group, LLC Claims Service

Alliant continues to grow our resources to meet the needs of public entities who have inherent catastrophic exposures. Imperium Consulting Group, LLC, an Alliant subsidiary, and its team of accountants, engineers, and industry experts, specializes in measuring economic loss following a catastrophic loss. Imperium’s goal is to help clients recover these losses through insurance, FEMA, or other third parties. Alliant, through Imperium, delivers the following services to affected organizations:

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

### Structured Settlements

A structured settlement addresses the ongoing financial needs of those involved in physical, personal injury cases. Alliant has a dedicated Structured Settlements team to assist our clients in cases when it is advantageous for them to do so. Below are just some of the benefits, and more information, on Structured Settlements.

- › **Tax-Free:** Internal Revenue Code Section 104(a) allows for the periodic payments to be tax-free to the injured party.
- › **Guaranteed:** Highly rated life insurance companies participate in the structured settlement marketplace.
- › **Assignment:** Internal Revenue Code Section 130 allows for the “qualified assignment” which extinguishes any future contingent liability for the insured/insurer.

## Identifiable Cases for Structured Settlements

- › Catastrophic injuries.
- › Wrongful death.
- › Cases involving minor children.
- › Future wage loss.
- › Future medical needs.
- › Cases with future Medicare or Medicaid exposure.
- › New York Labor Law.
- › Section 1983 (Civil Rights).
- › Jones Act.
- › Longshore & Harbor Workers' Compensation Act.

## Capabilities

Creativity and flexibility can produce successful structured settlement results in a broad variety of cases:

- › Strategic file evaluation of loss.
- › Pre-settlement damages analysis:
  - Life care plans.
  - Wage loss.
  - Medicare Set-Aside (MSA).
  - Vocational rehab.
  - Attendant care.
  - Special Needs Trusts.
  - Collateral source/ACA review.
- › Post-settlement resolution:
  - Draft and review settlement documents.
  - Facilitate funding of the structured settlement.
  - Review applicable court orders.
  - Completion of settlement and structured settlement policy issuance.

Alliant will utilize markets with A.M. Best's Ratings of A- VII or better.

The responsibility for tracking the solvency of the insurance companies with whom we place business is viewed within Alliant as best shared at the corporate and the service team level. At the corporate level, our Vice President of Carrier Relations is responsible for communicating pertinent carrier financial information to our service teams, especially notices that a carrier's rating has been changed, up or down. Such notices are provided to us by the various rating agencies that regularly monitor insurer financial condition, such as A.M. Best, Moody's, Standard and Poor's, and Fitch as well as the various state Departments of Insurance.

Long-term financial solvency is a critical component of program design and market selection. We look at various factors including common industry ratios, A.M. Best's Guide analysis, Standard & Poor's, admitted versus non-admitted status, history, and worldwide presence. Alliant also considers recent catastrophic insured events and their impact on carriers' financial strength.

We will also monitor the carriers and financial security of all insurance placements throughout the year and communicate in writing any change in position that could have an adverse impact on our clients. We also consider other factors prior to recommending an insurance or reinsurance partner. These factors include the:

- › Experience and reputation of the underwriting staff.
- › Commitment to the public entity, transportation, and construction industries.
- › Market's knowledge and understanding of the public entity, transportation, and construction industries.
- › Flexibility of manuscript coverage.
- › Key industries within an insurance company's client portfolio.
- › Ability to respond to both emerging risks and to the client's operational expansion plans.

*e) Ability and experience to review and analyze all reservation of rights letters and coverage denials from any excess carrier and provide written recommendation regarding actions to be taken.*

Our experienced risk management service personnel are available 24/7 and are responsible for overseeing and executing the claim reporting process.

We facilitate communication with the carrier regarding the status, strategy, and resolution of claims on an ongoing basis. Our services also include reviewing all coverage letters to ensure the appropriateness of the reservations set forth by the carrier.

In the event we believe a reservation is not applicable and/or a denial is not warranted we will speak with the carrier about the coverage issues. If the matter cannot be resolved via oral communication, we will assist in taking the next step to contest the carrier's position. Alliant works in conjunction with clients to prepare written correspondence challenging the carrier's position, thereby elevating the matter to a supervisory level. We also assist clients with the retention of counsel as well as billing/deductible issues.

Regardless of the coverage that is put in place, losses create situations which give rise to coverage disputes, reservation of rights, disclaimers, and litigation management issues. The law is in a constant state of refinement and lawyers rely heavily on case precedents.

*f) Ability and experience to recognize and report conditions in the insurance market which are pertinent to the County of DuPage and suggest alternative risk management and loss control techniques.*

## Market Conditions

We will immediately provide insurance marketplace intelligence to inform the County's insurance decision-making process.

In a period of unparalleled challenges across the country and the globe, the last couple of years will forever be marked by learning how to navigate, communicate, interact, and conduct business and the activities of government in a landscape of pandemic hardships, civil unrest, police distrust and political turmoil the like of which we have never seen.



Alliant has remained vigilant in working with our clients to (1) bring knowledge and understanding of current market conditions and how they affect public entities, (2) provide accurate underwriting information to underwriters and (3) use our market leverage and carrier relations to help stem the tide of premium increases through negotiation.

We take a multi-faceted approach to staying current with market trends and changes. We capitalize on our marketing experience and frequent communication with carriers. This is especially crucial in the current hard market. The County will benefit from Alliant's Insurance Marketplace Insights and Observations. Published on a quarterly basis, Alliant informs the County with insight information on the current market conditions and industry issues and outlook based on the deep knowledge Alliant has of the industry and the outlook of the markets response in the future.

## Alternative Risk Management/Loss Control Techniques

Insurance has traditionally been used as a budgeting tool. It may not be, however, the most cost-effective method of protecting an organization's assets. For the most part, clients should retain losses that they can afford. The alternative risk financing approach utilizes products that combine traditional insurance protection with financial risk protection.

Our team of risk management professionals has worked with clients to offer many alternative risk financing options or programs. Using one or a combination of these strategies have allowed us to devise the ideal solutions for a diverse range of clients. Strategies that we have used in the past include:

- › Reducing costs through increased risk assumption (retros, deductibles, self-insured retentions, etc.)
- › Capping risk per occurrence and/or aggregate at a selected level.
- › Minimizing budgetary fluctuations and potential claims liability if a large loss does occurs..
- › Combining multiple risks (and hence reducing exposure) through a portfolio technique
- › Assuming both insurable and non-insurable risks and better controlling retention decisions, financing decisions, loss settlement decisions and investment of reserves by forming a captive insurance company.

- › Developing protected self-insurance programs.
- › Designing large deductible programs.
- › Developing derivative or capital market programs.
- › Use of captives.
- › Implementing finite insurance programs (which becomes virtually self-funding over time).

This talented team has extensive risk management experience in analyzing, creating, conceiving, marketing, implementing, and managing versions of the above alternative risk financing programs. We generally combine them with traditional insurance products to creatively offer options that may best serve your needs. We can design your program to offer the County alternatives on what you assume and what your program costs.

Our professionals are known throughout the marketplace and have the relationships with top underwriters in every major market — we are confident that we will be able to get the best consideration, terms, conditions, pricing, etc. for an alternative risk financing program.

We believe in developing programs that are elegantly simple, with embedded logical alternative fallback positions if bad experience occurs or for some reason it is decided to terminate the program. Some programs, such as integrated risk or concentric risks programs may take six months to a year to build and if poor experience is encountered, may not have a reasonable alternative or fallback position.

It is important to have professionals who can conceive, adjust, and recommend beneficial changes that correspond to the changes in your organization and operations. It is also important to have team members that have the time to spend with County so that the best option is created, approved, and implemented by the County.

Our team looks forward to offering the County multiple options around alternative risk financing/creative traditional approaches for your consideration. We will use the expertise to model the programs and reflect them next to one and other on a spreadsheet comparing the quantitative aspects and below the qualitative aspects. The team will discuss the pros and cons with the County and other concerned parties.

## Captives

The Alliant Captive Team has extensive experience with single owner captives, group captives (heterogeneous/homogeneous), self-insured trusts, and loss portfolio transfers. Our captive-related activities include review of captive feasibility studies, incorporation assistance including drafting of business plans and business plan amendments, captive manager analysis and selection, reinsurance negotiation, drafting of policy language, captive board presentations and documentation, captive feasibility evaluation, captive domicile analysis, and usage of the captive as a fronting carrier.

Most of our large clients use captives, trusts, or other methods of alternative risk financing. Therefore, our focus through all market cycles has been to provide creative risk solutions that meet our clients' financial objectives and risk appetites. We have been able to construct alternative risk financing programs that feature:

- › Excess liability layers quota shared by the captive and the reinsurer(s) or excess insurer(s).
- › Aggregated multi-year retentions with a stop loss program.
- › Integrated layers of insurance containing coverage for multiple lines of risk, such as general liability (GL) and directors and officers (D&O).



- › Commutation of losses over multiple years.
- › Inner aggregate deductibles to achieve significant premium savings.
- › Reinsurance of fronting carriers to achieve coverage where unavailable due to pricing or lack of commercial carrier willing to provide such coverage.
- › Developing alternative captive uses to support risk control efforts within self-insured retentions.

With Alliant, there are no conflicts of interest or competing priorities to a broker parent. Our business model is to utilize an independent captive manager in the captive domicile, rather than an imbedded captive manager. This provides the County with a check and balance on the captive operations. The result is an unbiased comparison of captive domiciles, programs, and vendors including actuaries, CPAs, affiliated reinsurance brokers, and other ancillary services required to serve a captive program. Similarly, there are no conflicts of interest for broker- owned or sponsored captives, rent-a-captive, or other protected cell captives owned or operated at a brokerage parent level.

The Alliant Captive Team has an infrastructure like an insurance company branch office with cross-disciplinary capabilities in underwriting, risk management, loss control, and finance management. Alliant has assisted clients both in the formation of single parent captive initiatives as well as in the ongoing maintenance of existing captives. We bring in construction risk management expertise to assist in fronting and reinsurance arrangements for all construction-related risks such as builders' risk, wrap-ups, SDI, pollution, and regular practice program placement. We have the knowledge and expertise to assist in the manuscript policy language often necessary to provide the most benefit to these programs. Our services include:

- › Captive consulting.
- › Strategy sessions.
- › Group captive review.
- › Cost/Benefit analysis.
- › Benchmarking services.
- › Captive feasibility facilitation.
- › Domicile selection.
- › Form the new captive.
- › Structuring the captive.
- › Selecting service providers.
  - Third-party administrator.
  - Fronting carrier.
  - Law firm.
  - Actuarial firm.
  - Accounting firm.
  - Captive manager.
- › Facilitate introduction to Insurance Commissioner/Regulator.
- › Reinsurance placement.
- › Review reinsurance agreements.
- › Assist with manuscript policy forms and endorsements.
- › Program implementation.
- › Special projects.
- › Arrange loss reduction programs.
- › Assist in ongoing management of captive service-quality surveys.
- › Monitored claim reporting.

## Captive Example

Alliant has participated in the creation of several captives. The focus of their creation and use is to allow entities to invest more aggressively with their investment funds (equities) otherwise restricted by their state jurisdictions as a public agency. One specific example is the creation of a captive for our client, PRISM, which is **the largest public entity pool in the country** focus of its creation and use was to allow PRISM to invest more aggressively in stocks, etc. that they are not allowed to invest in under California law as a public agency. This has improved the investment returns for PRISM over the last few years and allowed PRISM to expand outside of California to participate on liability programs in other states.

*g) Do you now, or do you expect to participate in a Placement Service Agreement, Market Service Agreement, or other agent contingent agreements?*

No, Alliant will not accept contingent commissions on any of the County's policies.

*h) Ability and experience to prepare an annual report for the County of DuPage including but not limited to a complete accounting of premiums and fees paid, losses that have been reported to the excess carriers, recommended reserves, calculation of incurred but not reported claims, and plans for the future handling of the account.*

Alliant can provide clients with an annual stewardship report. The appropriate format and content will be tailored to the needs of each client, but reports usually include the following:

- › Program changes.
- › Problems and solutions.
- › Communications with clients, markets, and Alliant resources.
- › Market developments.
- › Items accomplished.
- › Open items.
- › Renewal updates.
- › Claims/loss control performance.
- › Future goals, as mutually agreed upon.

The objective of this report is to

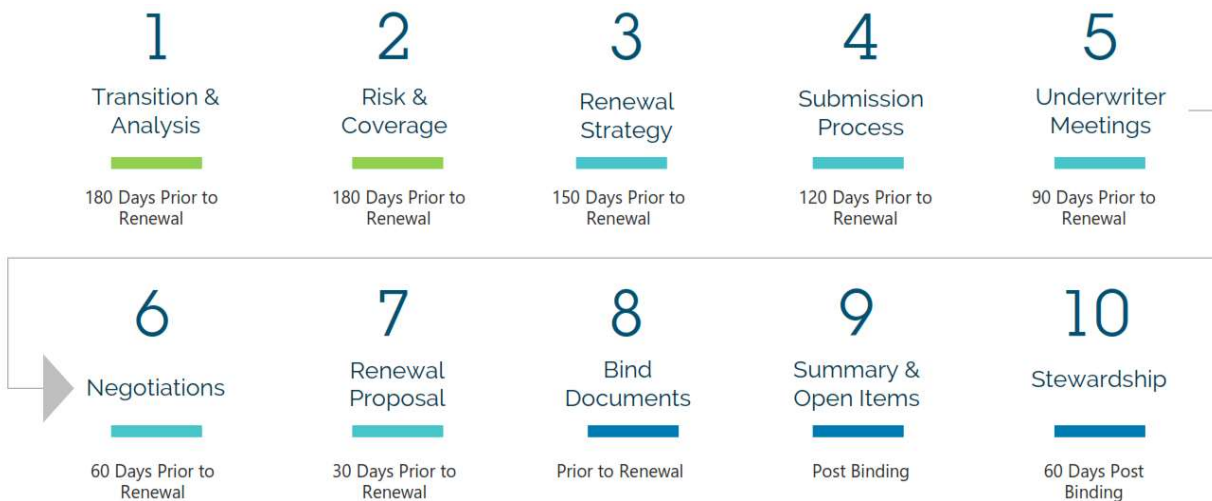
- › Confirm coverage placements and provide policy reviews identifying all outstanding items.
- › Summarize current and future services and industry issues.
- › Provide comments on the status of major losses incurred during the year.
- › Address major business objectives for the upcoming year and evaluate success in meeting the past year's objectives.
- › Address philosophy on risk retention for various policies, based on market conditions.

In addition, loss control and claims support are handled throughout the year. Our stewardship reporting is typically handled on an annual basis but can be performed quarterly as part of a quarterly service fee evaluation, if required.

*j) The marketing approach your firm would employ if selected to provide quotation on the County's account.*

Alliant's Defined Client Service and Marketing Process is the framework for our business approach and a technical practice implemented in a manner that aligns with the County's goals. This process has been developed through our years of experience and is fully customizable to suit each client's needs. The Alliant approach provides consistency in quality service, checkpoints, and timelines for monitoring our jointly agreed upon service standards, and ensures 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.

This process begins with an in-depth risk management analysis, in addition to service and marketing activities. As the County's current insurance broker there is no transition needed, and the process is streamlined. However, the planning is still critical to the process. We always begin this process well in advance of beginning the renewal placement process. What follows is an illustration of this process, with each step containing a detailed explanation along the way. We are confident in saying that we know of no other broker that adheres to such a process as vigorously as Alliant.



1

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

**As the County's current broker, we would skip the transition portion of the process.**

Transition & Analysis  
180 Days Prior to Renewal

Once the County appoints a Broker of Record, the first step is to transition the workflow away from the current broker. Once officially appointed, we can begin our work immediately, which could include coordinating a trip to London so that the County is able to have face time and present your credentials to as many insurers as possible. We also can continue our study on the most advantageous intermediary for the County's programs.

During the transition phase, there is so much room for error, and with Alliant having proven capabilities and our resume in working with large and complex programs as the County's, we

believe we are best suited to help the County move into the next phase of your operations. As you develop a new insurance program, you are going to want a broker who understands you on a personal level. Your appetite for risk, experience with certain insurers, and overall risk philosophy is something we are highly experienced and skilled in performing.

## 2

### Risk & Coverage

180 Days Prior to Renewal

#### Risk & Coverage Profile (180 Days Prior to Renewal)

For coverage assigned to us, we will develop a Risk Profile unique to the County. 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 written report outlining our observations and recommendations.

## 3

### Renewal Strategy

150 Days Prior to Renewal

#### Renewal Strategy Meeting (150 Days Prior to Renewal)

At least 150 days before your 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 history with that carrier, the carrier's financial rating, etc.
- › Provide renewal pricing ranges and/or projected budgetary % increases.
- › Suggest a renewal timeline and renewal options.
- › Update the County on the current insurance market.

## 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 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  
Meetings90 Days Prior to  
Renewal

We will coordinate all underwriter meetings benefiting the County and our renewal strategy. Where possible, we will attempt to schedule these at your office.

## 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 options. At our Renewal Strategy Meeting, we will have reviewed the listing 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 the underwriters' responses.

## 7

## Renewal Proposal &amp; Analysis (30 Days Prior to Renewal)

Renewal  
Proposal30 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, our renewal proposals feature both an Executive Summary and a detailed Coverage Analysis section. Our analysis will help you make a more educated renewal decision.

## 8

## Bind Coverage (Prior to Renewal)

Bind  
Documents

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

## Desk Reference &amp; Open Items Report (Post Binding)

Summary &  
Open Items

Post Binding

We will create a Desk Reference that will include insurance summaries of the coverage's bound, claims reporting instructions, and contact information for your dedicated service team. Our Monthly Open Items Report and meetings are formalized events helping both of us and your underwriters to stay focused on unresolved items as well as, to discuss new risks or operational issues.

## 10

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

Stewardship

60 Days Post  
Binding

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

Alliant does not use owned intermediaries to access London, Bermuda or domestic Excess and Surplus lines markets. Many of our competitors require the use of owned intermediaries when placing coverage with these markets. This practice allows the broker's parent to maximize its own revenue, but it does not necessarily meet their customers' best interest. When Alliant chooses to utilize an intermediary, we utilize those that are best positioned in the marketplace to obtain the best coverage at the best possible price for our customer and can cap their commissions to impact our client's total cost of risk.

### London and Bermuda Market Access

Our privately held status and flat corporate structure allows us to focus completely on the County. We are not distracted by global corporate initiatives and business decisions that detract from our public entity client experience. As such, we align with partners that share our approach with respect to client dedication.

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

- › A hand selected team of highly seasoned brokers who have exceptional market relationships and specialization with large CAT exposed property programs throughout North America.
- › A team that understands the unique issues and exposures of the County.
- › Measured and monitored results. The requirement of a high level of performance to maintain engagement with Alliant and the County.
- › Dedicated claims and wordings staff embedded in the broking team.

*j) Creativity, including new methods for loss avoidance or reduction, non-traditional methods of loss financing and creative solutions to legislative and regulatory initiatives.*

Alliant emphasizes providing comprehensive, long-term risk management to clients. We continually strive to improve the quality of our services and offer clients the highest level of risk management tools and techniques.

For most organizations, the greatest opportunity to reduce cost is within your retention. To accomplish a reduction in expected losses, we must work together on the following initiatives:

- › Develop a county-wide risk management program.
- › Institutionalize the program through visibility and compliance.
- › Educate the County's employees on the benefits of the program.
- › Collect data to benchmark the efficiencies of the program.
- › Continue to adjust and enhance the program as needed.

We are dedicated to the principles of risk management and have developed significant in-house and external resources to enhance and complement this process for clients.

Our in-house Risk Management practice will combine the service approaches, tools and expertise of our pre-loss and post-loss consulting groups to assist the County in identifying key opportunities for reducing both loss frequency and severity, ultimately reducing cost.

Alliant's Risk Management practice provides:

- › Claims consulting services which include administrative claim processing, claim audits, vendor claim handling instructions, claim reviews, carrier/TPA evaluation, selection and transition, contract analysis, coverage advocacy, fraudulent claim investigation, litigation management, 24-hour catastrophic response and summit meetings to discuss and resolve issues.
- › Claims demographic/benchmarking studies which graphically illustrate losses.
- › Financial risk management, which includes loss variability and retention analysis, risk financing program comparison, cost-of-risk allocation, and finite feasibility analysis.
- › Safety/loss control services which include program training/implementation, loss analysis/review, property valuation/tracking, safety manual development and fire protection service evaluation.

Our service philosophy is to assist clients in developing effective loss reduction programs. Our intent is to provide a lasting return-on-investment by developing superior decision support systems, identifying current programs' strengths and weaknesses, and customizing policies, procedures and training programs in safety, cost containment and claims management techniques. We will also provide management with financial analysis, benchmarking, and other tracking methods to monitor and direct the program to success. This is best implemented using our successful structured service/business plan, with approval and input from the client.

We believe that strong quality loss control and claims management programs directly translate into an overall benefit to our clients. It is our conviction that these programs will assist the County in growing your businesses through improved care and satisfaction while at the same time reducing your cost of risk. This philosophy employs an integrated approach to controlling the cost of risk.

## Premium and Loss Cost Allocation

Our financial risk management analyst will help devise creative solutions to financing problems using sophisticated analytical, modeling and simulation techniques which determine the impact of risk on operations and provide statistical data for self-insured areas. The goal is to structure strategic alternatives which improve long-term risk financing economics:

- › Loss, frictional and opportunity costs.
- › Cash flow considerations.
- › Insurance, reinsurance, and market capabilities.
- › Accounting and finance considerations.

We use analytical techniques to create a decision support framework which defines and prioritizes key issues and risk management challenges and implements unique risk financing arrangements at the lowest cost. Our firm offers:

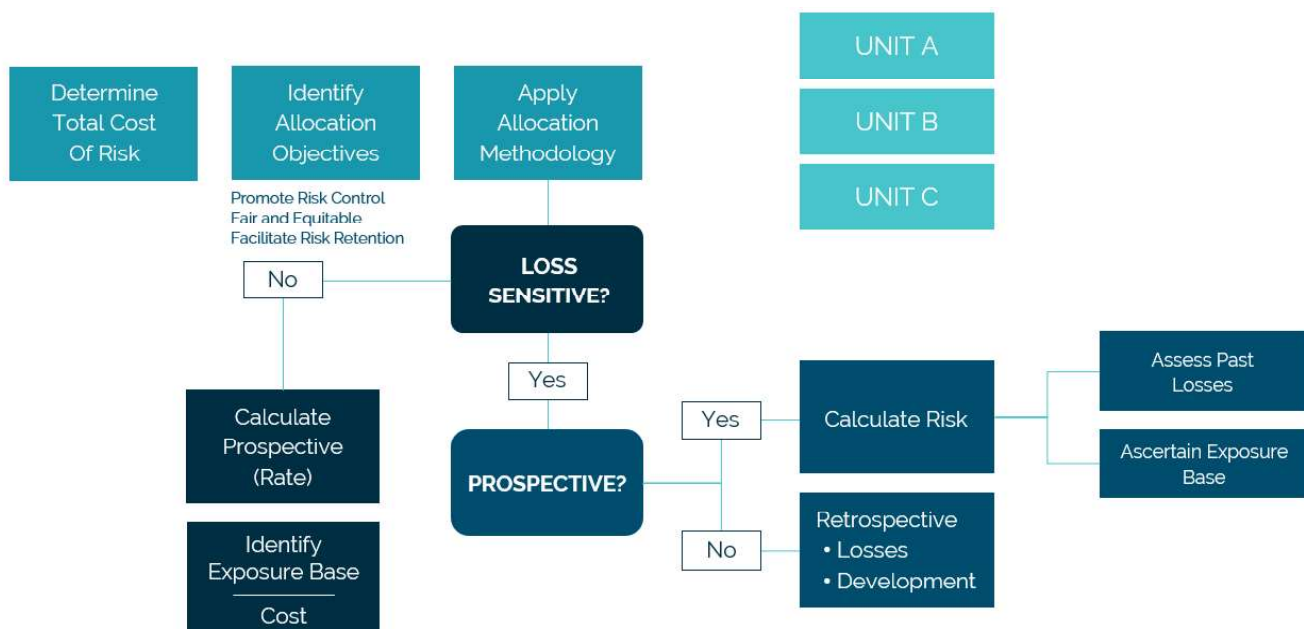
- › Loss forecasting/reserve analysis.
- › Variability analysis.

- › Retention analysis.
- › Risk financing program comparisons.
- › Cost of risk allocations.
- › Finite insurance feasibility.
- › Captive feasibility.

We have the resources to assist your staff in developing and maintaining a loss sensitive, cost allocation system for business units, cost centers, etc. By allocating the total cost of risk according to operational lines, organizations can better manage limited corporate resources. The most appropriate methodology for performing the allocation, however, is dependent upon the type of risk, specific risk management and financial objectives, and the nature of your accounting structure. We will perform an analysis to determine the most appropriate methodology for performing the allocation. Recommendations from our analysis address the following issues:

- › Loss control discipline.
- › Management information needs.
- › Incentive to carry out risk management objectives.
- › Equitability of the allocation process.
- › Simplicity of design.
- › Communication issues.

We will then assist in developing a specific allocation methodology designed to effectively determine and control the allocation of risk costs (see following chart).





## Alliant Restructures Retention Level Resulting in Savings and Balance Sheet Protection

### Challenge

A northeastern Illinois village requested our public sector team analyze their exposures and recommend an insurance program structure that would lower their total cost of risk. The village had a \$700,000 self-insured retention and felt pigeonholed by the marketplace and their long-time insurance carrier. The village needed a self-insured program that would be designed to finance the village's exposure to workers' compensation loss and develop a risk strategy that more aptly reflected the risk appetite of the village.

### Action

We performed a self-insured retention analysis for workers' compensation coverage and conducted a complete insurance market solicitation.

Our team performed a loss-forecasting model and expanded the village's insurance market options that were previously unavailable to the village. We recommended they restructure and lower the workers' compensation program retentions to \$300,000 and switch insurance carriers.

### Result

The village restructured their self-insured retention for the workers' compensation and the village has successfully transferred over \$314,000 in workers' compensation claims costs to the insurance carrier. Under the village's previous retention, the village would have been responsible for the full cost under \$700,000 for each claim.

## Claims Advocacy Specific Success Stories

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

Nothing speaks more to claims advocacy than specific case studies. The following are recent claims that have been negotiated and settled by the Alliant Claims Department on behalf of the client during the adjustment process:

- › **Case Study #1** – A turbine for a city's power plant sustained a catastrophic failure, thereby causing irreparable damage to the turbine. Alliant immediately reported the loss and pulled together an adjustment to inspect the damage. An expert was called in to work with the insured to determine the scope of damage. Once it was determined the turbine needed replacing, we collaborated with the client on a best plan approach. The insured was advanced \$10.6 million, with an additional \$6 million paid once repairs were completed. This loss is fully compensable and includes lost revenue and extra expense.
- › **Case Study #2** – A city defended an employment lawsuit through trial. The jury verdict came back in favor of the plaintiff with an award in excess of \$1.5 million. The claim had not been reported to the carrier by the insured as there was no indication during the case assessment and discovery phase that the case value would exceed the City's self-insured retention. The carrier initially indicated the city violated the policy reporting provisions and were looking to deny the claim based on late reporting and prejudice. Alliant worked with the carrier's independent adjuster and then carrier representatives to advocate on behalf of the city for coverage, arguing the facts did not support reporting or prejudice to carrier. The carrier ultimately reversed their position and honored the claim.

- › **Case Study #3** – Member cities were impacted by flooding at multiple locations. The policy provided flood coverage for all zones except A and V. Some locations impacted were near zones A and V but not mapped and therefore had no flood zone determination. The carrier denied coverage for these locations claiming they were part of zones A and V. Alliant argued this issue with the carrier, taking the position that the only zones excluded were A and V and no other non - A and V zones; not even those that were not mapped, qualified for the exclusion. Alliant was able to overturn the denial and get full payment of the claim.
- › **Case Study #4** – We had a member city in a municipal pool sustain a major fire to an insured building valued below \$500,000. The loss exceeded scheduled values significantly with a paid loss in excess of \$2 million. Alliant’s Property Policy is very broad and covered the full loss even though the location was significantly underinsured.
- › **Case Study #5** – A fire started on the front porch of a city-owned historic mansion. Fire damaged the front entry area of the porch and bled into the front entry hall and living room through the front door and window. The property is a 10,000 square foot structure with four floors. The insured initially thought the damage was not too severe. Upon inspection by Alliant, we found substantial smoke damage on three floors along with water damage in the basement. It took well over a year to repair the structure due to the custom wallpaper, rugs, and the need to create special hand tools to re-mill the exterior wood finishes. There was a need for significant art conservation work as well. The total claim was approximately \$2.6 million.

## Claim Review Case Study

### The Situation

A self-insured county client experiences a high volume of liability claims involving its jail operation. Jails and corrections operations are unique, challenging to manage and can be a costly exposure for public entities. Lawsuits involving inmate supervision, suicide prevention and intervention, inmate medical protocols and inmate intake procedures require constant monitoring to ensure case reserves are accurately recorded and adjusted, as well as expediting case closure when appropriate.

### The Need

Periodic claim reviews with third party administrators (TPAs) are an important claims management tool that enables proactive communication between the client, TPA, broker and insurance carrier. Prior to Alliant becoming the broker of record, claim reviews were inconsistent and/or non-effective.

### Alliant's Solution

As part of Alliant’s client onboarding process, periodic claim review meetings were established with the county to promote client communication with claims adjusters, review case reserves for adequacy and necessity and enhance the relationship between claim adjusters, broker, and insurance carrier partners. Alliant helped identify opportunities to lower case reserves on claim files that were developing favorably for the county.

### Outcome/Value to Client

As a result of the claims review process, Alliant advocated with the TPA and carrier that loss reserves should be lowered on many high-reserve liability claims. The critical review of the claims led to a more accurate accounting of the county’s actual loss exposure and expedited closure of some claims in time for the underwriter to adjust the renewal premium pricing resulting in a substantial premium savings.

## Loss Control

We have the resources, capabilities, and experience to deliver specialized loss control services. It is an ongoing process of integrating your insurance program with specialized loss control management, claims management and educational services to help control costs. We focus on providing consultative services on a wide range of insurance and risk management issues that face counties.

Loss Control Management Activities	
<ul style="list-style-type: none"> <li>› Safety accountability program</li> <li>› Site Visits</li> <li>› Fleet safety program</li> <li>› OSHA inspection program</li> <li>› Safety management diagnostic</li> <li>› Safety program review/audit/assessments</li> <li>› Life safety audit</li> <li>› General liability audit</li> <li>› Hearing conservation analysis</li> <li>› Benchmarking program</li> </ul>	<ul style="list-style-type: none"> <li>› Safety policy and procedure review</li> <li>› Safety committee/meeting participation</li> <li>› Executive loss cause analysis</li> <li>› Industrial hygiene assistance</li> <li>› Emergency preparedness planning</li> <li>› Customized OSHA compliance manuals</li> <li>› Mock OSHA audits</li> <li>› Participation in loss control/safety meetings</li> <li>› Training and seminars</li> <li>› Ergonomic consultation</li> <li>› Pre-planning exposure identification</li> </ul>

## Training

Safety Training and Classes (Including, but not limited to)	
<ul style="list-style-type: none"> <li>› OSHA/IOSHA Compliance (10/30 Hour)</li> <li>› Confined Space Entry</li> <li>› Trenching</li> <li>› Hazard Communication</li> <li>› Bloodborne Pathogen</li> <li>› Ergonomics</li> <li>› Accident Reporting and Investigation</li> <li>› Building a Safety Culture</li> <li>› Risk Management 101</li> <li>› Workers' Compensation 101</li> <li>› How to Run an Effective Safety Committee</li> </ul>	<ul style="list-style-type: none"> <li>› Fleet Safety</li> <li>› Distracted Driving</li> <li>› Slip, Trip and Fall Prevention</li> <li>› Walking Working Surfaces</li> <li>› Forklift Operator Safety</li> <li>› Sling, Rigging and Hoists</li> <li>› Electrical Safety</li> <li>› Lock out Tag Out (LOTO)</li> <li>› Hearing Conservation</li> <li>› Machine Guarding</li> <li>› Hazardous Materials</li> </ul>

## Safety Training and Classes (Including, but not limited to)

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>› Your Role as a Supervisor in Safety</li> <li>› Powered Industrial Trucks</li> <li>› Water Intrusion Prevention &amp; Response</li> <li>› Winter Facility Preparation for Preventing Freeze-Related Losses</li> <li>› How to Conduct a Safety Inspection</li> </ul> | <ul style="list-style-type: none"> <li>› Material Handling/Lifting</li> <li>› Hand and Power Tools</li> <li>› How to Perform Roof Inspections</li> <li>› Disaster Scenario and Business Interruption Desktop Exercises</li> </ul> |
|---|---|

We aim to prevent costly accidents and losses before they can play havoc with your organization. Underlying this commitment is an extensive infrastructure of people, ideas, and resources, all working in concert to protect your organization. When you work with Alliant, you unlock access to the following:

- › A nationwide network of highly experienced consultants who understand the risks and regulatory climate of your particular market.
- › Dedicated risk professionals with a range of certifications and credentials with park and recreation service delivery specialization.
- › Alliant’s extensive library of educational materials, safety resources, and webinars.
- › The power and resources of one of the nation’s largest specialty insurance and risk management organizations.
- › Time-tested methods and expertise that consistently yields lower loss ratios, and in turn, lower insurance costs.
- › People who understand your business, its unique risks, and how they affect your long-term success.

We believe that effective risk control is not simply a series of tactics, but an intersection strategies and engagement bound together by Alliant’s ambitious and motivated risk control professionals. The following case studies are examples of our service approach and level of deep engagement that helps our professionals positively influence your loss prevention efforts.

**IT'S YOUR CHOICE. AND IT'S AN IMPORTANT ONE.**

Your charge is twofold: to protect your organization and secure its success. Working with a risk consultant can help you achieve both of these objectives, but you must choose the right partner for your organization. How to find the right fit? Make sure the consultant has:

-  In-depth experience handling risks in your industry.
-  Vast resources at their disposal and the availability to handle the job when and how you need it done.
-  The courage to tell you what you need to know, not what you want to hear.
-  The support of a team of experts to assist in areas like regulatory citation, claims handling, and litigation.

These exemplify the Alliant approach to risk control, and guide all of our actions as we seek to protect our clients from ever-shifting risks.

## Customized Webinars

As an Alliant client, the County has 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 constructed unique services geared towards institutional buyers of property insurance. These services include web-based safety training webinars with a property focus. They are free of charge and offered on a monthly basis.

Following is a sample of property related webinars that we have presented in the past. These are available to play back online 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 Earthquakes.
- › Beyond Disaster Recovery: IT and Business Recovery.
- › Understanding Catastrophic Exposures.
- › Using Infrared Surveys in Property Loss Control.



## Claims Management

We help clients develop and implement an overall risk management plan, from a pre-loss perspective, in compliance with federal and state laws, as well as one that achieves their objectives. This includes oversight of carriers, third-party administrators or claims departments to ensure they fulfill service agreements.

Alliant has relationships with senior management in all of the major insurance carrier claim departments. With such a strong market position in the community, we are among the first to know of any changes or new offerings in the claim adjustment process.

With respect to claims, our role is to act as

- › Technical and professional resources that enhance your ability to operate an independent, effective claims management program while mitigating claim payments by providing proper management and cost control for all insured losses.
- › Claims coordinators through which claims can be channeled and provide a direct access point to claims adjusters.
- › An advocate for coverage disputes, contract negotiations, and reserve disagreements.
- › A source to provide/identify supplemental services to achieve your claims management objectives.

In addition, our claims consultants use statistics from carriers and TPAs to analyze loss data. With this data, we can provide our clients with many useful reports and benchmarking tools such as

- › Average cost of medical/indemnity claim (e.g., by department).
- › Severity/frequency analysis reports by department and/or policy year.
- › Lag time reports.
- › Cause of loss analysis.
- › Type of claim.
- › Multi-year severity claim analysis.



Alliant can provide the following specialized claim services

- › **Vendor claim handling instructions:** To ensure vendors understand exactly how the DuPage County wants claims handled, we establish procedural specifications, including benchmarks and timelines. We are also available to help implement and monitor the program.
- › **Administrative claim processing:** Timely, accurate claims reporting is a key factor in controlling claim costs. We help set up direct-to-carrier reporting procedures, provide coverage determination and disseminate loss information on an ongoing basis.
- › **Coverage advocacy:** When the County is confronted with a reservation of rights or disclaimer of coverage, our claims specialists can help obtain a favorable outcome.
- › **Claim reviews:** Reviews help reveal underlying loss causes, determine reserve adequacy, identify cost reduction/subrogation opportunities, and accelerate resolution process.
- › **Claim audits:** Claims consultants perform file audits that help determine how effectively a third-party administrator or carrier is managing claims. The primary goal is to identify policy and procedural changes that could promote cost savings.
- › **Carrier/TPA evaluation, selection and transition:** We compare the breadth and cost of services a client receives from a carrier or third-party administrator (TPA) with historical and industry data. If necessary, we conduct extensive searches to select the most qualified TPA or carrier and are available to facilitate the transition.
- › **Contract analysis:** By reviewing proposed contracts, particularly indemnification/hold harmless provisions, waivers of subrogation and additional insured provisions, we can prevent the County from unnecessarily or unknowingly assuming liability.

To assist in the process, we maintain our Insurance Requirements in Contracts (IRIC) Manual, which is available electronically for all our clients and details recommended insurance requirements for vendors working with our clients. The manual provides guidance to your staff for securing contracts with a variety of contractors and vendors. This manual is offered at no additional cost and Alliant is prepared to offer full or half-day training presentations. Our IRIC training has been found to be extremely popular and valuable to our clients.

- › **Fraudulent claim investigation:** When fraud is suspected, we recommend investigation and surveillance companies become involved. If fraud is detected, we identify the most cost-effective actions for resolving the situation.
- › **24-hour, catastrophic assistance:** Our representatives are available seven days a week, 24 hours a day to assist with catastrophic losses nationwide.

### Local Municipality Accident Investigation Employee Struck by Vehicle – Public Works

**Challenge:** An employee was seriously injured when a Public Works pickup backed up and pinned an employee between the pickup and another vehicle while in the Public Works yard. Given the serious nature of the injury, Alliant's Loss Control Consultant was called for assistance and asked to help the Village conduct an accident investigation with the Public Works employees involved in the accident.

**Action:** The employees involved, and the entire Public Works Department were understandably concerned for the well-being of the injured employee and wanted to identify what could be done to prevent a similar occurrence in the future. However, no one at the Village felt comfortable, possessed the skills, knowledge, or experience to conduct a thorough and productive accident investigation. Alliant's Loss Control Consultant promptly arrived on the scene to conduct an accident investigation.

**Result:** Alliant assembled the appropriate Public Works employees and conducted a re-enactment of the accident. The Consultant utilized a system-focused accident investigation approach (not faultfinding) to determine the root causes of the accident. The accident investigation process resulted in a collection of engineering controls, administrative/supervisory controls, and training recommendations that were submitted to Village Management and Illinois OSHA.

### Local Municipality Worksite Inspection Main Break

**Challenge:** During a worksite inspection with a Village's Safety Manager and Alliant's Loss Control Consultant, a main break occurred calling for the Village's Public Works team to assemble and repair the break to restore water service. The experienced repair team assessed that the break would only be 4-5 feet deep and would not likely require a trench box or shoring equipment. Therefore, they did not bring the trailer containing the trench box. Unfortunately, while excavation began it became apparent that the main break was indeed deeper than 5 feet which would activate the need for a protective system.

**Action:** Alliant's Loss Control Consultant's role onsite that day was that of an observer and to provide support for the Village's Safety Manager. As such, it was not Alliant's role to undermine the position of the Safety Manager or the Public Works Crew Chief. However, it was important that the workers were not placed in harm's way by going into a trench that was not properly protected. The Alliant Loss Control Consultant worked with the Village's Safety Manager to gather crew together for a safety assessment, discussion, and "Teachable Moment."

## Local Municipality Worksite Inspection Main Break

**Result:** The Public Works Crew, Village's Safety Manager and Alliant's Loss Control Consultant assessed the risk of injury to workers and realized that the appropriate and safest course of action was for the Village's trench box to be retrieved from the shop and brought to the scene. The Public Works Crew was appreciative that steps were taken to ensure their safety as the main break was eventually found to be 8 feet under the asphalt street

## Public Works Loss Control Case Study

### The Situation

Public Works employees are subject to a variety of job duties and tasks that involve an increased risk to injury, such as: street/highway maintenance, repairing and servicing water/sewer infrastructure, forestry and building/facility maintenance. Sustaining a safety program that engages, educates, and motivates employees to utilize best safety practices is an ongoing challenge and requires long-term commitment to be successful.

### The Need

A decade ago, Alliant became the broker for a large municipality in the Chicago area with the goal to bringing financial stability to the entity through a best practices commitment to risk financing and loss control. As an example, the public works department lacked safety policies and procedures, a central safety committee and a comprehensive safety training plan. Employee injuries were on the brink of causing financial turmoil to the entity's self-insured surplus funding.

### Alliant's Solution

In lockstep with the entity leadership, Alliant led the re-engagement of the public works safety committee tasked with overseeing the creation of safety policies and procedures and a comprehensive safety training plan. Alliant utilized internal and external training instructors and resources to maximize the variety and quality of safety training content.

### Outcome/Value to Client

The public works safety programs instituted by Alliant and supported by the leadership at the entity and safety committee have not only yielded a sustained safety program approach for the public works department but have also resulted in an overall reduction of injury severity and consistency of injury frequency over the last five years.



## Law Enforcement Group is Mobilized in Response to Illinois Police Reform by Risk Pool

### **Challenge**

Illinois Police Reform is affecting law enforcement across the State. Police Departments are challenged in locating access to funding, resources and protocols to meet the mandated reforms promulgated by the Illinois Police Reform Act (SAFE-T, Safety, Accountability, Fairness and Equity-Today).

### **Action**

Alliant's Loss Control Consultant initiated the formation of a Pool Law Enforcement Group to discuss and make recommendations to the Pool Board for resources needed to comply with SAFE-T protocols and training mandates.

### **Result**

The Law Enforcement Group received a 5% increase in grant funding from the Pool Board to purchase and institute resources, services and training to help the Pool members with their law enforcement risk management efforts.

## Firm Qualifications

*Provide a statement that portrays the firm’s qualifications in relation to the Scope of Services. The response should include the following:*

*a) A summary of the firm’s general qualifications including specific disciplines represented that are applicable to the proposed work, number of employees, office locations, etc.*

### Alliant Insurance Services Overview

Alliant Insurance Services, Inc. (“Alliant”) was established in 1925 in San Diego, California as the Robert F. Driver Company. Today, it is a privately held corporation headquartered in 18100 Von Karman Ave., 10th Floor, Irvine, CA, 92612. As a firm, we are the largest specialty broker in the country, with our entire focus on selected industry segments including public entity, education, construction, real estate, healthcare, tribal nations, hospitality, non-profits, and legal professionals.

With 12,400+ employees, a vast network of offices nationwide, \$37 billion in placed premium, and revenues of \$4.2 billion, Alliant was ranked as the **fifth largest U.S. Commercial Retail broker by *Business Insurance***. Our core mission is to provide our clients superior expertise, teamwork, innovation, and market leading insurance solutions. Our industry specialists are leading authorities in modeling, analytics, risk transfer and mitigation strategies.



**\$4.2 Billion**  
Revenue



**\$37 Billion**  
Premium Volume



**52%**  
Employee Owned



**12,400+**  
Employees



**3rd**  
Largest  
Private  
Insurance  
Broker

**5<sup>th</sup> Largest**  
U.S. Commercial  
Retail Broker\*

\*According to Business Insurance Top 100 Largest Brokers of U.S. Business 2023

In 2016, Mesirow Insurance Services announced it would join Alliant Insurance Services. This acquisition allowed our Chicago-based office to gain the support of Alliant’s national platform while providing tailored local service.

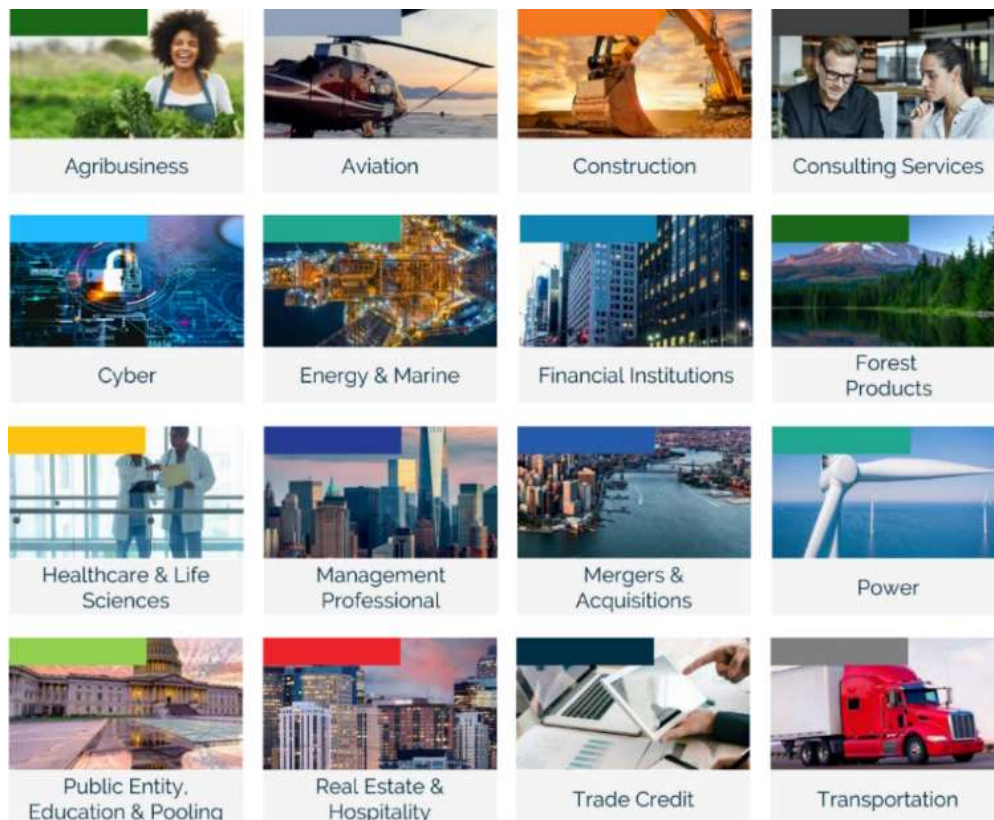
Alliant in Chicago is composed of approximately 340 employees. While our main business focus is concentrated in Illinois, we also have clients throughout the country. Alliant’s Chicago office—located at 353 N Clark Street—has shown consistent growth over more than 50 years, with \$1.75 billion in annual premiums in the Midwest.

### Alliant Specialty

Alliant is the world’s largest specialty broker. Organized by industry, Alliant Specialty has the expertise, people, client connections, ability, technology, analytics, senior level executive insurance company relationships, and momentum to meet your request for a sophisticated, proactive, and collaborative broker who fits with your corporate culture. Each of our Specialty leaders and brokers are available to work with the County and provide

you with specialty-driven advice and solutions. The County will have access to all Alliant expertise available regardless of the geographic location.

Being organized by industry specialization means our clients have access to unparalleled talent, market relationships, thought leadership and technical innovation. Leveraging this structure and technical skillsets allows us to drive market leading outcomes in our client’s risk management programs. Our industry specializations include:



*b) An outline of the firm’s depth and breadth to carry out the scope and the extent of the work required, especially that of the project lead.*

## Ability to Manage Scope of Services

### Full-Service Broker

As a full-service insurance broker, the current servicing office (353 N Clark Street, Chicago) has the resources, capabilities, and experience to continue meeting the County’s many requirements. Developing broad, cost-effective insurance programs, however, is only part of the services we offer. It is an ongoing process of integrating your insurance program with specialized loss control management, claims management and educational services to help control costs. We focus on providing consultative services on a wide range of insurance and risk management issues that face public entities.

While approaches to servicing public entity clients continue to evolve, the core set of challenges remains the same; lighten our client’s daily administrative burdens and implement appropriate loss control programs. Ultimately, our goal is to reduce your total cost of risk.

## Carrier Relations

We have strong executive-level relationships with all major property/casualty carriers and have contractual agreements with hundreds of markets which can be accessed either directly or indirectly. Despite changes affecting the industry, carriers have remained committed to independent agency distribution systems such as ours.

The County benefits from unrivaled negotiating power and economies of scale afforded by our strong market presence (\$34.9 billion in premium annually). Most notably, these attributes provide leverage with respect to coverage and rate negotiations and claim resolution. However, once the size economy of scale threshold has been reached, the real question becomes one of strategy, expertise, and relationship.

Relationships in the underwriting community are far more valuable than size. These field relationships are also dependent on volume and consistent activity. The proposed account team is fully aware that the large national brokerage firms tout their national market leverage — but the reality is that marketing is done within regional offices and is a very people-driven process. Being in the same city as most of the major market branches and working with them for over 50 years has earned our Chicago-based account team the leverage to successfully market our clients’ insurance needs.

We do not use “placement teams” to broker and negotiate client programs. The same account team that services the account day-to-day and understands the nuances of the operations and the risk is the same team that engages with the market. We believe this approach allows for the most meaningful negotiation, and results in the most favorable result for the client.

First Vice President, Account Executive-Lead, Cathy Juricic Easley, has more than 30 years of insurance industry experience. For the past 13 years Cathy has been the project lead on the County’s account. With first-hand knowledge as the County’s lead account executive, and her strong relationships with the carriers, Cathy and her team are uniquely qualified to continue delivering the best available results from the insurance carrier marketplace. Cathy’s bio has been included on **page 63**.

## Exclusive Alliant Programs

Alliant has developed numerous exclusive insurance programs, tailored specifically to meet the needs of our public entity clients. **These programs are in addition to our access to over 350 insurance companies in the standard insurance marketplace.** These exclusive programs have proven to be one of Alliant’s greatest differentiators. The success of our programs is achieved by utilizing the strategy of group purchase. Alliant can leverage the combined size of the participating group to provide below market pricing, and broader coverage than what is available in the standard marketplace.

We believe the development of successful public entity programs demonstrates Alliant’s long - term commitment and unmatched level of experience in the public sector. Our interest in maintaining these programs and developing additional solutions shows a long - term vision and focus that our competitors lack. We have included a brief overview of some of the programs that may be of interest to the County.

- › **Alliant Property Insurance Program (APIP)** – More than 20 years ago, Alliant created our proprietary property program, APIP as a concept to simultaneously take individual property insurance placements for several public entities to the insurance market. **Since then, APIP has grown into the single largest**

**property placement in the world, with over \$500 billion in Total Insurable Values, and representing over 9,100 public entities in 45 states.**

The policy form seamlessly integrates standard All Risk Property coverages, Boiler & Machinery, and a wide array of coverage enhancements, such as Flood (DIC), Builder's Risk, Fine Arts, Terrorism, and Auto Physical Damage, to name a few. The APIP form is considered one of the broadest policy forms in the industry, and it includes optional coverage for Cyber Liability and Pollution Liability (both 1st and 3rd party coverage). As an added benefit, through the APIP program, property appraisals are included at no additional charge for any building exceeding \$5 million in values. Each year the program grows, and this continued growth allows improved pricing and superior coverages for our clients.

- › **Alliant National Municipal Liability Program (ANML)** – This joint purchase program provides a program limit of \$10 million per occurrence with no aggregate limits except completed operations. The program is competitively priced and has boasted substantial growth each program year.
- › **Alliant Crime Insurance Program (ACIP)** – Through a partnership with AIG, Alliant has created our ACIP platform offering coverage to member entities on a group purchase basis. Our coverage form incorporates broad insuring agreements including Faithful Performance. We continue to seek new ways to improve coverage and ensure premiums are the most competitive in the industry.
- › **Cyber Liability Platform** – Alliant has a robust Cyber Liability platform. This team is made up of both brokers and staff whose main purpose is to stay abreast of emerging risks and trends as it pertains to Privacy and Security, as well as to develop innovative solutions to mitigate such risks. Alliant's Cyber team has developed three distinct programs: APIP Cyber, APIP Cyber Enhancement Offering (CEO), and the Alliant Cyber Excess Solutions (ACES), which have all been utilized by several of our clients who have network security and privacy exposure.
- › **Active Assailant Coverage** – "Active Assailant" situations are unpredictable, develop quickly, and leave devastating personal and financial impact on those involved. Specific insurance products exist for this risk; however, they normally require completion of detailed applications, can be expensive, and/or carry high deductibles. For this reason, in conjunction with the Beazley Syndicate at Lloyd's of London, Alliant is offering an "Active Assailant" coverage. We recognize coverage for some events may already be provided by standard property and liability insurance programs, and as such, this coverage is designed to be primary to these programs and can serve as a buffer to your deductible or retention. Coverage is provided for bodily injury or property damage, including defense costs, which the Insured becomes legally liable to pay. Coverage is also afforded for First Party Property Damage/Business Interruption, Crisis Management, Funeral Expenses, and Counselling Services. This coverage is not intended to replace any other coverage that the County may already have.
- › **Other Alliant Programs** – In addition to Alliant's larger proprietary programs (APIP and ANML), we have taken the same "group purchase" approach with smaller programs to help drive down the overall cost of risks for our clients. These programs will also be considered for the County and include the following.
  - CLIP – Catastrophic Liability Insurance Program
  - FLIP – Fiduciary Liability Insurance Program
  - Special Events Liability Program
  - Vendors/Contractors Program and Vendors Professional Liability Program

*c) Main attributes that differentiate your firm from other competitors.*

Our people are our single greatest strength. The proposed service team has full command of all forms of risk transfer and risk financing for public entity clients. Recognized as thought leaders, we have a reputation for identifying emerging exposures and developing creative customized program solutions delivered with the value-added consultative support to drive continuous improvement in DuPage County's total cost of risk. We take the time to get to know all of the County's operations and exposures, your specific risk needs, to help you most efficiently meet your objectives and goals.

- › **Employees have "Skin in the Game":** Alliant is majority-owned by our employees, and we truly have a vested interest to deliver best-in-class results and higher service levels over competitors.
- › **Industry Specialty Expertise Knows No Boundaries:** We are organized by specialty, unlike most of our competitors, who are organized geographically.
- › **If Not Now, When?** We have developed a culture of immediacy – our clients "get it now" not "down the road". Claims, renewals, and day-to-day service needs are executed expeditiously without hesitation.

By formulating creative ways of better positioning the County in the market, robust underwriting competition benefits your short and long-term objectives. We are confident that our capable, service-focused team will serve the County as a superior insurance brokerage partner, delivering a level of responsiveness and stewardship year-round that is unparalleled in the industry.

We believe we are uniquely qualified to serve as your partner. Alliant has a long history of providing brokerage and risk consulting services to public entities throughout North America, particularly those with unique exposures like the County. Our depth of experience, seasoned staff, client centric service model, proprietary products and technology will help eliminate the transitional learning curve, allowing our teams to collaboratively hit the ground running.

Alliant's culture is marked by our work ethic, our accessibility, our entrepreneurial spirit, our team approach, and our dedication to our clients. Most of our insurance clients have been with us for many years, in part because we never take any of our relationships for granted. By balancing technology use with focused, personal attention, Alliant has become the preferred choice of thousands of clients.

We feel our methods for handling large public sector accounts distinguish us from the competition. They include the following:

- › Chicago-based staff who are dedicated to servicing your account in conjunction with Alliant's vast resource capabilities.
- › High level of service commitment from an account team that takes full responsibility for the task at hand.
- › Market leverage and executive level relationships with leading property/casualty insurers.
- › Well-developed strategy for designing insurance plans that offer both flexibility and capacity.
- › Specialization of resources through our risk control and other practices that provides financial risk management, claim management, loss control and other services as necessary.
- › Unique knowledge of the County's insurance procedures, practices, and risk appetite due to our brokerage relationship.

- › Dedication to keeping the County apprised of any foreseeable changes in the insurance marketplace relating to coverage, premium and capacity.
- › We exceed clients' expectations due to our service commitment. This commitment is based on developing creative alternatives, timeliness, service quality, responsiveness, confidentiality, and professionalism.
- › We are the largest writer of taxing bodies in Illinois. This market leverage benefits our clients as it enables us to create the most comprehensive coverage programs at the most competitive pricing.
- › Nationally we place over \$1 trillion in public sector property values annually including \$100 billion in Illinois.
- › Selection of a local team of more than 25 highly experience professionals (including employee owners) with extensive public sector experience in Illinois.
- › Our claims unit has an attorney on staff who specializes in employment practice claims and public official's claims.
- › Extensive expertise in Illinois municipal laws and TORT immunities.

Our account team includes an insurance contractual review specialist who provides advice on proper risk transfer. We take pride in assisting our clients with their vendor insurance requirement needs.

#### *d) Relevant previous experience with public sector entities.*

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

Alliant understands the unique exposures faced by entities such as the County 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 County 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 liability specialists are uniquely qualified to exceed your scope of services.

As the top 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. Locally, our technical insurance acumen in the public entity marketplace is demonstrated by the number of high-profile municipal placements with over 500 public entity clients in Illinois.

- › **Alliant is a specialty broker.** This means that we pursue business opportunities because they are aligned with an identified company specialty, not simply because they represent a new business opportunity

located nearby our office. By virtue of focusing on a particular segment of insurance expertise is fostered through a deep understanding of the public entity as well as the insurance markets to which risk is transferred. Our clients value this knowledge and experience, and it is respected by the carriers with whom we trade. As a result, we are better positioned than our competition to help our clients achieve above average outcomes.

- › **True National Platform.** All Public Entity colleagues of Alliant work within the same financial division regardless of physical location. This means that intellectual capital flows freely through the Alliant network of public entity brokers. Aligning financial interest compounds the benefits of specialization by removing what would otherwise be regional profit center boundaries. We communicate with our public entity colleagues nationwide daily, to discuss and strategize brokerage approaches and solutions. This is a markedly different financial model than other national brokerage firms; and while they can share resources too, it comes at a price and therefore has the unfortunate disadvantage of discouraging information sharing. Alliant has removed internal financial barriers through a single profit and loss statement for our public entity group. And because of that, we can better serve our clients by drawing upon a greater number of public entity resources in serving our clients.

## County Expertise and Experience

Alliant is the long-time insurance broker for the many of the largest counties in the Chicagoland area. We have been providing brokerage service to counties in Illinois for over 25 years.

We understand counties provide or oversee a variety of public services and infrastructure, including police protection, jail operation, maintenance and construction of highway, streets, bridges, and other human services to enhance the quality of life for residents.

Alliant is recognized as a national leader in public entity insurance and risk management which includes extensive knowledge and expertise in the niche field of county risk management. We understand the County's risk management needs and objectives in the face of the County's changing landscape of operational and staffing exposures.

We have been successful in helping Illinois county clients assert coverage with carriers for malicious prosecution claims that have been prevalent in high-profile cases across Illinois and the Chicago region producing high dollar settlements and verdicts. We have in-depth understanding of Cook coverage triggers insuring the County exposure with States Attorneys.

We are the Illinois Counties or Risk Management Trust (ICRMT) largest intermediary. ICRMT insures 54 of the 102 counties in Illinois.

Alliant is also a member of various professional associations, including:

- › PRIMA (Public Risk Management Association).
- › Public Agency Risk Management Association (PARMA).
- › The Association of Governmental Risk Pools (AGRIP).
- › Association of Governmental Risk Pooling (AGRiP).
- › State Risk and Insurance Management Association (STRIMA).
- › Illinois Public Transportation Association (IPTA).



- › American Public Transportation Association (APTA).
- › Risk and Insurance Management Society (RIMS).
- › Professional Independent Insurance Agents of Illinois (PIIAI).

These organizations often look to us to provide insight of the public entity market. On many occasions, members from our team have been asked to speak, or to give presentations for the attendees of these organizations' annual conferences. Our deep involvement with these organizations means we are able to remain at the forefront of risk management issues that directly affect the County, and provides value to our relationship.

Alliant is built on industry specialization, and our Public Entity operating group is our largest specialty group. Our Chicago office solidifies our Midwest commitment and presence. Nationally, we proudly provide brokerage services to more than **10,000 public entity clients including over 100 Counties and over 2,000 village, town, and city clients**. These clients include state governments, special districts, large transit agencies, ports, airports, hospitals, conventions/arenas/stadiums, and public entity pools.

Our Chicago-based Public Sector Practice handles the largest book of public sector business in Illinois; insuring over **500 municipal entities** including a diverse array of public risks such as cities, villages, counties, airports, park districts, fire districts, school districts, universities, transit districts, housing authorities, museums, water districts, convention centers, and states - many of which have jails, law enforcement, nursing homes, and community health centers.

## PUBLIC ENTITY EXPERTISE: MIDWEST

Focusing on the specific needs of our Midwest clients, we provide property/casualty insurance brokerage and risk management solutions through our in-house professionals.

Loss control/safety  
Claims management  
Financial risk management



**25+** DEDICATED PROFESSIONALS 

**40+** YEARS OF EXPERIENCE

 **500+** CLIENTS

**\$100 BILLION** IN INSURED VALUES

The following is a representative list of public sector clients which are handled by the current account service team:

Representative Property Casualty Client Listing		
█ [REDACTED]	█ [REDACTED]	█ [REDACTED]
█ [REDACTED]	█ [REDACTED]	█ [REDACTED]
█ [REDACTED]	█ [REDACTED]	█ [REDACTED]
█ [REDACTED]	█ [REDACTED]	█ [REDACTED]
█ [REDACTED]	█ [REDACTED]	█ [REDACTED]
█ [REDACTED]	█ [REDACTED]	█ [REDACTED]

**Representative Property Casualty Client Listing**

[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
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[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]

Confidential: This data shall not be disclosed, duplicated, nor used, in whole or in part, for any purpose other than to evaluate this proposal.

Professional designation and resumes for each account service team member has been provided on pages 60-69.

*e) Provide copy of Business License, Tax ID and any significant certification document supporting your firm’s expertise.*

Alliant’s tax ID number is [REDACTED]. The following is a copy of Alliant’s Illinois insurance broker license.



f) List of three (3) references, preferably from public sector entities, from contracts similar in size and scope to DuPage County including engagement profile, client name, contact name and title, email and telephone contact information.

[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
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[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

## Key Qualifications

*Provide a statement that portrays the firm’s engagement team qualifications in relation to the Scope of Services. The response should include the following:*

*a) Background and credentials profile for the team and sub-consultants (if used) that would be assigned to the DuPage County account, including name, position/title, location, years of industry experience, years with firm and number of clients currently assigned.*

*b) Areas of expertise of each officer.*

*c) Communications skills – Interaction with staff and participants.*







Alliant uses a team approach with a team leader. Our flat hierarchical structure offers the County the highest visibility and support within the organization as well as seamless access to all our specialty practices throughout the firm.







The County’s current account team has direct access to the principals of the firm. This structure empowers our professionals to make decisions that best serve their clients without first consulting layers of management. This corresponding reduction in bureaucracy helps ensure flexibility and improves the speed and efficiency of our client service. The result is expeditious service from team leaders who are not simply figure heads, but active participants in the success of your program.

It is our belief that regardless of physical location, it is in our clients’ best interest to have the most experienced and specialized resources available to them. For this reason, the County has access to a national base of resources and a team of professionals whose experience and qualifications are amongst the best and the brightest in the country.

The team is led by Executive Vice President, Michael Mackey who ensures that all our firm’s resources are made available to the County. First Vice President, Account Executive-Lead, Cathy Juricic Easy will continue as your day-to-day contact. Cathy has more than 30 years of experience providing risk management programs and services. She will continue working with the service team to ensure all services are delivered while focusing primarily on the ongoing client services and communication. Cathy will ensure all questions from the County are answered accurately and in a timely manner and will also be available to meet with the County as often as needed. We have included below a team organizational chart with a write-up for each member of the proposed service team.

Name / Role	Expertise	Proposed Responsibilities
 <p><b>Dan Mackey</b> Account Coordinator</p>	<p>20+ years of experience in the Insurance industry.</p>	<p>Dan works with the primary account team to ensure quality control and deliverables to the County are met.</p>

Name / Role	Expertise	Proposed Responsibilities
 <p><b>Cathy Juricic Easley</b> Account Executive - Lead</p>	<p>30+ years of insurance experience, including 13 years working with DuPage County.</p>	<p>Cathy will serve as primary point of contact and will ensure all aspects of the service commitments are executed.</p>
 <p><b>Wendy Teller</b> Account Manager - Lead</p>	<p>30+ years of experience in the Insurance industry.</p>	<p>Wendy will serve as account manager to provide evidence of insurance, invoices, and overall timely response to the County.</p>
 <p><b>Leah Cozad</b> Backup Account Executive</p>	<p>20+ years of experience in the Insurance industry.</p>	<p>Leah will serve as a backup to assist Cathy Juricic Easley as needed.</p>
 <p><b>Sheila Kelly</b> Senior Vice President Healthcare</p>	<p>20+ years of experience in the Insurance industry, including 13 years working with DuPage County.</p>	<p>Sheila will oversee all aspects of the Healthcare team and services.</p>
 <p><b>Linda Orfanos</b> Vice President Healthcare</p>	<p>15+ years of experience in the Insurance industry.</p>	<p>Linda will work with Sheila to coordinate the account strategy, market negotiation and execution of the program placement.</p>
 <p><b>Amy Kessler</b> Account Manager – Lead Healthcare</p>	<p>15 years of experience in the Insurance industry.</p>	<p>Amy will lead the daily servicing activities, partnering with Nisrine.</p>

Name / Role	Expertise	Proposed Responsibilities
 <p><b>Nisrine Berry</b> Account Manager Healthcare</p>	<p>20+ years of experience in the Insurance industry.</p>	<p>Nisrine will provide timely and effective responses to meet daily service needs.</p>
 <p><b>Tom Wiedemann</b> Peer Review</p>	<p>30+ years of experience in the Insurance industry.</p>	<p>Tom will work with the primary account team to ensure quality control and deliverables to the County are met.</p>
 <p><b>Dan Madej</b> Analytics</p>	<p>20+ years of experience in the Insurance industry.</p>	<p>Dan will provide analytical-driven solutions to the County.</p>
 <p><b>Dane Mall</b> Public Sector Risk Management Services - Lead</p>	<p>25+ years of risk management experience, including 7 years working with DuPage County.</p>	<p>Dane will serve as the Risk Control lead to assist the County in enhancing their safety programs, as well as any other identified risk control needs or services.</p>
 <p><b>Larry Rosen</b> P&amp;C Claims</p>	<p>30+ years of experience in the Insurance industry.</p>	<p>Larry will serve as the lead P&amp;C claims advocate. He will ensure all claims are handled in the most timely and efficient manner to achieve positive outcomes and recoveries.</p>
 <p><b>Jacqui Noster, J.D.</b> Public Officials and EPLI Claims</p>	<p>20+ years of experience in the Insurance industry.</p>	<p>Jacqui will serve as the lead public officials and EPLI claims advocate. She will ensure all claims are handled in the most timely and efficient manner to achieve positive outcomes and recoveries.</p>

Name / Role	Expertise	Proposed Responsibilities
 <p><b>Meghan O'Malley</b> Cyber Liability</p>	<p>14+ years of experience in the Insurance industry.</p>	<p>Meghan will serve as the lead placement specialist for the County's cyber liability insurance program.</p>

Primary Account Team	
Name	Biography
<p><b>Daniel Mackey</b> Senior Vice President, Account Coordinator</p>	<p>Dan Mackey serves as Senior Vice President of Alliant's Public Sector Insurance Division in Chicago, Illinois. Dan is a highly technical insurance professional who develops and maintains large, complex property and casualty insurance programs for public entities of all types, including cities, villages, counties, fire districts, park districts, school districts, states, transit districts and water districts. Over his career, Dan has accumulated significant understanding of Illinois Municipal Laws and Tort Immunities.</p> <p>Dan is a member of the Travelers Public Entity Advisory Council (PEAC), an organization specifically for agents and brokers who specialize in assisting public entities with their complex insurance and risk management needs. Travelers exclusively selects PEAC members with a superior public entity expertise and leadership. He is also an active member in several other public sector industry groups, including the Public Risk Management Association.</p> <p>In addition, Dan is one of the leaders in developing and maintaining market relationships with carriers and intergovernmental pools for Alliant. Because of his curated relationships, Dan is able to educate his clients better on emerging issues, trends and best practices within the public entity sphere. He is well rounded in many areas of coverage, including property, law enforcement liability, public official's liability, employment practices liability, property and workers' compensation.</p> <p>Prior to joining Alliant in 2006, Dan was the Director of Operations for Pirpiris Insurance Agency, where he supervised and managed the day-to-day operations of the agency. He holds a producer license in the State of Illinois. He is on the Travelers Public Entity Advisory Council and Liberty Mutual Agency Advisory Council.</p>
<p><b>Cathy Juricic Easley, CPCU</b> First Vice President, Account Executive-Lead</p>	<p>Cathy Juricic Easley is responsible for servicing a book of business within Alliant's Public Sector Practice. As lead client executive, she is the primary point of contact for her clients. This includes providing clients with day-to-day brokerage services, marketing and designing programs specific to each client's risk appetite and assisting clients with proper transfer of risk while helping them maintain compliance with their contractual obligations. Throughout her career, Cathy's focus has been working with clients' large</p>

Primary Account Team	
Name	Biography
	<p>retention insurance programs on both the property and casualty lines of coverage. Since 1992, Cathy's focus has been working with clients in the construction industry, handling insurance programs for project owners, including many local public entities, general contractors and subcontractors.</p> <p>Since joining Alliant in 2010, Cathy has enjoyed continuing to work with public entity clients, now focusing on their annual insurance programs and designing programs to address their unique exposures. Combining these two specialties makes Cathy uniquely qualified to assist her public sector clients in achieving their risk management goals. Many of her clients now and in the past have included DuPage County, the Chicago Transit Authority, Metropolitan Water Reclamation District of Greater Chicago, Chicago Park District as well as City of Chicago and Public Building Commission.</p> <p>She has been in the insurance industry since 1991. Prior to joining Alliant, Cathy worked at Willis of Illinois for almost ten years, most recently as their director of placement for construction in the Chicago office, where she was responsible for the marketing and placement of new business construction accounts while continuing to service a large book of business. Her background in construction insurance has provided Cathy with expertise in contractual risk transfer, which allows Cathy to assist our public sector clients to incorporate the strongest transfer of risk in vendor contracts, balanced with what can be achieved to boost small business and DBE participation.</p> <p>Cathy earned a BS from the University of Illinois at Champaign-Urbana. She holds a producer's license for the State of Illinois with a Chartered Property Casualty Underwriter (CPCU) designation.</p>
<p><b>Wendy Teller</b> Account Manager - Lead</p>	<p>Wendy joined Alliant in 2023 as a lead account manager. She has over 30 years of experience in the Insurance industry and for the past 10 years worked with large governmental entities. Wendy manages daily interactions with clients, builds long-term relationships, and helps find solutions to their complex needs. Wendy has a Certified Insurance Counselor (CIC) designation.</p>
<p><b>Leah Cozad</b> Backup Account Executive - Lead</p>	<p>Leah acts as liaison between her team's clients and the various insurance carriers and provides post sale client services. She also executes all marketing projects including renewal evaluations, request for proposal preparation and presentation, and insurance carrier negotiations.</p> <p>She has been in the insurance industry since 2000. Prior to Alliant, Leah served as an Account Representative at an independent brokerage agency in Park Ridge, Illinois from 2004–2007. The agency specialized in restaurant and hospitality programs. There, she was responsible for renewals, policy servicing/billing, endorsements, policy reviews, and</p>



Primary Account Team	
Name	Biography
	<p>coverage reviews with the agency's customers. Also, Leah served as a homeowner's Underwriter and was promoted in 2002 to a Compliance Coordinator for State Farm Insurance Companies.</p> <p>Leah earned a BS in Family and Consumer Sciences with a Business Administration minor from the College of Applied Science and Technology at Illinois State University. She holds a producer's license for the state of Illinois and is currently pursuing the Chartered Property Casualty Underwriter (CPCU) designation.</p>
<p><b>Tom Wiedemann</b> Peer Review</p>	<p>Tom is responsible for providing strategic relationship management and consultative services to public entity and large commercial clients working closely with clients to design and implement and coordinate insurance programs and services. His key responsibilities include developing and cultivating strong client relations, communicating current trends and advances in each coverage area, and developing program design based on client objectives.</p> <p>He has been in the insurance industry for over 30 years. Prior to Alliant, Tom served as a Vice President at Willis Towers Watson where he was responsible for placement and administration of primary and excess coverage for large and complex risks. He has also held senior leadership positions with both Aon and Marsh.</p> <p>Tom earned a BS in Business Administration from Drake University in Des Moines, Iowa.</p>
<p><b>Sheila Kelly</b> Senior Vice President Healthcare</p>	<p>Sheila leads the property and casualty healthcare practice and focuses on business development initiatives, management responsibilities, and overall program strategy for clients.</p> <p>Sheila has more than 30 years of brokerage and finance industry experience, working with local and national healthcare organizations. She specializes in the unique risks that apply to hospitals and physician groups including professional liability, general liability, partnership liability, D&amp;O liability, equipment maintenance, and liability related to patient transport vehicles.</p> <p>Sheila earned a BA in Business Administration with a concentration in Finance from Spring Hill College in Mobile, Alabama. She sits on the board of Catholic Charities in Chicago and is a member of the Economic Club of Chicago.</p>
<p><b>Linda Orfanos</b> Senior Vice President Healthcare</p>	<p>Linda works with healthcare facilities, large physician practices, complex groups, and health clinics. Her services are focused on meeting the needs of clients in the areas of medical professional liability and other property and casualty insurance solutions.</p>

Primary Account Team	
Name	Biography
	<p>Prior to joining Alliant in 2016, Linda began her career at Kemper Insurance but later left the industry to work as a Global Account Manager at AT&amp;T. Linda returned to insurance in 2011 when she joined The Horton Group as a Client Services Manager where she was responsible for delivering medical professional liability solutions.</p> <p>Linda earned a BS in Psychology from Drake University. She holds an insurance producer license in property, casualty, life, and health.</p>
<p><b>Amy Kessler</b> Account Manager – Lead Healthcare</p>	<p>Amy Kessler is dedicated to enhancing the client experience by building and maintaining close relationships with both the insured and their carriers. She has over thirteen years' experience in the insurance industry, with the majority of her career focused on healthcare accounts across the country.</p> <p>Amy currently oversees the daily servicing of large healthcare accounts by supporting the producers and providing direction to other team members. She assists with marketing placement and quoting, proposal presentation, renewal documentation, and managing the overall relationship with the client. Amy is currently licensed in multiple states for both Property &amp; Casualty and Life &amp; Health.</p>
<p><b>Nisrine Berry</b> Account Manager Healthcare</p>	<p>Nisrine provides clients with timely and effective responses to meet their daily service needs and understands the importance of meeting critical client needs. This includes resolving client issues, providing action item follow-up, and other internal administrative tasks. She specializes in servicing property and casualty needs for clients within the healthcare industry.</p> <p>She has been in the insurance industry since 2002 and joined Alliant in 2012. Prior to this, Nisrine served as an Account Representative at Wells Fargo Insurance Services and served as an Insurance Claims Processor at CNA Reinsurance.</p> <p>Nisrine holds an insurance producer license in Illinois.</p>
<p><b>Dan Madej</b> Public Entity Analytics</p>	<p>Dan joined the Alliant Insurance Services team in July 2019, within the Public Entity Group. Dan currently serves as the Program Director for the newly formed Public Entity Analytics Group. His reinsurance background involved addressing the risk transfer and risk financing needs of national, super-regional and single state insurance companies, MGA-driven programs, as well as public entities pools. His expertise spans from monoline placements to multi-line needs (liability, property and workers' compensation). In the past 10 years, Dan has dedicated his time to the (re)insurance needs of public entity pools, including introducing them to analytics-driven solutions, in which his clientele presence was nationwide.</p> <p>Dan has spent his entire 20+ year career in the insurance industry as a reinsurance broker. Prior to joining Alliant, Dan worked for global</p>

Primary Account Team	
Name	Biography
	<p>reinsurance brokers Guy Carpenter and JLT Re/Towers Perrin, starting his career with EW Blanch. He offers extensive experience and expertise in designing and placement of reinsurance programs for risk bearing entities such as insurance companies and public entity pools. As part of this background, Dan has worked with various reinsurance analytics offerings, including actuarially-driven structuring, target pricing and simulation capabilities, as well as portfolio management tools such as catastrophe modeling.</p> <p>Dan holds a bachelor's degree in Insurance and Risk Management from Indiana State University, as well as an Associate of Reinsurance (ARe™) designation from the American Institute for Chartered Property Casualty Underwriters. He is also a licensed Property &amp; Casualty retail broker in several states.</p>
<p><b>Dane Mall</b>  <b>MPA, ARM, AIC, CEAS</b>  Loss Control Consultant  Public Sector Risk  Management Services Lead</p>	<p>Dane specializes in developing and implementing customized safety and loss prevention programs for large and small organizations with a diverse range of private and public sector. Prior to joining Alliant in June 2017, Dane was a risk management services manager at the Park District Risk Management Agency where he was responsible for a full-service menu of risk management services for an insurance risk pool servicing 156 park and recreation entities within the State of Illinois. Earlier, he served as a risk manager for the Village of Glenview and Lake County Illinois.</p> <p>In addition to more than 25 year's professional risk management experience, Dane is an accomplished public speaker and trainer with a comfort level in speaking to all levels of an organization. Dane has spoken at the Public Risk Management Association, National Association of County Officials and the Illinois Park and Recreation Association. Dane is an active member of the American Society of Safety Engineers and former President of the Illinois Chapter of the Public Risk Management Association.</p> <p>Dane earned a BA in History from Eastern Illinois University and a Master's in Public Administration from Roosevelt University. He also holds Associate in Risk Management (ARM), Associate in Claims (AIC) designations from the Insurance Institute of America, a Certified Ergonomic Assessment Specialist (CEAS) designation from the Back School of Atlanta and is an authorized OSHA Outreach Trainer.</p>
<p><b>Larry Rosen</b>  Claims Advocate – Lead  Public Sector Claims  Management</p>	<p>Larry is an expert in developing and implementing client-specific claim management programs. He has extensive experience managing complex, multiple-line claims including first party property, fidelity, professional liability, products liability, and workers compensation.</p> <p>He has been in the insurance industry since 1972. Prior to joining Alliant, Larry served as a senior vice president and manager of the Claims Management Practice at Near North Insurance Brokerage, Inc. Earlier, he</p>

Primary Account Team	
Name	Biography
	<p>spent 12 years at Aon Risk Services, most recently as a senior vice president and claim director. He has worked with clients in various industries, including real estate, manufacturing, hospitality, entertainment, gaming, healthcare and public sector. Larry earned a BS in Marketing from Northern Illinois University.</p>
<p><b>Jacqui Noster, J.D.</b> Assistant Vice President, Claims Advocate Team Lead  Public Entity Claims and EPLI</p>	<p>Jackie has expertise in errors and omissions, directors and officers, professional liability, employment practices liability coverages, and serves as the main contact for claims related inquiries in these areas. She can assist in policy interpretation and help in navigating the insurance claims process. While interacting with claims adjusters and defense counsel, Jackie is an additional resource to consult coverage issues, claims management, development of resolution strategies, and loss mitigation.</p> <p>She has been in the insurance industry for over 22 years and joined Alliant in 2014. Prior to this, Jackie served as a Senior Claims Attorney for W.R. Berkley where she handled numerous types of claims under management and professional liability policies. She was responsible for investigations, coverage determinations, reserving, management of defense counsel, litigation strategy development, negotiations, and resolutions. Jackie was also involved with large exposure mass tort general liability matters at Zurich. Before working in claims, she was an in-house counsel for American Family Insurance and started out her career as an associate at a boutique personal injury law firm in Chicago.</p> <p>Jackie earned a BS in Political Science from the University of Wisconsin-Madison and a JD from Chicago-Kent College of Law at the Illinois Institute of Technology. She is licensed to practice law in Illinois.</p>
<p><b>Meghan O'Malley</b> First Vice President, Western Region Leader  Cyber Liability</p>	<p>Meghan O'Malley is a First Vice President and the Western Region Leader for Alliant in the Alliant Cyber Solutions Group. Prior to joining Alliant, Meghan was a Divisional Director for Cyber and Technology Solutions at Howden Specialty in London. In her capacity as Divisional Director, Meghan advised, designed and brokered complex cyber liability and blended cyber/tech E&amp;O liability programs for large, multibillion organizations. Prior to her time at Howden, Meghan worked for a top-10 global insurance broker in London, focusing on cyber liability insurance, placing business into the open and Lloyds of London marketplaces.</p> <p>Before taking the opportunity to move to London, Meghan was an underwriter at IronPro, a division of Ironshore Specialty Insurance Company in New York City. While at Ironshore, Meghan's underwriting focused on technology E&amp;O and cyber liability insurance placements. Her foray into insurance began in 2007, focusing on all management liability products including directors &amp; officers' liability, employment practices liability, fiduciary liability and commercial crime insurance.</p>

Primary Account Team	
Name	Biography
	Meghan graduated from Northwestern University in Evanston, IL with a Bachelor of Science in Theatre

## Project Understanding

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*Describe your firm's interest, understanding and approach to provide services for this engagement, including a schedule for accomplishing the project.*

*a) Describe the ongoing management for your services.*

Our Defined Client Service and Marketing Process is the framework for our business approach and a technical practice implemented in a manner that aligns with the County's goals. This process has been developed through our years of experience and is fully customizable to suit each client's needs. Alliant's approach provides consistency in quality service, checkpoints, and timelines for monitoring our jointly agreed upon service standards, and ensures the appropriate planning occurs well in advance of each expiration date. Periodic meetings are established to confirm tasks are completed. We also use Quality Committees to continuously monitor the implementation of these best practice standards.

On the following pages we provide our implementation plan that provides our detailed methodology/approach to our ongoing management for services. Within this plan we have identified how we will fulfill each of the County's specific scopes of services identified in this request for proposal.

# Approach and Implementation Plan for Property and Casualty

Chicago Park District Required Services	Strategy, If Applicable	Methodology/Approach	Timetable and Deliverable	Responsible Party
<p><b>Study DuPage County</b></p> <p>Review and analyze the County’s operations and exposure to loss.</p> <ul style="list-style-type: none"> <li>Provide Recommendations on types of coverage consistent with the County’s risk management philosophy.</li> <li>Provide the County consultation on special exposures.</li> <li>Provide interpretations of existing coverage.</li> </ul>	<p>The placement of an insurance program is one part of an organization’s strategy for financial risk management. This is a multi-faceted process that Alliant Insurance Services and the County will work on together. We outline this process below.</p> <p><b>Exposure Analysis</b></p> <p>The proposed team has both current and past experience with the specific exposures of the County, so there is minimal learning curve, yet we work to take a fresh set of eyes approach to avoid complacency. Our strategy begins with a concentrated effort by key members of your account team to analyze your organization and conduct a thorough exposure analysis.</p> <ul style="list-style-type: none"> <li>Identify your exposures both large and small and understand what risk mitigation is in place and review/create a base line for risk control services.</li> <li>This analysis provides us the information to craft endorsements and manuscript forms and terms to enhance coverage and create a detailed submission that clearly communicates the County’s organizational objectives and to showcase the best practices procedures that are currently in place.</li> </ul> <p><b>Financial Analysis</b></p> <p>Our financial analysts will run financial models such as loss forecast, retention analysis, IBNR calculations etc., depending upon the information gathered in the exposure analysis.</p> <p><b>Coverage Review</b></p> <p>Alliant team members (in their respective areas of specialization) will review your current policies. These same people are also responsible for preparing your specifications and marketing your insurance. This enables us to identify the County’s exposure to loss and areas where the County is self-insured, to craft terms that enhance and broaden coverage where needed. Results of the review are shared with the County’s Risk Management Department for ultimate consideration by the County’s senior management.</p> <p><b>Legal – Tort Immunity Review</b></p> <p>Your Public Sector team is familiar with the Illinois Tort Immunities and how to ensure that underwriters and carriers incorporate these protections. Alliant’s Assistant General Counsel, Pat Muldowney, is our internal resource and expert available to the team.</p> <p><b>Appetite Review</b></p> <p>Exposures are discussed with the County’s Risk Management Department to obtain consensus on a risk management strategy that incorporates the County’s risk tolerance and appetite for risk. Exposures and financial considerations are then incorporated into the underwriting submission.</p>	<p>Alliant will perform an exposure analysis by an integrated team of professionals with expertise in commercial insurance/brokering (for all lines of coverage), financial risk management, risk management/qualify assurance, loss control management, claims management and claims demographics.</p> <p>This cross-disciplinary team will undertake a thorough review to design an insurance and risk management program to protect your assets and operations. Our process will ensure that the County is adequately covered. Our analysis will include several steps:</p> <ul style="list-style-type: none"> <li>Review goals and financial objectives.</li> <li>Identify and analyze types of coverage.</li> <li>Determine service needs.</li> <li>Jointly develop short – and – long term goals.</li> </ul> <p>For quantification of risks, we establish a range of potential severity by examining:</p> <ul style="list-style-type: none"> <li>Loss history and loss development accruals.</li> <li>Reports provided by insurers.</li> <li>Tracking both local and national claims and claim trends.</li> <li>Available reports as performed by the County and other service providers.</li> </ul> <p>We strive to provide clients with the various reports as appropriate for your particular situation goals. We have the ability to provide decision support for a wide range of risk management decisions utilizing the following financial analysis: loss forecasting/reserve analyses, cost of risk allocations, variability analyses, retention analyses, risk financing program comparisons, finite insurance program reviews, self-insurance analyses and captive feasibility studies.</p> <p>Your insurance program will be reviewed by our risk management professionals to draw consensus on the coverage, structure and potential alternatives. This team will regularly examine your schedule of insurance and review all existing (or proposed) insurance policies in relation to your exposures. Conclusions from the analysis will reveal if the structure of the coverage and the actual policy language is appropriate as well as suggest recommendations for improvements.</p> <p>Finally, we will conduct an insurance limits review providing decision-makers with the information needed to determine adequacy of existing limits of coverage.</p> <ul style="list-style-type: none"> <li>Nature of the exposures to loss.</li> <li>Availability and cost of coverage.</li> <li>Management attitudes toward risks.</li> <li>Legal and regulatory environment.</li> <li>Benchmarks using systems such as Advisen.</li> <li>Carrier / reinsurers claims.</li> </ul>	<p><b>Timetable</b></p> <p>Typically started within 120 days of program renewal. For our public entity clients, we usually increase this timeline up to 180 days to allow early delivery to your Board.</p> <p>It generally takes up to 5 business days.</p> <p><b>Deliverables</b></p> <ul style="list-style-type: none"> <li>Exposure analysis.</li> <li>Financial analysis (loss analyses, variability analysis, retention analysis, etc.)</li> <li>Coverage review.</li> <li>Tort immunity review.</li> <li>Appetite review.</li> </ul>	<p>The following will be involved in the exposure analysis, coverage review and appetite review process:</p> <ul style="list-style-type: none"> <li>Daniel Mackey (Executive Coordinator).</li> <li>Sheila Kelly (Executive Coordinator).</li> <li>Cathy Juricic Easley (First Vice President).</li> <li>Wendy Teller (Account Manager)</li> <li>Linda Orfanos (Account Executive - Healthcare).</li> <li>Meghan O’Malley (Assistant Vice President – Cyber)</li> <li>Dane Mall (Loss Control Specialist).</li> </ul> <p>The following will provide any required financial analysis:</p> <ul style="list-style-type: none"> <li>Dan Madej (Financial Analyst).</li> </ul> <p>The following will be an additional resource to your primary team and will participate in the tort immunity review process:</p> <ul style="list-style-type: none"> <li>Pat Muldowney (general counsel).</li> </ul>
<p><b>Examine Existing Insurance Programs and Design an Insurance Strategy</b></p> <p>Design, market and implement the broadest coverage at the most reasonable cost for the exposures presented.</p> <p>Obtain insurance coverage for the County.</p> <p>Determine appropriate limits and attachment points.</p>	<p>Our knowledge in brokering similar risks, combined with our key market relationships allows us to anticipate how underwriters will perceive an account before we begin negotiations. By strategically pre-designing an optimum program, then negotiating with targeted individual underwriters within key quality carriers, we can obtain the most competitive alternatives.</p> <p>Alliant has ongoing relationships with virtually all major insurers and reinsurers in the world. With our direct relationships and partners in London and Bermuda, we have the ability to provide our clients with a wide array of risk transfer options.</p> <p>Our marketing strategy is to have the team handle all marketing negotiations. This allows our executives to market the County’s programs directly to underwriters. Unlike</p>	<p>As your broker, it is our primary responsibility to identify all viable options and analyze each in detail. These include the full range of programs ranging from guaranteed cost to higher alternate retention levels. More realistically, the programs that combine elements of risk retention levels that are more in line with the County’s approach and appetite for risk are those we have and will strongly pursue.</p> <p>At each renewal, we review alternative approaches to the County’s insurance program. Strategies that we consider for all insurance programs include the following:</p>	<p><b>Timetable</b></p> <p>Typically started within 90-120 days of program renewal.</p> <p>This process will take approximately 5 – 10 business days.</p> <p><b>Deliverables</b></p> <ul style="list-style-type: none"> <li>Program design and marketing plan.</li> </ul>	<p>The following will be involved with the implementation of this task:</p> <ul style="list-style-type: none"> <li>Daniel Mackey.</li> <li>Sheila Kelly.</li> <li>Cathy Juricic Easley.</li> <li>Wendy Teller</li> <li>Linda Orfanos.</li> <li>Meghan O’Malley</li> </ul>

Chicago Park District Required Services	Strategy, If Applicable	Methodology/Approach	Timetable and Deliverable	Responsible Party
<p>Prepare the policy specifications, risk exposures and other information in a format acceptable to the underwriters.</p> <ul style="list-style-type: none"> <li>› Secure placement of separate policies for operations not eligible or feasible for self-insurance</li> <li>› Provide interpretations of existing coverage</li> </ul>	<p>others in the industry, we believe this process must be the responsibility of staff directly in touch with the client. This is in contrast to brokers who use a dedicated marketing department with limited understanding of the client. Particularly in today's insurance climate, carriers prefer to negotiate directly with experienced executives that have immediate information access and decision-making authority.</p> <p>As part of our marketing strategy, we also encourage clients to meet with current and prospective underwriters to facilitate dialogue and gain understanding of each other's objectives and processes.</p> <p>This strategy has provided and will continue to provide our clients with alternative quotes and program structures to anticipate changes in market conditions. Alliant has successfully navigated both hard and soft markets for our public sector clients.</p>	<ul style="list-style-type: none"> <li>› Reducing costs through increased risk assumption (retros, deductibles, self-insured retentions, etc.).</li> <li>› Capping risk per occurrence and/or aggregate at a selected level.</li> <li>› Providing class action / batch coverage.</li> <li>› Minimizing budgetary fluctuations and potential claims liability if a large loss does occurs.</li> <li>› Combining multiple risks (and hence reducing exposure) through a portfolio technique.</li> <li>› Assuming both insurable and non-insurable risks and better controlling retention decisions, financing decisions, loss settlement decisions and investment of reserves by forming a captive insurance company.</li> <li>› Developing protected self-insurance programs.</li> <li>› Designing large deductible programs.</li> <li>› Structuring corridor deductibles.</li> <li>› Use of captives.</li> </ul> <p>Prior to the marketing, we will:</p> <ul style="list-style-type: none"> <li>› Review prior-year plan's financial performance.</li> <li>› Review statistics and data/reports.</li> <li>› Evaluate coverage structure.</li> <li>› Examine current claims management program.</li> <li>› Evaluate internal accident and loss prevention programs.</li> <li>› Analyze current funding arrangement.</li> <li>› Identify alternative funding options.</li> <li>› Prepare and submit proposal requests to appropriate markets.</li> </ul> <p>We will use the resulting program design and marketing plan to market the program to carriers identified in the marketing plan and selected by the County.</p>		

**Analyze Market Alternatives**

Identify appropriate markets to provide the insurance and services desired.

Market to insurers with no less than an A-VII by Best Rating Guide, unless prior written approval is granted by the County.

- › Provide interpretations on current market trends and their impact on the County program.

In deciding which markets to approach, our strategy is to consider the following:

- › Depth of Coverage Design: Coverage consideration will focus on the degree of compliance with the desired coverage descriptions, extensions of coverage and/or creative solutions to coverage problems.
- › Competitive Program Cost: Defined primarily as the ultimate cost of insurance coverages and services for the term of the insurance program. Cost will be evaluated on both an absolute and relative (or value) basis. In addition to competitive pricing, a key consideration will be the certainty of cost elements. Finally, financing, and collateral requirements will be reviewed.
- › Experience: Defined as the insurer's experience with public sector and healthcare risks. The carrier should have a high level of staffing expertise and top management commitment to these types of programs.
- › Financial Stability and Service: Defined as the carrier's ability to meet its liabilities and the service needs of the County. Vendors with a long-term commitment to public sector risks and governmental agencies like the County and financial stability of underwriters must be considered in the carrier selection process. We will continuously monitor the insurance markets to assure we are in the best possible position to initiate program alternatives if the circumstances require moving the program.
- › A.M. Best's Rating: We utilize the industry-standard A.M. Best's rating guide as a measure of an insurance company's ability to pay claims and their financial size. We will only approach carriers rated at least A- VII or higher, unless client wants to use a carrier with a lower rating. We will monitor published financial information of the County's current insurers and alert the County when one of those insurers falls below our minimum financial guidelines.

The secret to working efficiently and competitively in today's marketplace resides in the ability to identify each insurance company's strengths and weaknesses and work with them within the framework of their best capabilities.

Carriers with significant capacity, flexibility and minimal reliance on reinsurance to supplement any quotation would be strong partners on accounts with those risks. While there are common factors affecting all markets such as coverage limitations, minimum premium concepts and engineering qualifications, each carrier has its own capabilities.

In addition, we will select markets using the following criteria:

- › Flexible in program design and willing to accept innovations recommended by you and by us.
- › Committed to providing onsite loss control services to the level you require.
- › Efficient and effective in handling and settling claims.
- › Prepared to assist in identifying both insurable and uninsurable exposures.
- › Innovative in their approach to risk financing arrangements.
- › Financially stable.
- › Experienced in serving public sector and healthcare risks.

During the market analysis phase, we will:

- › Examine insurance carrier's financial stability and ratings.
- › Enforce adherence to client deadlines.
- › Evaluate alternate funding solutions.
- › Review results.
- › Examine current loss control services from carrier.

Once we have analyzed the marketplace, we will provide the County with a list of recommended markets.

**Timetable**

Typically started within 90 - 120 days of program renewal.

This process usually takes approximately 5 - 10 business days.

**Deliverables**

- › List of recommended markets.

The following will be involved in the implementation of this task:

- › Daniel Mackey.
- › Sheila Kelly.
- › Cathy Juricic Easley.
- › Wendy Teller
- › Linda Orfanos
- › Meghan O'Malley



Chicago Park District Required Services	Strategy, If Applicable	Methodology/Approach	Timetable and Deliverable	Responsible Party
<p><b>Negotiate Aggressively</b></p> <p>Develop, market and place insurance.</p> <p>Request quotations for specified coverages and respond to underwriters’ questions.</p> <p>Receive and analyze the underwriters’ quotations.</p> <p>Determine whether the quotes adhere to the specifications and are fair and reasonable premiums within the marketplace and negotiate changes to the terms and conditions to obtain the most favorable and cost-effective coverage available.</p> <p>Submit insurance proposal to the Department of Risk Management to include, but not limited to, a market summary of insurance with a detailed cost analysis of quotations as received, comparisons of coverage, market financial analysis and other factors.</p> <p>Demonstrate that the coverage(s) obtained are the most comprehensive for the exposure and realistically cost-effective in the marketplace.</p>	<p>Alliant places over \$37 billion in premium in the marketplace annually. Our team can negotiate any refinements on terms and/or conditions to obtain the most beneficial and cost-effective coverage available.</p> <p>Our strategy is to utilize our financial analyst to provide us with both an aggressive and conservative loss forecast. Generally, the aggressive estimates will be used in the negotiations with prospective carriers while the conservative estimates can be used to establish future liabilities and to allocate the County’s losses.</p> <p>As carriers present quotes at various retention levels, we need to compare the overall cost of each program. Overall cost includes the net present value of expected losses within the retained layer, a risk factor (should losses be greater than expected), a risk premium, and the market offered premium at the retention level offered. By calculating the total comparable cost, the County will ensure you are taking the program with the optimal retention level to achieve the minimum financial exposure.</p> <p>In the case of competing program structures, it is important to evaluate all the quotes on a net present value basis. By combining the expected losses, risk of retaining loss, and the fixed cost components, we will be able to map out the cash flows for the various programs and determine which program has the lowest net present value cost for the County.</p>	<p>During the negotiation phase, we will:</p> <ul style="list-style-type: none"> <li>› Review alternative program structures.</li> <li>› Negotiate with current carrier.</li> <li>› Negotiate offers with alternative markets.</li> </ul> <p>Once we have determined the most competitive markets, we secure and analyze final quotations and service plans by:</p> <ul style="list-style-type: none"> <li>› Refining and summarizing quotations.</li> <li>› Scheduling the County/carrier service meetings as needed, including claims and risk personnel.</li> <li>› Negotiating any refinements on terms and/or conditions.</li> </ul>	<p>Timetable</p> <p>Typically started 90 days prior to program quote. Markets allowed 30 - 60 days to complete underwriting process.</p> <p>This process usually takes approximately 1 - 2 weeks.</p> <p><b>Deliverables</b></p> <ul style="list-style-type: none"> <li>› Financial analysis (loss forecast, optional retention analysis and risk financing comparison).</li> <li>› Proposal (summarizing quotations, terms, conditions, recommendations, etc.).</li> </ul>	<p>The following will be involved in implementation of this task:</p> <ul style="list-style-type: none"> <li>› Daniel Mackey.</li> <li>› Sheila Kelly.</li> <li>› Cathy Juricic Easley.</li> <li>› Wendy Teller.</li> <li>› Linda Orfanos.</li> <li>› Meghan O’Malley.</li> </ul>
<p><b>Make Decisions</b></p> <p>Recommend placement of coverage and place coverage upon the County’s review and approval.</p> <p>Provide Recommendations on types of coverage consistent with the County’s risk management philosophy.</p> <p>Provide the County consultation on special exposures.</p> <p>Secure placement of separate policies for operations not eligible or feasible for self-insurance.</p>	<p>Alliant’s Quality Control department develops, implements, and audits our service procedures. This includes our master proposal template which requires the teams to address critical coverage terms and conditions in a thorough manner.</p>	<p>Our best practice is to provide an insurance proposal that includes the following:</p> <ul style="list-style-type: none"> <li>› Executive narrative with brief schedule of insurance summarizing all placements/layers, adherence to program specifications and market recommendations.</li> <li>› Market responses (declination letters included at client’s requests).</li> <li>› Loss summary (by line of coverage).</li> <li>› Interests insured (including named insureds, additional insureds).</li> <li>› Premium summary and comparison by line of coverage (including expiring premium, renewal exposure at expiring rates, renewal premium at renewal exposure and rates, and % change).</li> <li>› Payment terms and explanation of payment terms.</li> <li>› Overview of subjectivities, by line of coverage and carrier.</li> <li>› Key coverage comparison, by line of coverage (expiring carrier vs recommended carrier(s)).</li> <li>› Estimated payment plan (by line of coverage or by time of payment, whichever is preferred).</li> <li>› Schedules (statement of values, vehicle schedule, driver schedule. etc.)</li> <li>› A comprehensive insurance summary, including effective dates, policy limits, exposure basis, insuring agreements, terms, conditions, subjectivities, exclusions, annual premium, carriers (including Best’s Ratings).</li> <li>› Premium allocation if necessary.</li> <li>› Claims reporting procedures and contacts at each carrier including name, address, and a phone number for claims reporting.</li> </ul> <p>After discussing coverage options and our recommendations, we will bind coverage with the carrier that the County has selected for each policy in a timely manner.</p> <p>On binding coverage, we will present certification of coverage as well as an invoice for payment and remit premiums to insurers. In addition to accepting the carrier’s proposal, we will:</p> <ul style="list-style-type: none"> <li>› Identify claim service initiatives.</li> <li>› Identify loss control initiatives.</li> <li>› Establish information technology requirements.</li> </ul>	<p><b>Timetable</b></p> <p>Within 60 days prior to expiration.</p> <p><b>Deliverables</b></p> <ul style="list-style-type: none"> <li>› Comparative analysis for variances in cost, coverage, and exposure data.</li> <li>› Comparison of insurance specifications vs. insurance policies, including all endorsements and coverage exceptions to be included in the issued policies.</li> </ul>	<p>The following will be involved in implementation of this task:</p> <ul style="list-style-type: none"> <li>› Daniel Mackey.</li> <li>› Sheila Kelly.</li> <li>› Cathy Juricic Easley.</li> <li>› Wendy Teller.</li> <li>› Linda Orfanos.</li> <li>› Meghan O’Malley.</li> </ul>

<p><b>Implement the Program</b></p> <p>Submit insurance binders that have been reviewed for coverages’ terms, conditions, limits, deductibles, premiums and carrier participation.</p> <p>Issue insurance certificates as needed.</p> <p>Submit insurance policies and endorsements to the Department of Risk Management for review within sixty (60) days of effective dates. A written report must be submitted for each policy outlining any errors, discrepancies, or inconsistencies.</p> <p>Assist the County with contractual insurance reviews as needed and review contractual insurance requirement templates annually as well as assist with developing insurance requirements on special projects as needed.</p> <p>Provide on-site Loss Control Services, including training by coverage selected.</p>	<p>This is part of our standard best practices procedure.</p> <p>Aliant’s best practices mandate the delivery of insurance company binders with a cover letter on each placement. This must be done prior to the effective day, and typically within 48 hours of your binding authorization. Our transmittal letter will provide a summary of the limits, retentions, and significant terms. We prefer to deliver this in person and review with the risk management staff.</p> <p>In implementing your risk management programs, we will:</p> <ul style="list-style-type: none"> <li>› Establish claims management protocol.</li> <li>› Establish carriers’ loss control services protocol.</li> <li>› Initiate certificate of insurance program.</li> </ul>	<p><b>Timetable</b></p> <p>Upon the County’s approval, normally within five business days prior to expiration.</p> <p><b>Deliverables</b></p> <ul style="list-style-type: none"> <li>› Notification that coverage was placed.</li> <li>› Certificates of insurance.</li> <li>› Insurance binders with cover letter.</li> <li>› In person delivery and review with the County’s Risk Management staff.</li> </ul>	<p>The following will be involved in implementation of this task:</p> <ul style="list-style-type: none"> <li>› Cathy Juricic Easley</li> <li>› Wendy Teller.</li> <li>› Linda Orfanos</li> <li>› Meghan O’Malley</li> <li>› Dane Mall</li> </ul>
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<p><b>Provide Proactive Ongoing Service</b></p> <p>Assist the County with the resolution of coverage and claim issues.</p> <p>Review invoices, billings, premium adjustments, and audits for accuracy and submit to the Department of Risk Management for payment.</p> <p>Serve as a technical resource to the Department of Risk Management for insurance related matters.</p> <ul style="list-style-type: none"> <li>› Provide the County consultation on special exposures.</li> <li>› Secure placement of separate policies for operations not eligible or feasible for self-insurance.</li> <li>› Provide on-site Loss Control Services, including training by coverage selected.</li> <li>› Appropriate statutory BM Inspections.</li> <li>› Provide Claims assistance on the selected lines of coverage.</li> </ul>	<p>Claim costs increase substantially if not reported immediately and accurately, or in worst case scenarios, a carrier may deny coverage. The County needs to know what to do in the event of a loss.</p> <p>Alliant’s claims management strategy is to use the technical insight and strategic direction provided by our experienced claims consultants (many of whom has multi-line experience in the claims adjusting process) to help the County handle the claims process. Our claims representatives are on call 24 hours a day, 7 days a week.</p> <p>We consider it our responsibility to help ensure that the carrier provides appropriate compensation for a loss. Our claims specialists are available to manage the entire negotiation and settlement process — from researching the details of a loss, determining coverage applicability, and developing a strategy for quick, cost-effective claim resolution.</p> <p>Once notified of a claim, our claim representatives will coordinate between the carrier(s), the County and State’s Attorney’s Office as specifically endorsed on the program to:</p> <ul style="list-style-type: none"> <li>› Assist with preparing loss notices to insurers and notifying insurers of claims.</li> <li>› Help disseminate loss information to insurer.</li> <li>› Obtain adjuster assignments.</li> <li>› Arrange for expeditious investigation and coverage determination.</li> <li>› Offer guidance throughout the adjustment process.</li> <li>› Assist the County with litigation management issues that impact claim settlements.</li> </ul> <p>We will:</p> <ul style="list-style-type: none"> <li>› Regularly review operations to identify new exposures.</li> <li>› Monitor industry trends.</li> <li>› Review claim activity and loss data, and present findings.</li> <li>› Evaluate loss control programs.</li> </ul> <p>We also conduct periodic audits/reviews of active claim files to achieve the following:</p> <ul style="list-style-type: none"> <li>› Obtain detailed claim status information and present it during quarterly claim meetings.</li> <li>› Ensure appropriate claim reserving/handling by insurer and compliance with previous negotiated special account claim handling instructions.</li> <li>› Identify loss patterns and other areas of concern and assist in finding solutions.</li> <li>› Identify/procure missing documentation that is necessary for successful claim resolution.</li> <li>› Facilitate client/insurer claim dialogue.</li> <li>› Facilitate carrier claims coordination with the County State’s Attorney.</li> </ul>	<p><b>Timetable</b></p> <p>On as-needed basis, with respect to new claims.</p> <p>On a quarterly basis, with respect to claim reviews/audits.</p> <p><b>Deliverables</b></p> <ul style="list-style-type: none"> <li>› Claim status reports.</li> <li>› Claim reviews/audits.</li> <li>› Meetings with carrier claim representatives.</li> </ul>	<p>The following will be involved in implementation of this task:</p> <ul style="list-style-type: none"> <li>› Larry Rosen.</li> <li>› Jacqueline Noster.</li> <li>› Cathy Juricic Easley</li> <li>› Linda Orfanos</li> <li>› Wendy Teller</li> <li>› Meghan O’Malley</li> <li>› Dane Mall</li> </ul>
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**Monitor Industry and Evolving Legislation**

- › Provide interpretations on current market trends and their impact on the County program

This is part of our standard best practices procedure. Twice a year, Alliant publishes our Insurance Marketplace Insights and Observation. This document provides detailed analysis and projections of the insurance market as a whole both by line of coverage, as well as by industry, including specific analyses as respects public entity risks.

As requested, Alliant will provide the County the following:

- › Watch Industry’s product development.
- › Monitor Industry trends.
- › Monitor claim trends.
- › Track national high severity claims.
- › Review insurance carriers’ financial stability and ratings.

**Timetable**

Ongoing basis.

**Deliverables**

- › Market Trend Analysis Report.
- › A.M. Best Rating Report.

The following will be involved in implementation of this task:

- › Cathy Juricic Easley
- › Wendy Teller
- › Linda Orfanos
- › Meghan O’Malley

**Re-Examine Existing Programs**

This is part of our standard best practices procedure.

Conduct renewal process at least one hundred twenty days prior to the anniversary date.

Provide recommendations for changes in the program design or services to enhance the operations and performance of the insurance program.

- › Provide Recommendations on types of coverage consistent with the County’s risk management philosophy.
- › Provide the County consultation on special exposures.
- › Provide interpretations of existing coverage.

At each renewal, we will review alternatives approaches to your insurance program. We will:

- › Conduct pre-renewal strategy sessions and develop renewal strategy.
- › Conduct program analysis.
- › Review program pricing.
- › Secure timely receipt of insurance company renewal.
- › Obtain competitive market information.

**Timetable**

Typically started 120 days prior to renewal.

**Deliverables**

- › Conduct pre-renewal strategy meetings.
- › Prepare renewal underwriting submission.

The following will be involved in implementation of this task:

- › Daniel Mackey.
- › Sheila Kelly.
- › Cathy Juricic Easley
- › Wendy Teller
- › Linda Orfanos.
- › Meghan O’Malley
- › Dane Mall

*b) Provide a list of performance metric guarantees that you provide.*

Our account services department is represented by our entire team from the lead broker to the account managers and loss control/claims team members. Our service philosophy is simple – we seek to maintain an organized approach to servicing that fits in line with your core values and meets your scope of service. From the onset of our partnership, we will establish a set of deliverables that Alliant will abide by and will formulate a timeline that includes all anticipated tasks for that policy year. We understand that projects may come up throughout the year and we will frequently update our timeline to ensure it is accurate and up to date. Because we value service, we have established set guidelines company-wide that all staff members and brokers must practice. These guidelines can be easily customized and tailored to fit the need of our various public entity clients. Shown below is an excerpt from our Service Standards Guidelines that outline our proposed service delivery commitment for the County.

Customer Service Product	Customer Service Delivery Benchmark
<b>Phone calls returned</b>	Phone calls received in the morning returned in the morning. Calls received in the afternoon returned in the afternoon
<b>E-mails returned</b>	Review regularly (morning and afternoon) and respond within 24 hours to acknowledge receipt
<b>Summons and complaint</b>	Upon receipt or prior to end of business day
<b>Claim first report to carrier</b>	Immediate or no later than prior to end of business, even if complete data is not available
<b>Claim follow up with carrier and client</b>	Within 24 hours of first report of loss
<b>Open activities/suspense</b>	Daily
<b>Pre-renewal letters to client</b>	100 days prior to expiration
<b>Renewal business applications to market</b>	90 days prior to expiration
<b>Binders</b>	Same day coverage is bound. If wholesale broker issued, advise client written confirmation of coverage is on its way
<b>Agency bill binder billing</b>	10 business days' notification prior to binding
<b>Certificates</b>	Within 24 hours of receipt into the agency
<b>Renewal Certificates, Binders, Invoices, &amp; Auto ID Cards delivered</b>	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

<b>Policy reviewed for accuracy</b>	Within 10 days from receipt
<b>Policy delivered to client</b>	Within 10 days from receipt
<b>Summary of Insurance</b>	Annually
<b>Endorsements delivered to client</b>	Within 24 hours of receipt into the agency
<b>Agency bill additional and return premium endorsements</b>	Within 5 days of receipt into the agency
<b>Claims review with client</b>	45 days prior to expiration
<b>Audit review and processing</b>	Within 48 hours of receipt
<b>Premium apportionment/allocation for payment of taxes</b>	Within 5 days of binding, where applicable

Along with the above, Alliant will also schedule meetings with the County throughout the year. These meetings will include, but are not limited to:

- › **Implementation Meeting** held upon award of the contract start date. The meeting will be held in the County's office and will consist of company introductions, overview of services provided, current insurance coverage, and future plans for training and reporting.
- › **Training Meetings** to be held upon the request of the County on insurance topics geared towards specific groups, and department heads on insurance policies that effect their operations and insurance policies tailored to specific departmental needs. We readily participate in our client training events and either participate as speakers or engage with third-party agencies that can bring the specialization required depending on the topic of discussion.
- › **In-person meetings** to review binders and policies to ensure conformity with specifications
- › **Claims review meetings**

All of these will be built into the annual service plan which will become part of the tailored service and marketing approach we deploy for the County.

### 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 County. 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 County.

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. The work of every 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.

Accountability for quality is placed on all roles and responsibilities within Alliant. Having accountability and duplication of responsibilities at various levels provides the checks and balances required to ensure the accuracy of services such as insurance policies, certificates of insurance, automobile ID cards, and other administrative services.

Our clients expect performance, reliability, competitive prices, on-time delivery, clear and correct transaction processing and much more. Our service commitment is based on these principles as well as service quality, responsiveness, confidentiality, and professionalism. This commitment allows us to meet a client's changing needs and build a mutually beneficial long-term relationship continually and consistently. We are confident that we will provide timely responses to all service requirements (outlined below).

### Insurance Brokerage Service Commitment

- › Serve as an immediate extension of your risk management staff
- › Develop knowledge of your operations and risk management needs, and identify strategies for coverage enhancement and cost reduction
- › Use all market resources to establish a customized insurance program that best protects operations and budget

## Insurance Brokerage Service Commitment

- › Provide timely responses to all inquiries and requests
- › Provide reports as required
- › Use market leverage and expertise to maximize coverage and minimize premium
- › Keep you abreast of market conditions
- › Evaluate program/plan options for optimal service and pricing of your property, casualty and management liability insurance programs
- › Use various financial analyses metrics, including loss analysis, variability analysis, retention analysis, risk financing program comparison and risk allocation cost analysis
- › Reduce loss expenses through claims management
- › Conduct claim reviews with carriers to secure claim resolution; address areas including risk transfer, coverage, liability/compensability, damages, reserving, settlement authority, litigation management, cost containment, strategic direction and action plan
- › Provide 24-hour catastrophic assistance services

We are confident that we will provide timely response to all service requirements. The first step is a contact list that provides both office and cell phone numbers of your primary account team members.

## Insurance Services Best Practices

We will use the following brokerage best practices when servicing your account:

- › Claim management professionals are accessible 24 hours a day, 365 days a year via a toll-free claim reporting hotline
- › Extensive use of technology to streamline communication as well as improve the efficiency in administering your risk management program
- › All telephone calls/emails/faxes are returned within one business day – typically within a half day
- › Policy changes are executed on the day the request is received
- › Policies are reviewed and mailed within 30 days of receipt
- › Claims are reported to insurance carriers same day
- › Easy-to-understand invoices that are completed prior to renewal
- › Periodic, competitive market reviews to ensure maximum value for the premium dollar
- › Client information is made readily accessible to all members of the team, the carriers and your staff to ensure prompt responses in all circumstances
- › Claims reviews, quarterly or as required
- › Stewardship meeting, annually or as required

### *c) Provide sample incident reports.*

A sample claims incident report has been included in **Appendix A**.

*d) Provide proposed procedures for internal problem escalation and their process for notifying the County in the event of a problem.*

It is of utmost importance for us to understand your service needs and expectations, and we believe that open communication forms the basis of this. Once clearly identified, we are confident you will be pleased with our ability to meet the objectives.

We encourage clients to notify us immediately when service adjustments need to be made; we will then address accordingly. Similarly, we will call your attention to any areas that need clarification or where we are having difficulty obtaining necessary information.

Our team is committed to providing quality products and services. As such, we will conduct regular meetings to discuss the services we are providing and if we are meeting your needs and expectations.

Many of your proposed service team members are owners of our firm. They will be actively engaged in the County's program and will ensure that all service standards are up to par.



## Price

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*In a separate sealed envelope or file, provide the following prices:*

*a) Section 8 Bid Form Pricing*

*b) a rate card for any additional work that is not considered part of the main engagement.*

*Fee will be maintained for the initial three-year period. Price adjustments for optional year four will be based on the previous year's CPI or two percent (2%), whichever is lower. The overall maximum term period of the contract shall not exceed four (4) years.*

Pricing has been included in a separate, sealed envelope as requested.

## Required Forms

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The following forms are included in this section.

- › Limitations on the Authority of the County of DuPage to Contract
- › Section 9 – Proposal Form
- › Vendor Ethics Disclosure Statement
- › IRS Form W-9

## Limitations on the Authority of the County of DuPage to Contract

The County of DuPage ("County") is a non-home rule unit of local government under the Constitution and laws of the State of Illinois. Pursuant to Section 7 of Article VII of the Illinois Constitution of 1970, counties and municipalities which are not home rule units have only the powers granted to them by law and the powers set forth in the state constitution. Accordingly, and unlike Cook County and many of Illinois's larger municipalities, every action DuPage County takes must be tied to a specific constitutional or statutory grant of authority or be necessarily inferred from that specifically granted authority. Any action the County takes in excess of that authority is *ultra vires* and void *ab initio* as a matter of law.

During the course of the procurement process, vendors frequently provide standard form contracts or propose exceptions that contain terms which, though commercially reasonable in a particular industry, are outside of the County's authority to agree to. The most common areas of conflict involve proposed provisions that require the County to provide a vendor with an indemnity, exclude the state's attorney's participation in the selection and control of outside counsel, or provide for more aggressive payment and interest terms than are permitted by law.

### *Indemnification*

**DuPage County has no authority to provide an indemnity to a vendor.** As noted above, the County has only those powers conferred by the Illinois Constitution or state law or which can be necessarily inferred from those powers. While state law does require the County to indemnify its officers and employees and authorizes it to indemnify a limited number of other governmental entities, the legislature has not authorized counties to indemnify private vendors. Moreover, the Illinois Constitution requires that all expenditures of public funds be for public purposes. In an indemnity agreement, the indemnifying party agrees to be liable for the costs associated with the defense of the other party. If the indemnified party is not a public entity, then an indemnification agreement would impermissibly require an expenditure of public funds the benefit of that private party and not for the public. Finally, an indemnity contract is an extension of the public credit and an agreement to undertake a liability. Such an extension of credit requires an appropriation for that purpose sufficient to cover the obligation at the time of contract formation.

### *Choice of Counsel, Waiver of Defenses*

Under Illinois law, the state's attorney shall "defend all actions and proceedings brought against his county." Historical and judicial precedents along with various opinions of Illinois's attorneys general, interpret this language to mean that **the state's attorney is the exclusive legal representative of his county**. The state's attorney will generally appoint any attorney recommended to him by an indemnifying party or its insurance carrier who meets his approval as a "special" assistant state's attorney for the purposes of the litigation. While the state's attorney must retain the right to approve outside counsel and control the litigation, he will not interfere unreasonably with the indemnifying party's attorney selection or legal strategy (or those of its insurance carrier). The County has no authority to retain or permit counsel to represent its interests nor can it contract away the duties of the state's attorney. For this reason, the County also cannot contractually waive any defenses, privileges or immunities which may be available to it in litigation.

### *Payment Terms*

**The provisions of the Local Government Prompt Payment Act, 50 ILCS 505/1 et. seq. apply to all purchases made by DuPage County.** The Act provides that the County must approve or disapprove of an invoice for goods or services within 30 days of the presentation of the invoice or delivery of the goods or services – whichever is later. The County then has 30 days after approval to pay any portion of the invoice which it has not disapproved. Interest, when permitted under the Act, accrues on a monthly basis at 1%. While the County may not offer payment or interest terms which are more generous to the vendor than authorized by the Act, the parties may agree to provide an incentive for more rapid payments.

The above list is not exhaustive, but it does address the most common areas of concern during the contract negotiation phase. **Accordingly, all prospective offerors are on notice that the County is without the authority to accept nor will it respond to any exceptions which purport to impose a duty on the County to indemnify a vendor, abridge the duties of the state's attorney, waive any legal privilege, defense, or immunity available to it, or obligate it to payment and interest terms other than as permitted by the Local Government Prompt Payment Act. Further all prospective offerors are on notice that any such provision in any standard form contract is unenforceable and void as a matter of law whether or not approved by the County.**

**Please acknowledge your Acceptance of the Limitations on the Authority of the County of DuPage to Contract as stated above. Your signature below shall establish your consent to a contract subject to such limitation on the County's authority to contract. This page must also be incorporated as an exhibit to any contract the County will be asked to sign.**

### **ACCEPTANCE**

Receipt of the above ACCEPTANCE is hereby acknowledged by:

Alliant Insurance Services, Inc.  
(Contractor)

This 14th day of May, 2024

  
Title: Executive VP

**SECTION 9 - PROPOSAL FORM**

(PLEASE TYPE OR PRINT THE FOLLOWING INFORMATION)

Full Name of Offeror	Alliant Insurance Services, Inc.
Main Business Address	353 N Clark Street
City, State, Zip Code	Chicago, IL
Telephone Number	(312) 595-6200
Fax Number	N/A
Proposal Contact Person	Cathy Juricic Easley
Email Address	catherine.juricic@alliant.com

The undersigned certifies that he is:

- the Owner/Sole Proprietor     
  a Member of the Partnership     
  an Officer of the Corporation     
  a Member of the Joint Venture

herein after called the Offeror and that the members of the Partnership or Officers of the Corporation are as follows:

Please see attached list.

_____	_____
(President or Partner)	(Vice-President or Partner)
_____	_____
(Secretary or Partner)	(Treasurer or Partner)

Further, the undersigned declares that the only person or parties interested in this Proposal as principals are those named herein; that this Proposal is made without collusion with any other person, firm or corporation; that he has fully examined the proposed forms of agreement and the contract specifications for the above designated purchase, all of which are on file in the office of the Procurement Manager, DuPage Center, 421 North County Farm Road, Wheaton, Illinois 60187, and all other documents referred to or mentioned in the contract documents, specifications and attached exhibits, including Addenda No. 1, \_\_\_\_\_, and N/A issued thereto;

Further, the undersigned proposes and agrees, if this Proposal is accepted, to provide all necessary machinery, tools, apparatus and other means of construction, including transportation services necessary to furnish all the materials and equipment specified or referred to in the contract documents in the manner and time therein prescribed. Further, the undersigned certifies and warrants that he is duly authorized to execute this certification/affidavit on behalf of the Offeror and in accordance with the Partnership Agreement or by-laws of the Corporation, and the laws of the State of Illinois and that this Certification is binding upon the Offeror and is true and accurate.

Further, the undersigned certifies that the Offeror is not barred from proposing on this contract as a result of a violation of either 720 Illinois Compiled Statutes 5/33 E-3 or 5/33E-4, proposal rigging or proposal-rotating or as a result of a violation of 820 ILCS 130/1 et seq., the Illinois Prevailing Wage Act.

The undersigned certifies that he has examined and carefully prepared this proposal and has checked the same in detail before submitting this proposal, and that the statements contained herein are true and correct.

If a Corporation, the undersigned further certifies that the recitals and resolutions attached hereto and made a part hereof were properly adopted by the Board of Directors of the Corporation at a meeting of said Board of Directors duly called and held and have not been repealed, nor modified and that the same remain in full force and effect. (Offeror may be requested

to provide a copy of the corporate resolution granting the individual executing the contract documents authority to do so.) Further, the offeror certifies that he has provided services comparable to the items specified in this contract to the parties listed in the reference section below and authorizes the County to verify references of business and credit at its option.

Finally, the offeror, if awarded the contract, agrees to do all other things required by the contract documents, and that he will take in full payment therefore the sums set forth in the cost schedule.

**PROPOSAL AWARD CRITERIA**


This proposal will be awarded to the most responsive, responsible vendor meeting specifications based upon the highest score compiled during evaluation of the proposals outlined in the selection process.

The Contractor agrees to provide the service described above and in the contract specifications under the conditions outlined in attached documents for the amount stated.

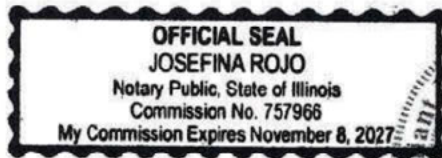
X  Executive VP  
(Signature and Title)

CORPORATE SEAL  
(If available)

**PROPOSAL MUST BE SIGNED FOR CONSIDERATION**

 26<sup>th</sup> day of April AD, 2024

My Commission Expires: 11/8/2027  
(Notary Public)



**Alliant Insurance Services, Inc. Directors and Officers: (\* indicates a director)**

- Thomas W. Corbett - Executive Chairman \*
- P. Gregory Zimmer, Jr.- Chief Executive Officer \*
- Ralph S. Hurst – President \*
- Peter Arkley – Senior Executive Vice President, President- National Brokerage Group
- Peter Carpenter - Senior Executive Vice President, Chief Operating Officer
- Ilene Anders - Senior Executive Vice President, Chief Financial Officer
- Ted C. Filley - Executive Vice President, Treasurer
- Jennifer E. Baumann - Executive Vice President, Chief Legal Officer, Corporate Secretary
- Julie Maloy- Senior Vice President, Director of Tax
- Neal Kounkel - First Vice President, Director of Agency and Producer Licensing

**SECTION 10 - SAMPLE CONTRACT**  
CONTRACT **XX-XXX-XXX** BETWEEN [CONTRACTOR]  
AND THE COUNTY OF DUPAGE

THIS AGREEMENT is entered into this \_\_\_ day of \_\_, 2024, between the County of DuPage, Illinois a body corporate and politic, located at 421 North County Farm Road, Wheaton, Illinois, 60187-3978 (hereinafter referred to as the COUNTY), and \_\_\_\_\_, licensed to do business in the State of Illinois, located at \_\_\_\_\_, \_\_\_\_\_ (hereinafter referred to as the CONTRACTOR).

RECITALS

WHEREAS, the COUNTY requires the goods and/or services specified in RFP #**XX-XXX-XX** for its DuPage County \_\_\_\_\_ Department located at 421 North County Farm Road, Wheaton, Illinois, 60187-3978.

WHEREAS, the CONTRACTOR is the vendor selected pursuant to the RFP process and is willing to perform under the terms of the RFP and this Contract.

NOW, THEREFORE, in consideration of the premises and mutual covenants contained herein, the parties agree that:

1.0 CONTRACT DOCUMENTS

- 1.1 This Contract includes all the following component parts, all of which are fully incorporated herein and made a part of the obligations undertaken by the parties:
  - 1.1.a Bid Information
  - 1.1.b Instructions to Bidders
  - 1.1.c General Conditions
  - 1.1.d Special Conditions
  - 1.1.e Specifications
  - 1.1.f Proposal Forms (including Certification/Proposal, Signature Affidavit including Proposal Pricing)
  - 1.1.g County Purchase Order
- 1.2 All documents are or will be on file in the office of the Finance - Procurement, DuPage Administration, 421 North County Farm Road, Room 3-400, Wheaton, Illinois 60187.
- 1.3 In the event of a conflict between any of the above documents, the document control from top to bottom; i.e., "a" control over "b".

2.0 DURATION OF THIS CONTRACT

- 2.1 Unless terminated as provided in the RFP, the term of this Contract shall be a \_\_\_\_\_ year period beginning on **XX-XX-XXXX** and continuing through **XX-XX-XXXX**.
- 2.2 The Contract term is subject to renewal per the Bid Invitation Specifications. In no event, shall the term plus the renewals exceed four (4) years.

3.0 TERMINATION

- 3.1 Except as otherwise set forth in this AGREEMENT, either party shall have the right to terminate this AGREEMENT for any cause or without cause thirty (30) days after having served written notice upon the other party, except in the event of Vendor's insolvency, bankruptcy or receivership, in which case termination shall be effective immediately upon receipt of notice.
- 3.2 Upon such termination, the liabilities of the parties to this AGREEMENT shall cease, but they shall not be relieved of the duty to perform their obligations up to the date of termination, or to pay for deliverables tendered prior to termination. There shall be no termination expenses.
- 3.3 Upon termination of this AGREEMENT, all data, work products, reports and documents produced, because of this AGREEMENT shall become the property of the COUNTY. Further, Vendor shall provide all deliverables within fourteen (14) days of termination in accordance with the other provisions of this AGREEMENT.

4.0 PROPOSAL PRICES AND PAYMENT

- 4.1 The Contractor shall provide the required goods and or services described in the Proposal Specifications for the prices quoted on the Proposal Form.
- 4.2 The County shall make payment pursuant to the Illinois Local Government Prompt Payment Act, except that no payment shall be approved where the Contractor has failed to comply with certified payroll requirements of the Illinois Prevailing Wage Act or Davis Bacon Act.

5.0 AMENDMENTS

- 5.1 This Contract may be amended by agreement of both parties.
- 5.2 All amendments will conform to State of Illinois Statutes and County procedures for Change Orders.

6.0 CONTRACT ENFORCEMENT – ATTORNEY’S FEES

- 6.1 If the County is required to take legal action to enforce performance of any of the terms, provisions, covenants and conditions of this Contract, and by reason thereof, the County is required to use the services of an attorney, including the States Attorney, then the County shall be entitled to reasonable attorney’s fees and all expenses and costs incurred by the County pertaining thereto and in enforcement of any remedy, including costs and fees relating to any appeal.

7.0 SEVERABILITY CLAUSE

- 7.1 If any section, paragraph, clause, phrase or portion of this Contract is for any reason determined by a court of competent jurisdiction to be invalid and unenforceable, such portion shall be deemed separate, distinct and an independent provision, and the court’s determination shall not affect the validity or enforceability of the remaining portions of this Contract.

8.0 GOVERNING LAW

- 8.1 This Contract shall be governed by the laws of the State of Illinois both as to interpretation and enforcement. Venue for all disputes will be exclusively in the circuit court for the Eighteenth Judicial Circuit in DuPage County, Illinois and that Illinois law will control.

9.0 ENTIRE AGREEMENT

- 9.1 This Contract, including the documents listed in 1.0, contains the entire agreement between the parties.
- 9.2 There are no covenants, promises, conditions, or understandings; either oral or written, other than those contained herein.

IN WITNESS, WHEREOF, the parties set their hands and seals as of the date first written above.

**THE COUNTY OF DUPAGE, ILLINOIS**

**CONTRACTOR**

By: \_\_\_\_\_

By: SAMPLE CONTRACT - DO NOT SIGN \_\_\_\_\_

SIGNATURE

SIGNATURE

Valerie Calvente

\_\_\_\_\_  
PRINTED NAME

\_\_\_\_\_  
PRINTED NAME

Chief Procurement Officer

\_\_\_\_\_  
PRINTED TITLE

\_\_\_\_\_  
PRINTED TITLE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
DATE



## Basic Qualifications

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*Each firm submitting a response for this project shall submit detailed information concerning the professional qualifications of the individual(s) assigned to carry out this project. Relevant project experience, logistical capabilities and other relevant support data regarding the firm and assigned personnel must be included.*

*The successful firm or firms shall possess and document all of the following qualifications:*

*a) Be licensed in the State of Illinois in accordance with Illinois Compiled Statutes, 215 ILCS 5/500-15.*

Alliant is licensed in Illinois. A copy of our Illinois state license has been provided on **page 58**.

*b) Have no less than ten (10) years in business as a full-service firm.*

Alliant has been in business since 1925.

*c) Have experience with government accounts.*

The County's current account service team—located in downtown Chicago—presently handles the largest book of public sector business in Illinois with over 500 municipal entities in Illinois including include some of the United States' most prominent stadiums, states, cities, counties, villages, parks, school districts, and public transportation authorities.

*d) Have at least one (1) qualified principal and/or account executive with a minimum of eight (8) years' experience in commercial lines, with a CPCU, CIC or ARM designation preferred.*

First Vice President, Account Executive-Lead, Cathy Juricic Easley has more than 30 years of experience in commercial lines and holds a CPCU designation. Wendy Teller our lead account manager also has more than 30 years of experience and holds a CIC designation.

*e) Employ qualified insurance professionals with experience in public entity insurance programs, including loss control, exposure identification, and large claims management.*

Our public sector team is one of the largest in the Midwest. We pride ourselves on the depth of skills and professionalism exhibited by this team, as well as the services provided to our many public sector clients. An overview of the team has been provided on **pages 60-69**.

*f) Commitment to provide continuous professional services to the County of DuPage.*

Alliant and the County's current account service team is committed to providing continuous professional services to the County. Please see **pages 78-79** for an overview of our service commitment and best practices.

## Cost of Service

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*Firms are requested to submit a Fee Based compensation structure (not actual pricing) based on the amount and nature of the work required to meet the requirements set forth in this RFP.*

*Please identify Fee for all coverages and Fee for Property and Liability coverages separately. Complete Section 8 Bid Form Pricing.*

*The successful firm or firms shall accept no contingent commissions on any policies obtained for the County of DuPage.*

*For purposes of this RFP, Contingent Compensation is any Compensation contingent upon:*

- a) Placing a particular number of policies or dollar value of premium with the insurer(s),*
- b) Achieving a particular level of growth in the number of policies placed or dollar value of premium with the insurer,*
- c) Meeting a particular rate of retention or renewal of policies in force with the insurer,*
- d) Placing or keeping sufficient insurance business with the insurer to achieve a particular loss ratio or any other measure of profitability,*
- e) Providing preferential treatment in the placement process, including but not limited to the giving of last looks, first looks, rights of first refusal, or limiting the number of quotes sought from insurers for insurance placements; or,*
- f) Obtaining anything else of material value from the insurer.*

Pricing has been included in a separate, sealed envelope as requested.

## Section 5 - Insurance Requirements Exceptions

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*Each policy\*\*shall bear an endorsement precluding the cancellation or reduction of said policies without providing DuPage County thirty (30) days prior notice thereof in writing.*

Our insurance carriers will not agree to provide an endorsement to the policies that provides the County of DuPage with thirty (30) days prior notice of cancellation or reduction in writing. However, Alliant Insurance Services, Inc. (AIS) will endeavor to provide the County of DuPage with thirty (30) days prior written notice of cancellation or reduction.

\*\* Alliant's GL/AL policy will provide notice of cancellation but not professional liability.

\*\*\*Additional Insured Wording is not applicable to Alliant's Professional Errors and Omissions, Workers' Compensation and Employers Liability policies.

*\*\* The insurance carrier of the insured is required to notify DuPage County of termination of any of these coverage's, prior to the completion of any contract, at least 30 days prior to expiration.*

Our insurance carriers will not agree to provide an endorsement to the policies that provides the County of DuPage with thirty (30) days prior notice of cancellation or reduction in writing. However, Alliant Insurance Services, Inc. (AIS) will endeavor to provide the County of Du Page with thirty (30) days prior written notice of cancellation or reduction.

\*\* Alliant's GL/AL policy will provide notice of cancellation but not professional liability.

\*\*\*Additional Insured Wording is not applicable to Alliant's Professional Errors and Omissions, Workers' Compensation and Employers Liability policies.

*\*\* CHANGES IN, OR TERMINATION OF, INSURANCE COVERAGE: The insurance carrier of the insured is required to notify DuPage County of termination of any of these coverage's, prior to the completion of any contract, at least 30 days prior to expiration.*

Our insurance carriers will not agree to provide an endorsement to the policies that provides the County of DuPage with thirty (30) days prior notice of cancellation or reduction in writing. However, Alliant Insurance Services, Inc. (AIS) will endeavor to provide the County of Du Page with thirty (30) days prior written notice of cancellation or reduction.

\*\* Alliant's GL/AL policy will provide notice of cancellation but not professional liability.

## Appendix A: Sample Claims Incident Report

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## REPORT OF INCIDENT

**INSTRUCTIONS:** This form is to be used for employees to report all workplace incidents including:

- Work related injury
- Work related illness
- Damage to Village property
- Damage to private property

This form shall be completed by the employee within 24 hours from the time of incident and given to a supervisor to finalize and send to Human Resources within 72 hours of the incident.

If a question is not applicable to your incident, simply write "NA" in the space provided.

Check here if the supervisor is completing the employee information below for or in lieu of the employee

### EMPLOYEE INFORMATION

Name:	Department:
Phone number where you can be reached outside of work:	

### EMPLOYEE WORK INCIDENT INFORMATION

Type of incident (check all that apply): <input type="checkbox"/> Injury <input type="checkbox"/> Illness <input type="checkbox"/> Property Damage <input type="checkbox"/> Auto Accident	
Date of incident:	Time of incident:
Name of supervisor to whom you reported the incident:	
Where, exactly, did the incident occur?	
Date you reported the incident:	
What were you doing at the time of the incident?	
What tools or equipment were you using at the time of the incident (include safety & personal protective equipment)?	
Describe the weather and ground surface conditions in which the incident occurred.	
Were you working alone at the time of the incident? <input type="radio"/> YES <input type="radio"/> NO	

List witnesses to the incident (if applicable):

---

Was a police report made for this incident?  YES  NO  
*If yes, please list the police department and report number that responded:*

Name of police department that filed the report:  
 Report number:

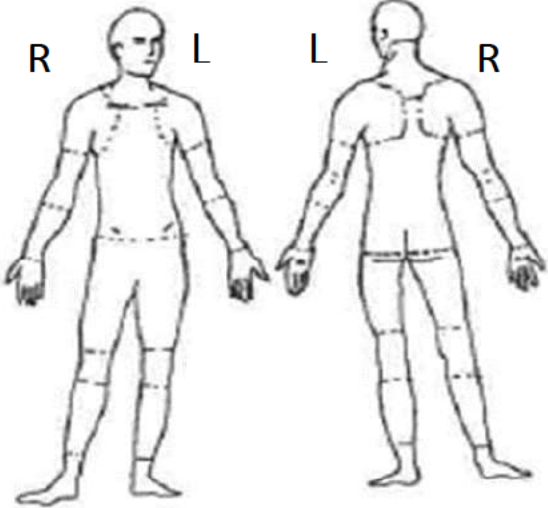
Were EMS services called for this incident?  YES  NO  
*If yes, please list the EMS department that responded:*

In detail, describe what happened:

---

Employee recommendations for preventing similar incident:

**EMPLOYEE INJURY/ILLNESS INFORMATION (skip if property/auto damage only)**

<p>Part of body affected: (shade all that apply)</p> 	<p>Nature of injury: (all that apply)</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Abrasion, scrape, scratch</li> <li><input type="checkbox"/> Bite</li> <li><input type="checkbox"/> Broken bone</li> <li><input type="checkbox"/> Bruise</li> <li><input type="checkbox"/> Burn (heat)</li> <li><input type="checkbox"/> Burn (chemical)</li> <li><input type="checkbox"/> Concussion</li> <li><input type="checkbox"/> Crushing injury</li> <li><input type="checkbox"/> Cut, laceration, puncture</li> <li><input type="checkbox"/> Exposure</li> <li><input type="checkbox"/> Illness</li> <li><input type="checkbox"/> Sprain, strain</li> <li><input type="checkbox"/> Other:</li> </ul>
<p>Did you seek medical treatment after the injury/illness? <input type="radio"/> YES <input type="radio"/> NO</p>	
<p><i>If yes, please list the facility(ies) where you received treatment &amp; the date of treatment:</i></p>	

If no, why not?

**PROPERTY/AUTO DAMAGE (skip if injury/illness only)**

Type of property damage (check all that apply):

Auto accident     Damage to Village property     Damage to private property

List all the property damaged in this incident:

Were there additional parties involved in the incident?  YES  NO

If yes, please list their names below and if they were injured:

**EMPLOYEE CERTIFICATION**

This statement is correct and accurate to the best of my knowledge.

Employee name: (printed)

Employee signature:

Date:

**The following is to be completed by the supervisor.**

**SUPERVISOR INFORMATION**

Name:

Department:

**SUPERVISOR WORK INCIDENT INFORMATION**

Date the incident was reported to the supervisor:

Time reported:

Is the information below provided in a detailed police report (for Police Dept. only)?  YES  NO

If yes, you can skip to the prevention section below.

What specific task or job was the employee asked to do before the incident occurred?

Did you inspect the location where the incident occurred?  YES  NO

If yes, did you observe anything of note?  YES  NO

If yes, describe. If no, explain why:

Did you speak to the witness/es listed on page 1?  YES  NO

Did you speak to any additional witness/es? <input type="radio"/> YES <input type="radio"/> NO <i>If so, who?</i>
Did you attach all witness statements? <input type="radio"/> YES <input type="radio"/> NO
Provide any relevant information regarding the incident that you observed or was reported to you that is not listed in the sections above (if applicable):
Did you attach photos? (required if there was damage to property) <input type="radio"/> YES <input type="radio"/> NO
Did you attach Illinois Form 45? (required for injury/illness only) <input type="radio"/> YES <input type="radio"/> NO
<b>Prevention</b>
In your opinion, could this incident have been prevented? <input type="radio"/> YES <input type="radio"/> NO
What changes do you suggest to prevent this incident from happening again (select all that apply)? <input type="checkbox"/> Stop this activity <input type="checkbox"/> Guard the hazard <input type="checkbox"/> Train the employee(s) <input type="checkbox"/> Train the supervisors <input type="checkbox"/> Redesign task steps <input type="checkbox"/> Redesign work station <input type="checkbox"/> Write a new policy/rule <input type="checkbox"/> Reinforce existing policy <input type="checkbox"/> Counseling <input type="checkbox"/> Routinely inspect for the hazard <input type="checkbox"/> Personal Protective Equipment <input type="checkbox"/> Disciplinary action <input type="checkbox"/> Other:
Describe action steps that can be taken to prevent these types of incidents in the future:

**SUPERVISOR & DIRECTOR SIGNATURES**

Supervisor Name: (printed)	
Supervisor Signature:	Date:
Director Name: (printed)	
Director Signature	Date: