

Executive Narrative

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

› DuPage County	› City of Wood Dale	› State of Illinois
› Lake County	› Forest Preserve District of DuPage County	› State of Michigan
› Will County	› DuPage Medical Group	› State of Ohio
› Cook County	› Lake County Health Department	› State of Minnesota
› Kendall County	› Kendall County Forest Preserve	› University of Illinois
› Dougherty County GA	› Cook County Health and Hospitals System CCHHS	› Illinois Finance Authority
› Los Angeles County CA	› Municipal Consolidated Dispatch	› Illinois Housing Development Authority
› Pima County AZ	› Western Will County Communication Center	› Illinois Medical District Commission
› King County WA	› Lake County Major Crimes Task Force	› Illinois Public Transit Risk Management Association (IPTRMA)
› City and County of San Francisco	› KenCom Public Safety Dispatch	› Fox River Water Reclamation District
› San Diego County CA	› Morton Grove Niles Water Commission	› Rockford Airport
› City of Chicago	› Chicago Transit Authority	› Addison Township
› City of Naperville	› Metropolitan Water Reclamation District of Greater Chicago	› Pace Suburban Bus
› Village of Downers Grove		› Northern Illinois University
› Village of Glendale Heights		› Metropolitan Airport Authority of Peoria
› Village of Bensenville		
› City of Elgin		
› Village of Romeoville		

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 Mesirow) 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, 1st 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*.