

Response to REQUEST FOR PROPOSAL

RFP for Insurance Broker & Risk Consulting Services

RFP No. 2057

City of Riverside

December 15, 2020

Presented By

Vanessa Peña
Account Executive
4204 Riverwalk Pkwy Suite 400
Riverside CA 92505
800.654.8347, ext. 1169
vpena@keenand.com

Keenan
Associates

SECTION 1: CONSULTANT IDENTIFICATION

Consultant Identification shall be a maximum of two-pages to identify the Broker/firm including the address of the principal place of business, and the name, title, email and telephone of the main contact person for this RFP for this organization.

FIRM PROFILE DATA

| | |
|---|--|
| Point of Contact: | Keenan & Associates |
| Legal Form: | Corporation Privately-Held |
| Date Established / Date of Incorporation: | December 2, 1972 |
| State of Incorporation: | California |
| Principal Place of Business: | 2355 Crenshaw Blvd., Suite 200 Torrance, California 90501 |
| Phone Number: | 800.654.8102 |
| Fax Number: | 310.212.0354 |
| Federal Tax ID | 95-2798626 |
| Website: | www.keenan.com |

The City's primary contact for questions concerning our RFP response is:

| | |
|-------------------|--|
| Point of Contact: | Vanessa Pena, Account Executive |
| Address: | 4204 Riverwalk Pkwy, Suite 400 Riverside, CA 92505 |
| Phone: | 800.654.8347 Ext. 1169 |
| E-Mail: | vpena@keenand.com |

We acknowledge receipt of Addendum No. 1 to this RFP.

SECTION 2: TABLE OF CONTENTS

| | |
|---|-----------|
| SECTION 1: CONSULTANT IDENTIFICATION | 1 |
| SECTION 2: TABLE OF CONTENTS..... | 2 |
| SECTION 3: PROOF OF INSURANCE AND QUESTIONS..... | 3 |
| SECTION 4: PROPOSAL SOLUTION, AND PRICE PROPOSAL..... | 6 |
| SECTION 5: STATEMENT OF CAPABILITIES AND EXPERIENCE..... | 12 |
| SECTION 6: ADDITIONAL INFORMATION | 22 |
| SECTION 7: REQUIRED DISCLOSURES AND EXHIBITS | 26 |
| SECTION 8: REFERENCES..... | 28 |
| REQUIRED FORMS | 29 |
| EXHIBIT “H” | 30 |
| EXHIBIT “F” | 36 |
| APPENDICES..... | 38 |
| APPENDIX 1 | 39 |
| APPENDIX 2 | 42 |

SECTION 3: PROOF OF INSURANCE AND QUESTIONS

Each PROPOSER must submit the following:

(a) Proof of Insurance. Reference Exhibit “E” Insurance Requirements for Consultant

Keenan agrees to, at all times during the Term of this Agreement, maintain at its expense the minimum levels and types of insurance listed in **Exhibit “E” Insurance Requirements for Consultant**. We have included Proof of Insurance in **Appendix 1**.

(b) Exhibit "C" Consultant Questionnaire

We have included the completed **Exhibit “C” Consultant Questionnaire** on the following page.

(c) License issued by the California Department of Insurance

We have included our California Department of Insurance License in **Appendix 2**.

EXHIBIT "C"
SECTION 4
REQUIRED CONSULTANT QUESTIONNAIRE

CONSULTANT'S NAME: Keenan & Associates

1. ORGANIZATION

1.1 How many years has your organization been in business as a Consultant? 48

1.2 How many years has your organization been in business under its present name? 48

1.2.1 Under what other names has your organization operated? N/A

1.3 If your organization is a corporation, answer the following:

1.3.1 Date of incorporation: December 2, 1972

1.3.2 State of incorporation: California

1.3.3 Corporate ID number: 95-2798626

1.3.4 President's name: John Stephens

1.3.5 Agent for Service of Process: Betty Sassano

1.4 If your organization is a partnership, answer the following:

1.4.1 Date of organization: N/A

1.4.2 Type of partnership (if applicable): N/A

1.4.3 Name(s) of general partner(s): N/A

1.5 If your organization is individually owned, answer the following:

1.5.1 Date of organization: N/A

1.5.2 Name of owner: N/A

1.6 If the form of your organization is other than those listed above, describe it and name the principals:

Keenan is a privately-held corporation, 100% owned by AssuredPartners, Inc.

2. LICENSING

2.1 List jurisdictions and trade categories in which your organization is legally qualified to do business and indicate registration or license numbers, if applicable.

Jurisdiction: California, California Department of Insurance License No. 0451271,
Category: Service/Insurance

2.2 List any other certifications held by your organization, and the name under which they are held.

California Department of Insurance License #0451271

***Failure to provide required Consultant form will deem your bid unresponsive.**

SECTION 4: PROPOSAL SOLUTION, AND PRICE PROPOSAL

Proposed Solution and Price Proposal should demonstrate Proposer's full understanding of the Scope of Work (Exhibit A) and the effort needed to meet such requirements.

PROPERTY & CASUALTY BROKERAGE SERVICES

As public agency specialists, we have achieved unprecedented access to the insurance and reinsurance marketplace dedicated to the needs of public agencies. Our access to the highest management levels is a result of our careful development of carrier and intermediary partnerships and the substantial amount of public agency premium placements.

As your Broker/Consultant, we've developed a very extensive process to help identify exposures, determine appropriate coverage needs and contain costs. This is a process that is approached newly each year in order to evaluate all exposures and current insurance in place.

Without understanding the history of why certain coverages, limits and retentions were selected, we don't want to assume anything. At the onset of partnering with the City, there will be a significant amount of time meeting with the City's management staff to learn the City's philosophy, exposure and appetite for risk. We'd like to tour your City facilities to get a sense of culture, identify risks and then work with you to analyze the City's coverages.

This is an ongoing process broken up into several phases.

PHASE I

Kick-Off and Strategic Plan Development

Shortly after contracting with the City of Riverside, the Keenan Service team will meet with the City of Riverside's Management Team to discuss and understand the City's current position and philosophy pertaining to the following:

- Culture
- Risk tolerance
- Program placement expectations & timeline
- Understanding and comfort with various program structures
- Expectations for stewardship report
- Potential program structures
- Reinsurance vs. excess insurance
- Political issues within the City of Riverside and/or Community

Once the strategic plan development has been determined, the program analysis and development begin. Our work will include:

Assessment of Risk Tolerance

Utilizing our in-house resources, we will review the City of Riverside's financial statements and meet with the appropriate the City of Riverside personnel to assess the financial risk tolerance.

Historic Loss Stratification Analysis

This analysis will reforecast historic losses at various levels to identify the City of Riverside's loss exposures within their indicated tolerance as well as provide a pricing comparison where historic losses have been transferred.

Alternative Risk Financing Options

Once the loss stratification and analysis has been completed we will develop various ideal retained versus transfer pricing models to discuss with the City of Riverside and use as a benchmark in developing the cost/benefit analysis of all program structures offered by all alternative programs, including the current program.

From a program structure standpoint, we provide innovative thinking in how to structure your insurance program that can significantly reduce the City of Riverside's long-term costs while maintaining the right coverage for the City of Riverside's exposures.

Catastrophic Modeling

Catastrophic modeling separates fact versus fiction about what limits of coverage are really needed for earthquake and flood. A risk assessment earthquake analysis using the City of Riverside's statement of values shall be conducted to demonstrate how to structure programs that protect the City of Riverside in cost-effective ways.

PHASE II

Marketing

We specialize in public agency insurance and we have great relationships and market clout to negotiate the broadest terms and conditions with the lowest premiums for the City of Riverside. We spend an extensive amount of time developing the City of Riverside's story and underwriting data to present while meeting with the excess and re-insurance markets located domestically in the United States as well as markets in London and Bermuda. Our approach is to provide answers before the underwriters ask questions to ensure that there is absolute clarity of the City of Riverside's submission and program objectives to develop viable economic coverage options to present to the City of Riverside.

Submission Development

The Keenan Placement Specialists will work with the City of Riverside's management staff to:

- Review and ensure that all underwriting data is collected and insurance applications are completed, as needed, to meet underwriting criteria
- Understand any significant changes in exposure or losses
- Work with the City of Riverside to understand what changes have been made to address new exposures and significant changes to claim activity, as a result thereof

Once the underwriting information is received and processed, our placement specialists will prepare the marketing submission that includes the City's objectives outlined during the strategic plan development.

Pre-Renewal Meeting

The Keenan Service team will meet with the City to provide a current update of the insurance marketplace, present projected rate changes and renewal premium indications to allow the City to manage their budget development. Any new potential coverage options shall be discussed at that time including providing a thorough education of any options that may be unfamiliar to the City of Riverside from its current program structure.

Carrier Negotiations

Our marketing placement specialists will work with markets to develop the best possible coverage, terms and conditions for the City of Riverside. We approach carriers in London, Bermuda and domestically within the United States to ensure we access all public entity markets. We work on a fixed fee and ensure commissions are removed, therefore, all quotes are "net" of commission. For difficult to place coverages such as DIC, we utilize a wholesaler broker to access specialty markets on the City of Riverside's behalf.

Renewal Presentation

The Keenan Service team will present a proposal outlining the City of Riverside's expiring program and proposed renewal options in a clear and concise manner. A coverage comparison will be included along with the carrier quotations, coverage forms and compensation disclosure for full transparency. The Service Team is always available to attend the City of Riverside meetings to present proposals and answer any questions or concerns that may arise.

Coverage Finalization

The Service team will work with the City of Riverside in submitting the formal bind order and coverage subjectivities at the City of Riverside’s request. All insurance binders, invoices and certificates of insurance shall be issued to confirm the coverage placement selected.

Stewardship Report

The Service Team will deliver a stewardship report based upon the standards set at the strategic plan development and identified throughout the year. The results are presented in a clear and concise format that can be understood by key stakeholders.

The Proposed Solution shall include the methodology, timeframe, plan for completing this project, and how Proposer will meet required deadlines for July 1 effective placement with no lapse in existing coverage.

The City’s programs will be marketed annually with the renewal process beginning as early as 180 days prior to renewal date. Working with the July 1 renewal date, we suggest the following timeline for the entire marketing process, but will work with City’s preferred timeline.

| 2021 | Task |
|------------------|---|
| February | <ul style="list-style-type: none"> – Gather exposure data, loss information, financial statements for analysis – Marketing Placement Specialists meet with insurers and reinsurers for current market conditions report |
| February - March | <ul style="list-style-type: none"> – Meet with the City of Riverside and discuss market conditions, marketing strategy, timelines, suggested program structures including limits, alternative risk financing, coverage suggestions, etc. – Finalize marketing submission and carriers to be approached based upon agreed marketing strategy |
| March-April | <ul style="list-style-type: none"> – Distribute the submission to the marketplace & conduct a marketing trip to meet with carriers to discuss the City of Riverside’s submission – Prepare analysis of all formal quotes received for review and discussion |
| May-June | <ul style="list-style-type: none"> – Finalize renewal negotiations & prepare coverage comparison of all formal quotes received – Meet with the City to present renewal program options to the City’s staff – Bind renewal program and finalize binding subjectivities, issue binders, invoices and renewal certificates of insurance effective June 30 |

In addition, because of the need for absolute transparency in terms of all forms of income Proposer would receive to ensure all costs are identified, Proposer shall identify any anticipated additional monetary amount that would be received for placing the insurance lines in this RFP, above the “Fixed Fee”. This would include all possible sources of compensation, including, but not limited to, direct or indirect compensation, current and future compensation, placement or administrative fees, rebates, contingent commissions, renewal commissions, service fees, and any other form of compensation.

Keenan acknowledges and agrees to this statement.

We work on a flat fee and are not compensated via commissions, so our incentive is to reduce your premiums and continually prove our value which is extremely prevalent as we shift into a hard market. During a hard market, insurance premiums tend to increase thereby increasing the overall commissions, yet the brokerage services provided don't change. The same holds true when the market shifts to a soft market where premiums tend to decrease, thereby decreasing commissions paid. We believe in working net of commissions and being paid on a flat fee for the brokerage services provided, irrelevant of market conditions.

Broker shall disclose, in writing, on an annual basis or as may be requested by City's Risk Administrator, all commissions, fees, or other forms of remunerations or income received from insurance carriers, managing general agents, wholesale or surplus lines brokers, London market, reinsurance brokers, or any underwriting facilities related to the placement of insurance on behalf of the City, so as to allow the City to make other arrangements as deemed appropriate in the sole discretion of the City's Risk and Insurance Administrator, including but not limited to the City taking a discount against pure premium rate or total premium costs equal to any other remuneration paid to Broker.

Keenan acknowledges and agrees to this statement.

We believe and fully support our customers' philosophy of complete transparency. As part of the renewal presentation, Keenan will provide the City with a complete marketing analysis that includes carrier declinations, quotations (net of commissions), and coverage comparisons outlining any changes in coverage, terms and conditions. The renewal presentation will include the compensation disclosure for full transparency.

Proposer must complete ‘Exhibit “D” as part of this section.

We have included the completed **Exhibit “D”** on the following page.

EXHIBIT "D"
COMPENSATION & PAYMENT SCHEDULE

Compensation for Services:

A. For Specified Services. Consultant shall be compensated in accordance with the Payment Schedule, for the performance of Specified Services set forth in "Exhibit A" of this Agreement.

B. For Additional Services. Consultant's compensation for Additional Services shall be as mutually agreed to by the Parties prior to Consultant providing Additional Services.

C. Payment Schedule: Consultant shall be compensated on an annual basis in accordance with the following payment schedule, for the performance of Specified Services identified in "Exhibit A":

D. Price Proposal

Year 1: For the period beginning February 1, 2021 and ending June 30, 2022, Consultant shall be paid a fee of \$49,500 Dollars (\$XX,XXX.00).

Year 2: For the period beginning July 1, 2022 and ending June 30, 2023, Consultant shall be paid a fee of \$49,500 Dollars (\$XX,XXX.00).

Year 3: For the period beginning July 1, 2023 and ending June 30, 2024, Consultant shall be paid a fee of \$51,975 Dollars (\$XX,XXX.00).

Year 4: For the period beginning July 1, 2024 and ending June 30, 2025, Consultant shall be paid a fee of \$51,975 Dollars (\$XX,XXX.00).

Year 5: For the period beginning July 1, 2025 and ending June 30, 2026, Consultant shall be paid a fee of \$53,795 Dollars (\$XX,XXX.00).

Total 5 Year Compensation: \$256,745

The pricing above will be used for the sole purpose of reviewing the yearly breakdown cost. Total for Five (5) year compensation shall match pricing submitted via Planet Bids. Shall a discrepancy arise between Exhibit "D" and Planet Bids line item price, Planet Bids price submission will prevail.

SECTION 5: STATEMENT OF CAPABILITIES AND EXPERIENCE

“Statement of Capabilities and Experience” shall include, but not limited to, the following information:

- a. Project Team: Identify all personnel to be assigned to the account and designate the individual who will serve as the account manager. Describe the qualifications of each account member, including their job titles, experience, professional qualifications, and certifications. Include a professional résumé for each account member.*

Vanessa Peña will be designated as the City’s Lead Consultant and directly engaged in account management services. Vanessa will be the City’s primary management contact and oversee all services for the City of Riverside. Following is the dedicated service team that will support the City of Riverside.

KEENAN SERVICE TEAM

- **Vanessa Pena** – Account Executive & Lead Consultant
- **Monica Mojarro** – Account Manager, Service & Administration
- **Melissa Gomez** – Account Coordinator, Technology & Administration Support
- **Jessica Blushi** – Assistant Vice President, Casualty Marketing Expert
- **Rena Svetic** – Sr. Account Manager, Property & Ancillary Marketing Expert

CORPORATE SUPPORT TEAM

- **John Stephens** – President, P&C Public Agency & Reinsurance Expert
- **Christine Gerbasi** – Vice President, P&C Integrated Services
- **Eric Preston** – Vice President, Safety & Loss Control Services
- **William Clayton** – Director, IMReady Emergency Preparedness Services
- **Amy B. Donovan, Esq.** – Vice President, Legislative and Regulatory Affairs
- **Eric Lucas** – Vice President, Property & Liability Claims Oversight

Please see the **Required Forms section, Exhibit H** for complete bios for Keenan Service Team and Support Team members.

- b. Relevant Experience: Describe your firm’s experience and approach in regards to the Scope of Work and securing all services set out in this RFP for entities similar to the City.*

EXPERTISE IN PUBLIC SECTOR ISSUES

Many have called 2020 an unprecedented year. In addition to a global pandemic and the deepest global recession in our lifetime, many agencies are also struggling with a hardening insurance market, a record-breaking hurricane season and a drastic increase in cyber risk. Keenan is a public agency specialist and has a broad understanding of the

vast issues taking place within California public agencies. We are intimately familiar with the City's exposures and the unique political and social exposures associated with California municipalities. Following are several main issues we believe currently and/or will soon impact the City:

- **COVID-19** - In the course of the past several months, new workers' compensation legislation and Cal/OSHA rules for workplace safety emergency standards were put forward. With the passing of SB1159 and AB 685, there are new laws and regulations that will impact how agencies and employees will be affected due to potential exposure to COVID-19 in their work environment. These new laws and regulations are extensive and involve many new responsibilities that have been put onto the employer now more than ever.
- **Cyber Liability** – Cyber is an emerging risk with reported increase in the number of Cyber-attacks, data breaches and related claims continuing to grow. The Cyber insurance industry faced multiple challenges over the last couple of years, such as record regulatory fines, the introduction of new privacy regulations, and systematic ransomware claims. Cyber liability, also known as Data Security Breach coverage, is still fairly new in the insurance marketplace with a vast variety of insurance products available that vary from the first party coverage component to third party liability leaving many insureds uncertain of the coverage in place until a claim is submitted.
- **Law Enforcement Legal Liability** – There are critical changes in law enforcement legal liability that may have significant impact in defending police civil rights cases. New legislation removes confidentiality and permit limited public access to certain peace officer personnel records and video recordings through the California Public Records Act. In addition, new legislation requires every law enforcement agency to update policies and train peace officers with the police use of deadly force legislation. As you know, juries have significantly increased their awards against police departments in recent years regardless if acting within policy.
- **Social Issues** – The increased homeless populations in California that get shuttled from one community to the next and the associated public safety, mental health, drug use and public health risks associated with those encampments. This will lead to new types of claims where cities are blamed for health-related exposures.
- **Employment Practices Liability** – EPL claims are one of the leading liability loss drivers for California public agencies. Even if the allegations are unfounded, it still costs about \$50,000 to defend such claims. Once the settlement is added, it is about \$100,000 per employment practices liability claim. While most of these claims will be within the City's retention and may not pierce the excess layer, this is undoubtedly an increase in costs for the City.
- **Excess & Reinsurance Market** – The market is hardening for public entities, particularly those in California and those with safety personnel, where attorneys use reptilian tactics to drive up liability costs. This in conjunction with the City's claims experience, California wildfires, capacity constrictions, aging

infrastructure of public entities and the fact there is no tort cap in California will continue to drive up insurance pricing. A low interest rate environment will continue to provide capacity to keep pricing reasonable, though all of this could change overnight.

PUBLIC AGENCY CONSULTING SPECIALISTS

Serving the needs of California public agencies is not just something we do, it is who we are. Founded on the principle of providing a comprehensive fully integrated suite of services and public agency risk management expertise is unparalleled in the country. Our services include in-house capabilities in all areas. We believe this integrated approach lends itself to providing consultative expertise to clients electing to handle services in-house, providing the services directly at our clients' request, or more effectively overseeing other vendors for better coordinated, more efficient, and less costly programs.

Our internal infrastructure enables us to leverage skill sets and create innovative solutions to help customers reduce their risk and save money. Specific areas we believe will help the City of Riverside manage risk and reduce costs are detailed below:

Reinsurance / Marketing Expertise

We are licensed reinsurance intermediaries and our understanding of the marketplace coupled with our reputation will enable us to continue to structure the most competitive programs for our customers. We place more than \$300 million of reinsurance premiums for California public entities representing more than \$15 billion of WC payroll. We use our standing in the public entity insurance marketplace to negotiate the broadest terms and conditions, while keeping our customers' cost to a minimum. We are specialists and understand how to serve public agencies.

Claims Advocacy

We have an extensive Property & Liability claims handling division with senior consultants who specialize in third party liability, road and sidewalk issues and many other liability exposures facing the City. Our service offering includes claims reporting and tracking so our Claims Manager will help navigate and assist in claim remediation.

WC Claims Consulting

We have a very extensive WC Claims and Medical Management division and while we are not proposing on the City's workers' compensation or recommending the City to change its program, our resources and experience enable us to provide unique consultation and strategies to further reduce your claim costs.

Analytics

We have some of the most sophisticated analytical capabilities and technology to help the City in assessing where your claims are occurring, which will help us strategize and deliver solutions to reduce claims costs.

COVID-19 Resources

With the passing of new legislation impacting workers' compensation and the Cal/OSHA release of COVID-19 Protection Program (CPP) requirements, we've developed templates and resources to help customers manage their exposure and help meet compliancy standards while protecting the safety of employees and members of the community.

Cyber Risk Assessment

Our partnered programs include providing a comprehensive detailed analysis to help agencies manage cyber risk. Conducting a risk assessment is the first step in the continuous process. Using externally observable data, we will secure a report that provides an objective, evidence-based assessment of the City's cyber risk and overall security preparedness. Furthermore, the analysis will include additional context to help the City implement security and loss controls, all at no additional cost.

c. Capabilities: Describe your firm's ability to fulfill the Scope of Work as contained in this RFP relative to:

1. Insurance Procurement Approach: Concisely describe how your firm would structure, market, and negotiate the terms and conditions of the City's insurance program to ensure the City receives the broadest range of high quality insurance coverage at the best possible cost. Explain why your approach will yield better results than your competitors

Founded in 1972, Keenan is a full-service brokerage, claims administration and risk management consulting firm with more than 48 years of experience providing services to cities, counties, special districts (e.g., transit authorities, utilities, etc.), community colleges, and public school districts. Statewide, we provide services to more than 950 public sector entities including 65 trusts and joint powers authority (JPA) programs. As a result of Keenan's niche focus on the unique requirements of public sector entities, we bring a comprehensive understanding of the customers we serve.

Keenan's Public Agency Division provides high quality, innovative products and services that add value, increase reliability and provide financial security for our clients' property and liability, workers' compensation and employee benefits programs.

Our services include:

- Full Range of Insurance Broker Services
- JPA Management and Consulting

- Risk Management Consulting and Loss Control Services
- Financial Analysis and Planning for Creative Funding Options
- Third Party Claims Administration Services

PROPERTY & CASUALTY BROKERAGE SERVICES

As evidenced in Section 4, question #1, we have a very thorough marketing strategy. First and foremost, we ensure that we understand the City's goals prior to creating the marketing strategy. Once we have that, we utilize our expertise of the public agency marketplace, coupled with global relationships at the highest management levels of the insurer and reinsurer companies. We develop a submission that specifies what terms, conditions, coverage and pricing should be, then negotiate to achieve it from underwriters versus waiting for the markets to tell us what they think the risk is worth. This inevitably results in a fair, yet aggressive result for our clients and promotes long lasting relationships in the marketplace.

The Keenan Service Team and marketing placement specialists will provide brokerage and consultative services to the City's insurance program throughout the entire year. Your Keenan Service Team is equipped to help analyze loss exposures, determine what coverage is in place and what is needed to protect the City's financial stability. We have some of the most sophisticated and senior property & casualty analytical consultants that will work with the City in determining the appropriate risk management alternatives, coverage available and what the potential impact would be should these exposures be retained by the City of Riverside.

- 2. Insurance and Risk Consulting Services: Describe your firm's ability to provide insurance and risk consulting services (e.g. assistance with loss control, coverage decisions, insurance questions, policy interpretations, claim submissions, special event coverage, ongoing trainings with City staff). Add any other relevant information and/or unique services your firm will offer the City that will distinguish you from other Proposers.***

PUBLIC AGENCY CONSULTING SPECIALISTS

Insurance for public agencies is extremely specialized and changes frequently. As your insurance Broker/Consultant, it is our job to ensure the City has a clear understanding of its program structure and coverage in place. Our in depth understanding of the insurance marketplace, coupled with our expertise in public entity exposures all contribute to our overall philosophy of being a true partner and consultant and not just another insurance broker. The Keenan Service Team will work with the City to ensure the City is aware and understands the exposures, the coverage in place, and what may be needed. We will explain what the possible outcome could result from these exposures if retained by the City of Riverside.

KEY KEENAN DISTINGUISHING CHARACTERISTICS

We will provide extensive resources to support your Risk Management efforts and contain costs through a dedicated team consisting of the representatives identified under the Key Personnel. What makes us unique is that all of these resources are in-house, allowing for a seamless service experience for the City.

COVID-19 RESOURCES

In the course of the past several months, new workers' compensation legislation and Cal/OSHA rules for workplace safety emergency standards were put forward. With the passing of SB1159 and AB 685, there are new laws and regulations that will impact how agencies and employees will be affected due to potential exposure to COVID-19 in their work environment. These new laws and regulations are extensive and involve many new responsibilities that have been put onto the employer now more than ever. We've developed resources to assist agencies through the process to help manage the overall risk while protecting the safety of employees and members of the community.

LOSS DATA ANALYTICS

We have a very extensive WC Claims and Medical Management division, and while we are not proposing on TPA or recommending the City to change your claims handling service administrator, our resources and experience enable us to provide unique consultation and strategies to further reduce your claim costs.

LEGISLATIVE UPDATES

As a niche organization, we continuously monitor legislation that may have an impact on our public agency customers. We have in-house legal counsel dedicated solely to monitoring California and federal legislation for any issues that may impact our customers who specializes in analyzing coverage and contractual issues for our customers. In addition, our lobbyist provides insight on pending legislation that may impact our public agency customers. From this, we develop Briefings, Newsletters, Trends Analysis and other meaningful information to help our clients understand the issues so they may make informed decisions. Because of our specialized, customer-focused approach, our consultants work with the issues that public agencies face every day.

CLAIMS ADVOCACY

We will work closely with your claims staff and City Attorney to ensure proper reporting to insurance carriers. We have an extensive Property & Liability division with senior consultants who specialize in law enforcement liability, road and sidewalk issues and many other liability exposures facing the City. Our service offering includes excess reporting and tracking so our Claims Manager will help navigate through the excess claims and assist in claim remediation. We will work closely with your staff to ensure proper reporting to insurance carriers. In addition,

we will act as a claim liaison between the insurance companies and the City where you feel it is expeditious to do so. Keenan has tremendous expertise in administering and consulting on claims for both traditional insurance and reinsurance policies, which are distinctly different in the approach and expertise one must use. Between our Property and Liability Claims Administration (PLCA) group, with more than 20 professionals, and our Workers' Compensation claims group, in excess of 200 professionals, we have many hundreds of years of cumulative experience actually adjusting and advocating on behalf of our public entity clients. Claims support and oversight is an area that differentiates us from our competitors. We will provide the City with the highest level of service and the best attainable results in the oversight of claims, to the extent to which the City desires such support.

RISK MANAGEMENT TECHNOLOGY & RESOURCES

As your Broker/Consultant, the City of Riverside will have 24/7 access to our award winning and proprietary *P&C Bridge* and *Keenan SafePersonnel* (a complete Learning Management System). Through *P&C Bridge*, you have access to online training, an Employment Practice Resource Center and other tools which may help ensure regulatory compliance and reduce the City's costs.

***Keenan SafePersonnel* – Web Based Online Training & Management System**

Built on technology extensively proven in public agencies and recognized with the *Business Insurance Innovation Award*, *Keenan SafePersonnel* has an established track record with over 1 million course completions.

The *Keenan SafePersonnel* courses have been specifically designed for California cities, counties, transit agencies and special districts. The content is newly updated and regularly reviewed to remain current. *Keenan SafePersonnel* helps to develop a strong safety culture for cities:

- Centralized, automated record of training for Cal/OSHA and risk management documentation including courses addressing COVID-19.
- Fosters a safe, healthy environment for agency employees and helps protect your community.
- Effectively delivers training online with far less disruption to work schedules and reduced travel expense.
- Courses align with your exposures, loss history and reinforce targeted prevention strategies.
- Interactive, visually-pleasing content engages employees with short, manageable modules.

SERVICES AVAILABLE AT ADDITIONAL COST

IMReady

Organizations are under increased scrutiny and public pressure to be better prepared to handle unexpected and potential disastrous events. Current risk management practice should include preparation and planning for emerging threats such as natural disasters, active shooter and vehicular assault, terrorism and other life-threatening situations. Having a plan is only the first step toward readiness. Keenan created IMReady, an intensive assessment and training resources program specifically customized to your facilities, staff and exposures, conducted by qualified and experienced incident management experts. IMReady raises preparedness and organizational resiliency with a suite of emergency preparedness products and services, including:

- Executive Emergency Management Training (Roles & Responsibilities)
- Active Shooter/Active Killer – Response, Reunification, Recovery
- Facility Design and Security Characteristics
- De-escalation Training (Nonviolent Verbal Intervention)
- Threat and Physical Security (TaPS) Assessment
- Emergency Operations Planning (EOP) Suite – planning, review, drills and exercises

The professional staff of the IMReady team have decades of training and experience and are ready to design a program to fit the City’s needs at an additional cost based upon the City’s specific needs.

RASP – Rent A Safety Professional

Keenan offers its complete RASP Loss Control Service Schedule as an option for the City to augment loss control consulting and safety training. The City would work with the assigned Loss Control Consultant(s) to determine a priority of service needs through ongoing Needs Assessments. The needs may vary among the employee classifications as injury trends are identified. Some of the needs may be to complete a specific project while others will request ongoing oversight and development of an Injury and Illness Prevention Plan or Property and Liability Loss Prevention Program.

Below is a list of possible service options available under the RASP program:

| | | |
|--|-------------------------------------|--|
| Back Injury Prevention | Blood borne Pathogens | Exposure Control |
| Compliance Plan Review | Cal OSHA Consulting | Custodial Safety |
| Ergonomic Evaluations | Facility Inspection Program | Hazard Communication |
| Hazardous Materials Inventory | Hearing Conservation | Heat Illness Prevention |
| Injury Illness Prevention Program | Lockout/Tagout | New Employee Safety Orientation |
| Noise Survey/Monitoring | Onsite Consultation Services | Respiratory Protection |
| Workplace Violence Program | | |

Keenan recognizes that the operational environment within California Public Agencies has changed and resources are often limited. Our services are available to provide the most qualified resources available to the City on short notice affording a timely solution to Safety and Loss Control at a cost that is both affordable and yielding an optimal return on investment in terms of lower loss costs and claim frequency. A formal proposal for Loss Control RASP services can be provided based upon the City's needs.

Regency

Regency (License Number PI2214) is a dedicated division of Keenan & Associates that specializes in investigations for municipalities, school districts, community colleges, and hospitals. Now, over twenty-five years in business, we are experts in working with public agencies. We complete our assignments timely and efficiently. Our reports are of the highest quality. All investigations are completed at a very reasonable cost to the client.

Our services include but not limited to:

Workers' Compensation Investigations:

- AOE/COE Investigations
- Surveillance/Sub Rosa*
- Activity Checks
- Subrogation
- Photos & Diagrams When Necessary
- Doctor/Clinic Investigations
- Police Reports
- Coroner Reports

Liability Investigations:

- General Liability
- Auto Liability
- Products Liability
- Discrimination
- Sexual Harassment
- Wrongful Termination
- Photos and Diagrams When Necessary
- Police Reports
- Coroner Reports

Data Base Services:

- Department of Motor Vehicles
- Criminal and Civil Court Checks

- Witness Locates/Skip Trace
- Background Searches
- Public Records Checks
- Asset Checks
- Photos and Diagrams When Necessary

*Sub Rosa includes surveillance, activities check, and court appearances.

3. Claims Advocacy: Describe your firm's ability to assist the City on claims related issues.

As mentioned in the previous question #2, we will act as a claim liaison between the insurance companies and the City where you feel it is expeditious to do so. Keenan has tremendous expertise in administering and consulting on claims for both traditional insurance and reinsurance policies, which are distinctly different in the approach and expertise one must use. Between our Property and Liability Claims Administration (PLCA) group, with more than 20 professionals, and our Workers' Compensation claims group, in excess of 200 professionals, we have many hundreds of years of cumulative experience actually adjusting and advocating on behalf of our public entity clients.

Claims support and oversight is an area that differentiates us from our competitors. We will provide the City with the highest level of service and the best attainable results in the oversight of claims, to the extent to which the City desires such support.

4. Valuation and Asset Inventory: Describe your firm's ability to provide valuation services (at the discretion of the City's need) and maintain an electronic database of the City's inventory with pertinent asset details and valuation information.

Conducting regular property appraisals to ensure the City has a comprehensive schedule with the most accurate property values is key and necessary for insurance rating purposes. The majority of property carriers require a copy of the most recent appraisal as part of the underwriting submission. Through the services of the dedicated service team, we would be happy to coordinate to have a property appraisal conducted, at the discretion of the City. Once completed, the appraisal will be used to extract the City's comprehensive statement of values and asset inventory to be maintained throughout the year and updated accordingly reflecting changes made, as reported.

If a property appraisal has already been recently completed, the account management team will maintain the City's statement of values and asset inventory throughout the year and updated accordingly reflecting changes made, as reported.

SECTION 6: ADDITIONAL INFORMATION

“Additional Information” shall include any other information the PROPOSER deems essential in evaluating the proposal, i.e., letter of reference, other related projects, etc.

RELEVANT PROJECTS SUCCESS STORIES

Our success is proof positive of our client retention rate. As a full-service firm, it's our unique services and resources that sets Keenan apart from a traditional brokerage. We go above and beyond from providing insurance brokerage services by delivering unique risk management consultative services in all realms of risk aimed at reducing overall insurance premiums and claims costs.

Below are a few examples of successes accomplished for customers through the Keenan partnership and dedicated services of Vanessa Peña and the Keenan Service Team.

City of Palm Springs: DIC Program Restructure

Keenan originally won an award for Excess Workers' Compensation brokerage and restructured the program to reduce costs from \$270K to \$80K. We were later hired as P&C broker (all lines) and helped restructure a very complex earthquake program separating high risk locations, such as their Waste Water Treatment Plan, from all other City locations, to provide dedicated limits for the WWTP which resulted in hundreds of thousands of dollars in savings to the City. Over the years, we have continued to restructure the program for continuity with the carrier partners of choice while continuing to save nearly \$500,00 in annual premium costs.

City of Palm Springs: Property & Liability Claims Oversight

At the time, we were not this client's Third Party Administrator (but designated P&C Insurance Broker) but acted as the liaison between the carrier and the City. The City suffered a very complex property loss and the policy included an exclusion pertaining to the loss; however, we stepped in and retrospectively negotiated coverage resulting in over a million dollars of claim coverage. In 2018, it was through our claims oversight that identified where the previous liability third party administrator had set claim reserves to the City's retention rather than the full value of the loss which created significant challenges when marketing the City's program. We identified the issue and immediately brought it to the City's attention and soon became the City's Third Party Claims Administrator.

City of Palm Springs: Law Enforcement Legal Liability Non-Renewal

During the fiscal year 2017-18, the City's liability renewal program was incredibly challenging due to the City's law enforcement, excessive force and auto liability claim

activity that resulted in the incumbent carrier excluding law enforcement liability. A standalone law enforcement liability option was secured with an alternative carrier, though the premium was nearly double the City's expiring premium. We conducted a very thorough marketing effort, though due to changing market conditions and the City's loss experience, most carriers declined to quote or indicated premiums and retentions higher than anything we received. We placed the City's liability program with the Municipal Insurance Cooperative (MIC) which was the most competitive option at \$152,144, less or 22% less than the incumbent & standalone option. The Municipal Insurance Cooperative provided the City with broader coverage and far greater claim control.

City of Palm Springs: OSHA Reporting Assistance

This client incurred a significant occurrence where an employee fell through a skylight and suffered serious injuries and required hospitalization. As the City's Broker/Consultant, a senior consultant was onsite to work through the process of notifying OSHA and to provide assistance to the City as they worked with the OSHA inspector and the investigation conducted as a result of the accident. It is our local servicing and expert consultants that can be relied upon during the times when needed most.

City of Upland: Property & Casualty Program Restructure

The City hired Keenan after they chose to withdraw from a risk sharing pool and we have changed their program considerably to fit the City's needs. Since the initial partnership with the City, our services have expanded beyond providing P&C Brokerage/Consultative services to include Loss Control services and Workers' Compensation third party claims administration services. The City received a 6% reduction in their first year's excess workers' compensation premium despite a nearly \$1M increase in payroll, along with an 8% reduction in excess liability premiums. Over the years, we have continued to accomplish premiums savings while reducing retentions by more than 33% for their excess workers' compensation and 25% for the excess liability programs.

City of Upland: Fire Department Dissolution

The City was experiencing financially challenging times and made the decision to dissolve their fire department and contract with the county for fire services. We worked with the City and helped with the transition including the run off claims handling and restructuring the insurance program to fit the City's changes in exposure.

City of Cudahy: P&C Program Restructure

The City hired Keenan to conduct an analysis of the City's insurance program and as a result, exited a risk sharing pool in order to control costs and eliminate program assessments. We worked with the City and helped transition from risk sharing to

gaining control over its own program while providing brokerage services, loss control and third-party claims handling services for workers' compensation and third-party liability. The City saved 32% in premium costs for the first year and have continued to expand coverage to fit their needs.

City of Commerce: Restructure of Workers' Compensation Program

The City hired Keenan to build a hybrid program where the City would maintain membership of a pool for Property & Liability and be self-insured for Workers' Compensation. An analysis was conducted to determine the appropriate retention, cost savings and overall program costs that was cost effective for the City and resulted in premium savings of more than \$600K for the first year alone. We've continued to deliver great program results through the partnership by providing loss control services, brokerage / consulting services and third-party claims administration for its workers' compensation program.

City of Glendale: OPEB Liability & P&C Savings

As this client's broker, we helped deliver millions in savings when we reduced and eliminated their OPEB liability. This same innovative philosophy permeates our entire organization. The City then hired us to be their Property & Casualty Insurance Broker a year later and we have delivered similar results for their Property & Casualty program.

In addition to the relevant project success stories included in this proposal, we've also accomplished the following.

Managed Care Provider Team of the Year Winner

Keenan was awarded the Managed Care Provider Team Provider Team of the Year winner in the 2018 U.S. Insurance Awards. The STOP program, also known as Saving the Opiate Patient, was implemented under Keenan's managed care protocols to help injured workers avoid addiction to opioid pain medication and facilitate an earlier return to work. The reviews focus on preventing medication overutilization and gaining faster access to treatment that improves an injured worker's medication and occupational outcome. In one year, the effort reduced narcotics utilization by 21% and pharmacy expenses by more than \$5 million.

Municipal Insurance Cooperative (MIC)

Our customers were looking for a solution that provided the municipal insurance coverage needed at a competitive price while not having to worry about program assessments to protect their financial stability. Our Marketing Placement specialists went to work and developed the Municipal Insurance Cooperative (MIC), a joint purchase non-risk sharing purchase group. MIC was founded in 2014 by two public agencies where members band together for greater purchasing power. Each member is

individually rated based upon its own loss experience, therefore eliminating subsidizing other members' poor loss experience and program assessments altogether. To date, MIC has grown to eight members and has been a great solution for securing the municipal insurance coverage needed to protect the financial stability of each agency while saving in premium costs.

Community Outreach Project (Pro Bono) Winner

Keenan was awarded the winner by U.S. Insurance Awards in 2018 for the child abuse prevention resources available at no cost to schools (regardless of whether they are a Keenan client), municipalities for their work involved with youth programs, parents, and volunteers to provide essential training for protecting children within the community. To date, the initiative has resulted in 949,810 mandatory reporter training courses, saving an estimated \$19 million in training expenses for California public agencies.

SECTION 7: REQUIRED DISCLOSURES AND EXHIBITS

All proposals must include a response to the Disclosure Questionnaire utilizing the form in Exhibit “B.” Please disclose any and all past or current business and personal relationships with any current Riverside elected official, appointed official, City employee, or family member of any current Riverside elected official, appointed official, or City employee. Any past or current business relationship may not disqualify the firm from consideration. Describe any administrative proceedings, claims, lawsuits, or other exposures pending against the Proposer.

We have included the completed **Disclosure Questionnaire Exhibit “B”** on the following page.

The following describes Keenan’s personal relationships with the City’s personnel:

- Karyn Goodsite, Account Executive in Keenan’s Employee Benefits division, is personal friends with Rusty Bailey, the City’s current Mayor.
- Keenan Assistant Workers’ Compensation Claims Examiner, Greg Mariano, is personal friends with Vicky Currier, former Human Resource employee of the City of Riverside. Greg & Vicky are members of the same church and also worked alongside Vicky when she provided consulting services to the City of Brea.
- Keenan Workers’ Compensation Claims Examiner, David Wahe, is personal friends with a police officer from the City of Riverside’s Police Department (name of officer is unknown).

There are no current or past investigations, lawsuits, claims or complaints pending against Keenan & Associates or members of Keenan's leadership which would impact our ability to provide services to the City of Riverside. As a normal incident to conducting its business, Keenan has historically been involved with and has successfully resolved various investigations, claims, or complaints, none of which had a material adverse effect on Keenan or our ability to provide services to our clients. Keenan & Associates continues to maintain general liability and errors & omissions insurance covering our business activities and anticipated potential liabilities.

All proposals must include a response to the Required Consultant Questionnaire Exhibit “C”.

We have included the completed **Consultant Questionnaire Exhibit “C”** in **Section 3** of this proposal.

EXHIBIT "B"
DISCLOSURE QUESTIONNAIRE

The Consultant shall complete the following questionnaire:

1. Has the Consultant, any officer of the Consultant, or any employee of the Consultant who has proprietary interest in the Consultant, ever been disqualified, removed, or otherwise prevented from bidding on, or completing a federal, state, or local government project because of a violation of law or safety regulation?

Yes _____ No X

If the answer is yes, explain the circumstances in the following space.

N/A

2. Has the Consultant, any officer of the Consultant, or any employee of the Consultant who has proprietary interest in the Consultant, ever had any administrative proceedings, claims, lawsuits, or other exposures pending against the Consultant?

Yes _____ No X

If the answer is yes, explain the circumstances in the following space.

N/A

***Failure to provide required Disclosure Questionnaire form will deem your bid unresponsive.**

SECTION 8: REFERENCES

Company shall provide at least 3 references, within the past 5 years, of clients for whom services have been performed that are comparable in quality and scope to that specified in this RFP. The references shall include names, addresses, emails and telephone numbers of the clients for whom prior work was performed and include an explanation of the services provided. Staff will review and evaluate based on the references content and response given by the reference provided. The City reserves the right to contact the reference listed and verify information deemed necessary in order to evaluate the information provided.

Following are references for the City's review.

| | |
|---------------------------|--|
| Organization: | City of Palm Springs |
| Address: | 3200 E. Tahquitz Canyon Way Palm Springs, CA 92262 |
| Point of Contact: | Jeff Ballinger City Attorney |
| Phone: | 760.323.8205 |
| Email: | jeff.ballinger-c@palmsspringsca.gov |
| Services Provided: | P&C Brokerage / Risk Consulting Services; Liability Third-Party Claims Administration |

| | |
|---------------------------|--|
| Organization: | City of Upland |
| Address: | 460 N. Euclid Avenue Upland, CA 91786 |
| Point of Contact: | Terry Doyle HR Manager |
| Phone: | 909.931.4376 |
| Email: | tdoyle@ci.upland.ca.us |
| Services Provided: | P&C Brokerage/ Risk Consulting Services; Workers' Compensation Third-Party Claims Administration |

| | |
|---------------------------|--|
| Organization: | City of Glendale |
| Address: | 613 E Broadway Glendale, CA 91206 |
| Point of Contact: | Ann M. Maurer Chief Assistant City Attorney |
| Phone: | 818.548.2080 |
| Email: | amaurer@glendaleca.gov |
| Services Provided: | P&C Brokerage / Risk Consulting Services |

REQUIRED FORMS

We have completed the following required forms:

- Exhibit “H” Professional Resumes
- Exhibit “F” Non-Collusion Declaration

Exhibit “H”

PROFESSIONAL RESUMES

KEENAN SERVICE TEAM

Vanessa Peña – Account Executive Lead Consultant

Vanessa Peña is an Account Executive who joined Keenan in 2010. Vanessa has been in the insurance industry since 1997 and has expertise with account management, market placement and construction programs. Over the past nine years Vanessa has been working exclusively with California public agencies by helping manage their risks specializing in areas of insurance, re-insurance, self-insurance and risk management consultative services. Vanessa is responsible for account management, operations and business development of municipalities, special districts and public agencies in Southern California. Vanessa is a graduate of the University of Redlands with a Bachelor of Science degree in Business. She is a licensed Fire & Casualty Agent/Broker and has earned a professional designation as Construction Risk Insurance Specialist (CRIS) and Associate in Insurance Service (AIS).

Monica Mojarro – Account Manager, Service & Administration

Monica Mojarro joined Keenan in 2011 and provided administrative and internal account support to the Vice President of Property & Casualty and the P&C Integrated Service Team. As Account Manager, she provides customer service to our municipality clients throughout our Southern California territory. Monica is responsible for day to day client servicing, including: policy renewal preparation and submission, risk management and coverage inquires. Monica is a graduate of California State University Long Beach, and she obtained her Master's Degree in Public Administration with a concentration in employer/employee relations. Monica is a licensed Property & Casualty Broker/Agent.

Melissa Gomez – Account Coordinator, Technology & Administration Support

Melissa Gomez joined Keenan in 2017 and is currently working as Account Coordinator in the P&C Marketing Department. Melissa's role includes but is not limited to issuance of certificates of insurance, evidence of coverage, client invoicing, risk management technology administration support, marketing support and overall support for the account management team. She received her Bachelor of Business Administration in Marketing from Loyola Marymount University. She is a licensed Property & Casualty Broker/Agent and is working toward obtaining her Certified School Risk Manager (CSRM) designation.

Jessica Blushi – Assistant Vice President, Casualty Marketing Expert

Jessica Blushi, Assistant Vice President of P&C Marketing, has been helping California public agencies manage their risks for over 15 years. Jessica specializes in the areas of insurance, re-insurance, self-insurance and risk management.

Prior to joining Keenan, Jessica’s industry experience included serving as an account manager with Alliant Insurance Services specializing in large municipal accounts. Jessica’s experience in the self-insurance and risk management areas was further developed when she served as the Underwriting Manager for CSAC Excess Insurance Authority where she was very involved in CSAC EIA's administration of the JPA’s Property and Casualty Programs. Jessica supervised the underwriting staff, provided oversight of prospective member underwriting and cost allocation models, and also provided risk management consulting and other member services. Jessica has also served as a pool administration and risk management consultant with Bickmore Risk Services. Jessica studied Business Administration at California State University, Fullerton and maintains a Fire and Casualty Insurance Broker’s license.

Rena Svetic – Senior Account Manager, Property & Ancillary Marketing Expert

Rena Svetic has a wide range of expertise within the insurance industry, where she currently specializes in Public Agency placement of earthquake coverage and ancillary lines of business. She joined Keenan in 2002 and led the streamlining of the Property and Casualty appraisal process for public agencies. As business liaison for Online Client Applications, she worked with IT on program development, simplified the communication process, and conducted trainings. In her role as Marketing Sr. Account Manager, placement of earthquake, crime, cyber, management liability, and storage tank coverages became her niche. Rena holds a Bachelor Degree in Business Administration and the Insurance designations of AINS and ARM.

CORPORATE SUPPORT TEAM

John Stephens – President, P&C Public Agency & Reinsurance Expert

John has been in the Insurance and Risk Management industry for 28 years. John is a Senior Vice President and oversees the Property & Casualty Public Agency Practice which includes approximately 600 California Public Agencies and 40 Joint Powers Authorities. John works directly with the insurance and reinsurance marketplace in U.S., Bermuda, London and other domiciles on behalf of Keenan and our clients.

John has both Fire & Casualty as well as Life & Health licenses in the State of California. John graduated with a Bachelor of Science degree in Business Administration from California Lutheran University.

Christine Gerbasi – Vice President, P&C Integrated Services

Christine Gerbasi is Vice President in charge of our Property & Casualty Integrated Service Team. This team works with property and casualty customers' statewide providing training to customers, assisting with the development of client specific strategic planning and providing overall risk management services. In addition to the Integrated Service Team, Christine has responsibility for the development and implementation of internal policies, procedures and training. Christine is a member of Keenan's legislative committee working closely with various industry groups regarding legislative matters.

Christine has been in the insurance industry since 1986 working with both insured and self-funded employers. Christine has been with Keenan since 1999 working closely with both our school and healthcare customers. Christine often speaks to industry associations regarding legislation, regulations and pertinent issues impacting school districts and health facilities.

Christine is a graduate of California State University, Dominguez Hills with a Bachelor's degree in Business Administration. She is certified by the Department of Industrial Relations Self-Insurance Plans and also as a Workers' Compensation Claims Professional (WCCP). Christine is a licensed Fire & Casualty Agent/Broker and has completed all course work toward the Associate in Risk Management (ARM) designation.

Eric Preston – Vice President, ARM, Loss Control & Safety Services

Eric joined Keenan in 2012. He now is responsible for directly supervising 14 employees and managing Southern California's loss Control operations and strategic initiatives as well successfully performing other crucial roles.

Eric Preston received a Bachelor of Science degree from California State Polytechnic University, Pomona in Management and Human Resources, with emphasis in Human Resource Management. Eric earned his Associate in Risk Management for Public Entities (ARM-P) in 2008, and has countless certificates of completion from numerous safety classes, seminars and workshops including industrial hygiene, OSHA machine safeguarding, NFPA emergency evacuation for people with disabilities, OSHA accident investigation techniques, indoor air quality, defensive driving, accessibility guidelines for play areas, NFPA inspection, testing and maintenance of water-based fire protection systems, and OSHA general industry safety inspection techniques. Eric has also helped develop new products and services in areas such as campus security assessments, school site design, as well as special education safety. Eric is an active member of the American Society of Safety Engineers (ASSE #52223), as well as a Certified Playground Safety Inspector and Aerial Lift Instructor.

William Clayton – Director, IMReady Emergency Preparedness Services

Bill Clayton joined the Keenan Loss Control team in October of 2014 after 27 years in public service. Bill began his career in the U.S. Navy and served in combat in Vietnam and later served in Guam as a police officer, field supervisor, and U.S. Customs Inspector for the Joint Armed Forces Police Detachment. He has real-life experience as a first responder and emergency manager. His assignments included environmental safety officer and emergency manager, and nine years as the safety and loss control manager for a large school and community college risk management JPA.

Bill has a Bachelor of Arts degree in Business Administration, a Master of Science degree in Emergency Services Administration, is a Certified School Risk Manager (CSRM), and an Associate in Risk Management with a Public Entities (ARM-P) designation. Bill, a part-time faculty member of The National Alliance, teaches the Certified School Risk Manager core classes and has led a national webinar on Effective School Crisis Management.

Bill's certifications include the Crime Prevention Through Environmental Design (CPTED) Professional Designation (CPD), and California P.O.S.T. Basic Academy Instructor. His extensive federal (FEMA & Homeland Security) and California state training and experience in risk and emergency management, makes him a subject-matter leader on the IMReady suite of services. He provides oversight to the Emergency Operations Plan Development and Update Service, After-Action Debriefs, and Incident Command System (ICS) exercise and executive-level training programs, which include services for public entity clients to help them in preparing for those unwanted, unexpected critical incidents and events.

Amy Donovan, Esq. – Vice President, Legislative and Regulatory Affairs

Amy Donovan is Keenan & Associates' primary source for legislative and regulatory research, analysis, and advocacy. Amy authors the firm's Briefings and position papers on emerging legislation, regulation and litigation and works with stakeholders at a state and national level to advocate on issues that impact the firm and its clients. As a member of the Council of Insurance Agents and Brokers (CIAB) Legal Counsel Working Group, she meets regularly with federal lawmakers, lobbyists and thought leaders to discuss national trends in health and liability insurance issues. She brings that knowledge to bear in addressing Keenan clients throughout California on such topics as the ACA, Family and Medical Leave Act, Section 125 Cafeteria Plans. She has been with the firm since 2006.

Prior to working at Keenan, Amy worked for 11 years as a civil litigator and litigation manager in New Jersey. Among her areas of expertise are employment discrimination and employee benefits. Through her volunteer work with the New Jersey Junior Leagues, Amy also advocated for legislation impacting children's health and safety.

Amy graduated from Smith College with a Bachelor of Arts in American Studies and received her Juris Doctorate from Seton Hall University School of Law, where she handled federal disability appeals as a volunteer and worked as a research assistant for then-Congressman Charles E. Schumer of New York. She is admitted to the bar in both California and New Jersey.

Eric Lucas – Vice President, Property & Liability Claims Oversight

Eric joined Keenan & Associates in November 2018 and has overall responsibility for the claim's administration of all Property & Liability Claims.

Eric has over 35 years of experience in the property and casualty business. His most recent position was as CEO of Schools Excess Liability Fund (SELF) in Sacramento. Eric was with SELF for more than eight years during which time he also held the positions of Senior Claims Officer and Chief Operating Officer.

His previous positions included working with Apartment and Investment Management Company (AIMCO) in Denver, where as a member of the General Counsel's Office, he handled all insured, general liability litigation throughout the country. Prior to AIMCO, Eric worked as a PC and WC Claims Manager for the Colorado Intergovernmental Risk Sharing Agency (CIRSA), which is a Colorado municipal risk pool. He also worked with Allied Group (now a part of Nationwide) and SAFECO (now a part of Liberty Mutual).

He has an undergraduate degree from Bowling Green State University (Ohio) with a major in Finance. He received his law degree from the University of Denver, Sturm College of Law. Eric is a licensed attorney in the State of Colorado and holds the CPCU and ARM designations.

Exhibit “F”

NON-COLLUSION DECLARATION

EXHIBIT "F"

NON-COLLUSION DECLARATION

TO BE EXECUTED BY PROPOSER AND SUBMITTED WITH BID/PROPOSAL

The undersigned declares:

I am President, Property & Casualty
(Insert "Sole Owner", "Partner", "President", "Secretary", or other proper title)

of Keenan & Associates
(Insert name of Proposer)

The party making the forgoing bid/proposal submitted herewith to the City of Riverside declares:

That all statements of fact in such bid/proposal are true;

That such bid/proposal was not made in the interest of or on behalf of any undisclosed person, partnership, company, association, organization or corporation; That such bid/proposal is genuine and not collusive or sham; That said Proposer has not, directly or indirectly by agreement, communication or conference with anyone attempted to induce action prejudicial to the interest of the City of Riverside, or of any other Proposer or anyone else interested in the proposed contract; and further. That prior to the public opening and reading of bids/proposals, said Proposer:

- a. Did not directly or indirectly, induce or solicit anyone else to submit a false or sham bid/proposal;
- b. Did not directly or indirectly, collude, conspire, connive or agree with anyone else that said Proposer or anyone else would submit a false or sham bid/proposal, or that anyone should refrain from bidding or withdraw his or her bid/proposal;
- c. Did not, in any manner, directly or indirectly, sought by agreement, communication, or conference with anyone to raise or fix the bid/proposal price of said Proposer or of anyone else, or to raise or fix any overhead, profit, or cost element of the bid/proposal price, of that of anyone else;
- d. Did not, directly or indirectly, submit his or her bid/proposal price or any breakdown thereof, or the contents thereof, or divulge information or data relative thereto, to any corporation, partnership, company, association, organization, bid depository, or to any member or agent, or to any individual or group of individuals thereof to effectuate a collusive or sham bid, except the City of Riverside, and has not paid, and will not pay, any person or entity for such purpose or to any person or persons who have a partnership or other financial interest with said Proposer in his or her business.

Any person executing this declaration on behalf of a Proposer that is a corporation, partnership, joint venture, limited liability company, limited liability partnership, or any other entity, hereby represents that he or she has full power to execute, and does execute, this declaration on behalf of the Proposer.

I certify under penalty of perjury of the laws of the State of California that the above information is correct.

By: John Stephens  Title: President, Property & Casualty

Date: December 15, 2020

***Failure to provide required Non- Collusion of Declaration form will deem your bid unresponsive.**

APPENDICES

| | |
|------------|--|
| Appendix 1 | Proof of Insurance |
| Appendix 2 | California Department of Insurance License |

Appendix 1

PROOF OF INSURANCE



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/15/2020

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

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

| | | | |
|--|--|---|-------------------------------------|
| PRODUCER | | CONTACT NAME: Heather Verdui | |
| Mike Smith, New Jersey Lic. P&C /Surplus # 9940165 | | PHONE (A/C, No, Ext): (201)847-9175 | FAX (A/C, No): (201)847-9174 |
| Axis Insurance Services, LLC | | E-MAIL ADDRESS: hverdui@axisins.com | |
| 795 Franklin Avenue, Suite 210 | | INSURER(S) AFFORDING COVERAGE | |
| Franklin Lakes NJ 07417 | | INSURER A: Allied World Insurance Co | NAIC # 22730 |
| INSURED | | INSURER B: | |
| Keenan & Associates | | INSURER C: | |
| 2355 Crenshaw Blvd, Suite 200 | | INSURER D: | |
| Torrance CA 90501 | | INSURER E: | |
| | | INSURER F: | |

COVERAGES**CERTIFICATE NUMBER:** 10760 EO20/21**REVISION NUMBER:**

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

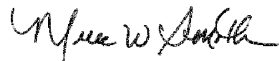
| INSR LTR | TYPE OF INSURANCE | ADDL INSD | SUBR WVD | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS |
|----------|---|-----------|----------|---------------|-------------------------|-------------------------|--|
| A | COMMERCIAL GENERAL LIABILITY | | | 0307-7977 | 10/01/2020 | 10/01/2021 | EACH OCCURRENCE \$ 15,000,000 |
| | <input checked="" type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR | | | | | | DAMAGE TO RENTED PREMISES (Ea occurrence) \$ |
| | Limits are Per Claim | | | | | | MED EXP (Any one person) \$ |
| | <input checked="" type="checkbox"/> Errors & Omissions | | | | | | PERSONAL & ADV INJURY \$ |
| | GEN'L AGGREGATE LIMIT APPLIES PER: | | | | | | GENERAL AGGREGATE \$ 15,000,000 |
| | <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC | | | | | | PRODUCTS - COMP/OP AGG \$ |
| | <input checked="" type="checkbox"/> OTHER: Retro 3/31/2017 | | | | | | Retention Per Claim \$ 250,000 |
| | AUTOMOBILE LIABILITY | | | | | | COMBINED SINGLE LIMIT (Ea accident) \$ |
| | <input type="checkbox"/> ANY AUTO | | | | | | BODILY INJURY (Per person) \$ |
| | <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS | | | | | | BODILY INJURY (Per accident) \$ |
| | <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY | | | | | | PROPERTY DAMAGE (Per accident) \$ |
| | | | | | | | \$ |
| | UMBRELLA LIAB <input type="checkbox"/> OCCUR | | | | | | EACH OCCURRENCE \$ |
| | EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE | | | | | | AGGREGATE \$ |
| | DED <input type="checkbox"/> RETENTION \$ <input type="checkbox"/> | | | | | | \$ |
| | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY | | | | | | PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> |
| | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N | | N/A | | | | E.L. EACH ACCIDENT \$ |
| | If yes, describe under DESCRIPTION OF OPERATIONS below | | | | | | E.L. DISEASE - EA EMPLOYEE \$ |
| | | | | | | | E.L. DISEASE - POLICY LIMIT \$ |

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

Professional Services include Insurance Agent/Broker, Claims Administration, HR Consultant, Benefits Administrator, Enrollment Services and Third Party Administrator.

The definition of an Insured in this policy includes both the company and individuals in their roles as Principals, employees, sub-agents, sub-brokers and independent contractors of the Insured. These individuals are automatically insured for covered Professional Services when they are performed on behalf of and at the direction of the Insured.

CERTIFICATE HOLDER**CANCELLATION**

| | |
|--|--|
| City of Riverside Financial Department 3900 Main Street Riverside CA 92522 | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE  |
|--|--|

© 1988-2015 ACORD CORPORATION. All rights reserved.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/15/2020

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

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

| PRODUCER AssuredPartners Northeast, LLC. 123 Main Street 14th Floor White Plains NY 10601 | | CONTACT NAME: Jeanne Vezina PHONE (A/C, No, Ext): (914) 761-9000 FAX (A/C, No): (914) 761-3749 E-MAIL ADDRESS: jeanne.vezina@assuredpartners.com | | | | | | | | | | | | | | | | | | | | | | |
|---|--|--|--|-------------------------------|--|--------|------------|-------------------------------|-------|------------|-----------------------------|-------|------------|--|-------|------------|-----------------------|-------|------------|--|--|------------|--|--|
| INSURED Keenan & Associates c/o The AssuredPartners Group, LP 200 Colonial Center Parkway Lake Mary FL 32746 | | <table border="1"> <thead> <tr> <th colspan="2">INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A:</td> <td>Charter Oak Fire Insurance Co</td> <td>25615</td> </tr> <tr> <td>INSURER B:</td> <td>The Travelers Indemnity Co.</td> <td>25658</td> </tr> <tr> <td>INSURER C:</td> <td>Travelers Property Casualty Company of America</td> <td>25674</td> </tr> <tr> <td>INSURER D:</td> <td>Federal Insurance Co.</td> <td>20281</td> </tr> <tr> <td>INSURER E:</td> <td></td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> <td></td> </tr> </tbody> </table> | | INSURER(S) AFFORDING COVERAGE | | NAIC # | INSURER A: | Charter Oak Fire Insurance Co | 25615 | INSURER B: | The Travelers Indemnity Co. | 25658 | INSURER C: | Travelers Property Casualty Company of America | 25674 | INSURER D: | Federal Insurance Co. | 20281 | INSURER E: | | | INSURER F: | | |
| INSURER(S) AFFORDING COVERAGE | | NAIC # | | | | | | | | | | | | | | | | | | | | | | |
| INSURER A: | Charter Oak Fire Insurance Co | 25615 | | | | | | | | | | | | | | | | | | | | | | |
| INSURER B: | The Travelers Indemnity Co. | 25658 | | | | | | | | | | | | | | | | | | | | | | |
| INSURER C: | Travelers Property Casualty Company of America | 25674 | | | | | | | | | | | | | | | | | | | | | | |
| INSURER D: | Federal Insurance Co. | 20281 | | | | | | | | | | | | | | | | | | | | | | |
| INSURER E: | | | | | | | | | | | | | | | | | | | | | | | | |
| INSURER F: | | | | | | | | | | | | | | | | | | | | | | | | |

COVERAGES

CERTIFICATE NUMBER: CL2092859602

REVISION NUMBER:

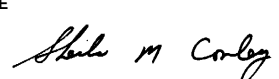
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE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

| INSR LTR | TYPE OF INSURANCE | ADDL INSD | SUBR WVD | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS | |
|----------|--|-----------|----------|---------------------|-------------------------|-------------------------|---|----------------|
| A | <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER: | | | 6301C226998 | 10/01/2020 | 10/01/2021 | EACH OCCURRENCE | \$ 1,000,000 |
| | | | | | | | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$ 1,000,000 |
| | | | | | | | MED EXP (Any one person) | \$ 10,000 |
| | | | | | | | PERSONAL & ADV INJURY | \$ 1,000,000 |
| | | | | | | | GENERAL AGGREGATE | \$ 10,000,000 |
| | | | | | | | PRODUCTS - COMP/OP AGG | \$ 2,000,000 |
| | | | | | | | | \$ |
| B | AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY | | | BA6N912905 | 10/01/2020 | 10/01/2021 | COMBINED SINGLE LIMIT (Ea accident) | \$ 1,000,000 |
| | | | | | | | BODILY INJURY (Per person) | \$ |
| | | | | | | | BODILY INJURY (Per accident) | \$ |
| | | | | | | | PROPERTY DAMAGE (Per accident) | \$ |
| | | | | | | | | \$ |
| C | <input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$ | | | CUP9J434350 | 10/01/2020 | 10/01/2021 | EACH OCCURRENCE | \$ 25,000,000 |
| | | | | | | | AGGREGATE | \$ 25,000,000 |
| | | | | | | | | \$ |
| C | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below | Y/N N | N/A | UB-9P291231-20-14-E | 10/01/2020 | 10/01/2021 | <input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER | |
| | | | | | | | E.L. EACH ACCIDENT | \$ 1,000,000 |
| | | | | | | | E.L. DISEASE - EA EMPLOYEE | \$ 1,000,000 |
| | | | | | | | E.L. DISEASE - POLICY LIMIT | \$ 1,000,000 |
| D | EMPLOYEE THEFT | | | 8225-9951 | 10/01/2020 | 10/01/2021 | \$10,000,000 LIMIT | \$200,000 DED. |

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

FOR EVIDENCE PURPOSES ONLY

CERTIFICATE HOLDER**CANCELLATION**

| | |
|---|--|
| City of Riverside Finance Department 3900 Main Street Riverside CA 92522 | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE  |
|---|--|

© 1988-2015 ACORD CORPORATION. All rights reserved.

Appendix 2

CALIFORNIA DEPARTMENT OF INSURANCE LICENSE

California Department of Insurance

KEENAN & ASSOCIATES

License # 0451271

DBA: KEENAN HEALTHCARE INSURANCE SERVICES
DBA: REGENCY CLAIMS SERVICE

Pursuant to the requirements of the State of California Insurance Code,
KEENAN & ASSOCIATES is authorized to act in the following capacity:

| <u>License</u> | <u>Effective Date</u> | <u>Expiration Date</u> |
|-----------------------------|-----------------------|------------------------|
| Resident Insurance Producer | 12/12/1972 | 10/31/2021 |
| <u>Qualifications</u> | | |
| Accident and Health Agent | 12/12/1972 | |
| Casualty Broker-Agent | 11/21/1973 | |
| Life-Only Agent | 12/12/1972 | |
| Property Broker-Agent | 11/21/1973 | |
| Registered Administrator | 03/30/1978 | |
| Surplus Lines Broker | 11/26/1980 | |
| Variable Contracts Agent | 04/27/1973 | |

Business Address: 2355 Crenshaw Blvd Suite 200, Torrance, California 90501



Ricardo Lara, Insurance Commissioner

