

CITY OF **RIVERSIDE**

REQUEST FOR PROPOSALS
FOR PROFESSIONAL SERVICES

Exhibits C, D, & F
RFP # 2539



Overview

Summary

The City of Riverside ("City") is seeking a qualified entity or individual ("Company") to provide Insurance Broker and Risk Consulting Services.

Proposals are requested from Companies that have a demonstrated ability to perform the tasks identified in this Request for Proposal ("RFP").

Issued By

The City of Riverside
Finance-Purchasing Division

Issued For

Finance Department
3900 Main Street
Riverside, California 92522

Key Dates

Event	Date & Time
Questions Due	02/24/2026, Before 2:00pm PST
Proposals Due	03/11/2026, Before 2:00pm PST

The City reserves the right to modify these dates at any time, with appropriate notice to prospective Companies.

Official Contact

Tisha Jacobs, CPPB
tjacobs@riversideca.gov

All communication with the City related to this RFP must be directed to the contact listed above.

Proposer Checklist

Proposers are encouraged to use this table as a checklist to ensure all components are included in their Proposal.

<input checked="" type="checkbox"/> Narrative Proposal	<p>Complete Exhibit "C" containing:</p> <ul style="list-style-type: none"> • Qualifications and Experience <ul style="list-style-type: none"> ○ Company Information ○ Company Personnel ○ Subcontractor Confirmation ○ Narrative Questions • Approach and Methodology • Professional References • Disclosures
<input checked="" type="checkbox"/> Cost Proposal	<ul style="list-style-type: none"> • Enter the Proposal price(s) in PlanetBids • Create Cost Breakdown <p>Exhibit "D" – Cost Proposal Details</p>
<input checked="" type="checkbox"/> Other Required Items for Eligibility	<ul style="list-style-type: none"> • 5 minimum years experience • Current license issued by the CA Department of Insurance. • Broker (s) must have no prior history of corrective action with the California Department of Insurance
ITEMS TO SUBMIT IN PLANETBIDS	
<input checked="" type="checkbox"/> Confirm contact information and vendor profile is up to date	
<input checked="" type="checkbox"/> Register as a "Prospective Bidder" for this opportunity	
<input checked="" type="checkbox"/> Upload completed Narrative Proposal as the Response File	
<input checked="" type="checkbox"/> Enter the Proposal price(s)	
<input checked="" type="checkbox"/> Upload Cost Proposal Details as the Cost File	
<input checked="" type="checkbox"/> Enter required license and registration numbers, if applicable	
<input checked="" type="checkbox"/> Enter subcontractors (including license and DIR numbers), if applicable	
<input checked="" type="checkbox"/> Addenda acknowledgement, if applicable	
AWARD ITEMS <i>Upon award, Company will be required to submit the following or verify an existing version on file with the City is correct. We encourage you to note these requirements now to expedite processing.</i>	
<input type="checkbox"/> City of Riverside Vendor ID	
<input type="checkbox"/> IRS W-9 Form	
<input type="checkbox"/> City of Riverside Business License	
<input type="checkbox"/> Required Certificates of Insurance	

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EXHIBIT C - Narrative Proposal

Qualifications and Experience

COMPANY INFORMATION		
Organization	Company Name	Keenan & Associates
	Main Office Address	2355 Crenshaw Blvd, Suite 200 Torrance, California 90501
	Main Office Phone Number	800-654-8102
	Office Anticipated to Perform the Work: Address and Phone Number (if different from above)	N/A
Point of Contact for Proposal	Name	Zack Zukowski
	Title	Senior Client Relationship Manager, Team Leader, Property and Casualty
	Email Address	zzukowski@keenan.com
	Phone Number	631-275-1922
City of Riverside Vendor ID	Are you currently registered as a vendor with the City with a Vendor ID?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
	If yes, enter Vendor ID:	
What type of enterprise is the organization?		<input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Joint Venture <input type="checkbox"/> Limited Liability Company

		<input type="checkbox"/> Other
<u>Answer if Corporation</u>	Date of Incorporation	December 2, 1972
	State of Incorporation	California
	Corporate ID Number	95-2798626
	President's Name	John Stephens
<u>Answer if Partnership</u>	Date of Organization	
	Type of Partnership (if applicable)	
	Name(s) of General Partner(s)	
<u>Answer if Individually Owned</u>	Date of Organization	
	Name of Owner	
If your organization type is other than those listed, describe it and name principals.		
Licensing & Certification	Provide your license number and expiration date for the following required licenses or certifications: <ul style="list-style-type: none"> • Current license issued by the CA Department of Insurance. Copies shall be submitted as an appendix. 	0451271
	List jurisdictions and trade categories 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

	List any other certifications held by your organization, and the name under which they are held.	California Department of Insurance License #0451271
	Please identify any litigation, mediation, or arbitration, regarding the performance of any services similar to the Scope of Services, in which the Company has been involved in the past five years. If the Scope of Services require a license or certification, the Proposal shall include any claims or disciplinary action taken against the Company or any of Company's key personnel within the past five years.	There has been no litigation pending against Keenan for the past five (5) calendar years, the adverse outcome of which is anticipated to have a material adverse effect on Keenan or its ability to provide services to its clients. Keenan provides insurance brokerage, third-party administrator, consulting, and other insurance related services. In the ordinary course of business, Keenan has been involved in administrative proceedings, lawsuits, and similar claims. Keenan, via our parent company Arthur J Gallagher & Co., maintains comprehensive errors and omissions insurance coverage and timely responds to all claims and legal actions with a goal to resolve them properly and swiftly.
	If the Company has any supplemental organization information believed to be pertinent to the selection process, provide the information here.	
COMPANY PERSONNEL		

Complete the tables below for each key personnel included in this Proposal. If you have less personnel than tables, delete or leave blank. If you have more personnel than tables below, copy and add additional tables. Resumes are not needed, but can be submitted as an appendix to the Narrative Proposal if desired.

Key Personnel #1		
Contact Information	Name	Zack Zukowski
	Title	Senior Client Relationship Manager, Team Leader, Property and Casualty

	Email Address	zzukowski@keenan.com
	Phone Number	631-275-1922
How will this individual be involved in this project?	Lead Consultant	
Provide any licenses or certifications held by this individual.	CA License #0K44687 Insurance Designation: Management Liability Insurance Specialist (MLIS)	
Provide a short description of this individual's qualifications and experience as relevant to the Scope of Services described in this RFP.	<p>Zack Zukowski, Senior Client Relationship Manager, has been consulting with public and private businesses and agencies for 12 years. Zack specializes in maintaining client relations, insurance program design, analyzing the total cost of risk, and overseeing day-to-day client service needs.</p> <p>Zack joined Keenan in the spring of 2023. Prior to joining the firm, he worked as a Senior Client Manager with Marsh McLennan Agency specializing in large complex commercial accounts in both the public and private sector. Zack has a robust insurance background working with private businesses, as well as labor unions and Taft Hartley trust funds. Zack also holds a Management Liability Insurance Specialist designation which allows him to showcase his specialized expertise in all aspects of professional liability insurance including directors and officers (D&O) liability, employment practices liability (EPL), fiduciary liability, and cyber exposures. Zack studied Risk Management & Insurance at the State University of New York at Oswego, and maintains a Property & Casualty Insurance Brokers license.</p>	

Key Personnel #2		
Contact Information	Name	Loyola Batiste
	Title	Account Executive
	Email Address	lbatiste@Keenan.com
	Phone Number	310-212-0363 ext: 2508
How will this individual be involved in this project?	Day-to-day account management. Will not be involved in RFP process.	
Provide any licenses or certifications held by this individual.	CA License #0L90110 Insurance Designations: Certified School Risk Manager (CSRM), Self-Insured Plans (SIP)	
Provide a short description of this individual's qualifications and experience as relevant to the Scope of Services described in this RFP.	Loyola Batiste joined Keenan in 2014. Loyola was promoted from a Senior Worker Compensation Examiner handling school districts, colleges and municipalities to a Risk Management Analyst providing professional Risk Management consulting services to K-12, community college and municipality clients. In her current role as an Account Executive, Loyola understands the total insurance program, managing a portfolio of public entity and healthcare accounts. She advises clients regarding complex risk management issues and analyzes coverage forms and policies. She reviews clients' exposures and loss experience to determine product and service requirements. Loyola received her Bachelor of Science in Political Science from the University of California,	

	Santa Barbara. She holds her self-insurance certification, Fire & Casualty License, and a Certified School Risk Manager designation.
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Key Personnel #3		
Contact Information	Name	Lisa Valdez
	Title	Account Coordinator
	Email Address	lvaldez@keenan.com
	Phone Number	310-212-0363 ext: 2651
How will this individual be involved in this project?		Help supports the account management team on day-to-day client needs. Will not be involved in RFP process.
Provide any licenses or certifications held by this individual.		CA License #0F42706
Provide a short description of this individual's qualifications and experience as relevant to the Scope of Services described in this RFP.		Lisa is an experienced Account Coordinator with more than four years of dedicated service at Keenan, supporting Property and Casualty clients with precision, responsiveness, and a strong service-oriented approach. Her background includes end-to-end account servicing, policy administration, and coordination with carriers and internal teams to ensure timely and accurate deliverables.

Key Personnel #4		
Contact Information	Name	Jessica Blushi

	Title	Vice President, Property and Casualty Marketing
	Email Address	jblushi@keen.com
	Phone Number	714-335-3534
How will this individual be involved in this project?	Jessica works directly with insurance carriers to place the City's Liability and Workers' Compensation coverage. She also oversees the placement of the remaining lines of coverage and account management.	
Provide any licenses or certifications held by this individual.	CA License #0D24145 Insurance Designations: ARM-P, CISR, CCIC (Cyber Cope Insurance Certification)	
Provide a short description of this individual's qualifications and experience as relevant to the Scope of Services described in this RFP.	<p>Jessica Blushi is a seasoned insurance and risk management professional with 25 years of experience advising public sector and commercial clients on comprehensive Property and Casualty programs. As Vice President of Property and Casualty, she leads the development and execution of strategic, data-driven insurance solutions that strengthen financial resilience, streamline coverage structures, and support long-term organizational goals.</p> <p>Jessica has extensive experience working with municipal clients, including large cities, public agencies, and special districts. She has overseen complex risk assessments, program placements, renewals, and market negotiations, ensuring that public sector entities receive transparent representation,</p>	

	<p>responsive service, and tailored strategies that reflect their unique operational and budgetary environments.</p> <p>Known for her collaborative leadership style, Jessica excels at translating complex risk exposures into clear, actionable recommendations. She manages cross-functional teams and carrier partnerships to ensure consistent service delivery and proactive support. Her approach aligns closely with the City of Riverside’s objectives for a highly engaged, solution-oriented Broker of Record dedicated to effective risk management and long-term partnership.</p>
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Key Personnel #5		
Contact Information	Name	Laura Ochoa
	Title	Senior Account Executive, Team Leader, Property and Casualty Marketing
	Email Address	lochoa@keen.com
	Phone Number	424-551-9133
How will this individual be involved in this project?	Laura works directly with insurance carriers to place the City's Aircraft Liability, Airport Liability, Difference in Conditions, Cyber, Pollution Liability, and Power Plant Property.	
Provide any licenses or certifications held by this individual.	CA License #0K29421 Insurance Designations: Certified School Risk Manager (CSRM), Self-Insured Plans	

	(SIP), Workers Compensation Claims Administration (WCCA)
<p>Provide a short description of this individual's qualifications and experience as relevant to the Scope of Services described in this RFP.</p>	<p>Laura Ochoa serves as a Senior Account Executive specializing in Property and Casualty programs for public entities. She joined Keenan in 2014 as a Risk Management Analyst. With more than 25 years of experience in Human Resources and Workers' Compensation. Laura holds her CSRM, WCCA, and SIP certifications, as well as her Property & Casualty license.</p> <p>In her current role, Laura supports the Property and Casualty Marketing Department, focusing on Municipalities, Health Care organizations, and Ancillary School clients. She is responsible for coordinating complex coverage placements, supporting renewals, and ensuring the delivery of accurate, timely, and client-focused service. Laura reports to Jessica Blushi and is recognized for her professionalism, technical expertise, and strong commitment to meeting the specialized needs of public entity clients.</p>

SUBCONTRACTOR CONFIRMATION	
Does the Proposal include subcontractors?	<input type="checkbox"/> Yes
	<input checked="" type="checkbox"/> No

If yes, enter all subcontractor information for subcontractors exceeding the percentage threshold into PlanetBids. Selecting no and not entering subcontractor information into PlanetBids will be interpreted as the work being self-performed by the Proposer.

NARRATIVE QUESTIONS

1. Describe why the Company is qualified to provide the Scope of Services described in this RFP. Provide a general overview of the Company and what sets it apart from competitors.

Keenan & Associates is a California-headquartered public-entity specialist with more than 50 years of experience delivering broking, risk consulting, claims advocacy, analytics, and training to cities, counties, utilities, and JPAs across the state. Our differentiation for Riverside is threefold: (1) depth in complex municipal risks (power generation, large infrastructure, and multi-line programs); (2) market credibility with public-entity underwriters, built through consistent, technical submissions and year-round engagement; and (3) integrated in-house resources (claims, loss control, analytics, contract/risk-transfer, regulatory support) that let us solve problems quickly without outsourcing.

We have demonstrated outcomes for California cities by restructuring programs to reduce total cost, aligning retentions with loss experience, expanding carrier panels despite a constrained market, and supporting leadership with transparent council-ready materials. Examples in this proposal show program restructures, premium reductions, and improved underwriting results for cities similar in complexity to Riverside.

2. Describe the experience of the Company and its key personnel relevant to the Scope of Services described in this RFP. Note any projects of similar size and/or scope and outcomes.

Keenan has a long record serving California municipalities with multi-line property & casualty programs, including infrastructure-heavy portfolios and critical-facility exposures. Our team has designed and marketed earthquake/DIC structures, negotiated excess liability and workers' compensation layers, and supported large property programs with by participating in pre-renewal inspections and engineering consultations to influence terms before pricing is set.

Representative municipal outcomes:

City of Palm Springs – Reengineered a complex earthquake program to segregate high-risk locations (e.g., Waste Water Treatment Plant), providing dedicated limits and delivering hundreds of thousands in annual savings; previously reduced Excess Workers' Compensation costs from \$270,000 to \$80,000 and subsequently achieved ongoing annual premium savings of ~\$500,000 through program refinements.

City of San Mateo – Enhanced the City's Workers' Compensation program by transitioning coverage to a carrier better aligned with the City's long-term needs, resulting in improved benchmarking capabilities, stronger analytical support, an immediate rate reduction, and multi-year rate guarantees.

Salinas Valley Memorial Healthcare System – Over the past five years, we have reduced the organization’s Workers’ Compensation rates by 22% through strategic market placement and improved program structure. We also strengthened their Cyber liability program by building a more efficient Excess Cyber tower—successfully reducing the number of carriers involved, increasing total limits, and maintaining lower premium levels year over year.

Key personnel assigned to Riverside combine decades of experience in public-sector broking, analytics, marketing, and day-to-day service. The team is led by Zack Zukowski (Senior Client Relationship Manager) with Jessica Blushi (VP, Property & Casualty Marketing) driving market strategy and placements; Loyola Batiste (Account Executive) manages daily service and claims coordination; Laura Ochoa (Sr. Account Executive) focuses on specialty/property lines (Aircraft, Airport, DIC, Cyber, Pollution, Power Plant Property); and Lisa Valdez (Account Coordinator) supports the team’s operational delivery.

3. Demonstrate how the experience of the Company fulfills the minimum years of experience requirement listed as a Minimum Qualification of this RFP.

Founded in 1972, Keenan exceeds the City’s minimum experience requirement by a wide margin. Over five decades we have built a public-entity practice that delivers brokerage, risk control, claims advocacy, analytics, and regulatory support using dedicated California-based teams. This experience is directly aligned to Riverside’s municipal scope and complexity.

Approach and Methodology

Proposer shall demonstrate their proposed approach and methodology for executing the Scope of Services in this RFP by answering the following questions. Written responses to the questions should be entered into the white area below the question in the table below. Any appendices provided should be relevant to the questions and referenced in the main narrative below.

1. Describe the Company's general approach to providing the services and accomplishing all goals of the RFP. Demonstrate your understanding of the Scope of Services.

Keenan's approach is centered on proactive risk management, cost control, and highly responsive service. We begin by collaborating with the City to develop a tailored work plan that reflects the City's operations, loss experience, and insurance program goals. Our process follows four key steps: discovery, analysis, strategic planning, and ongoing support.

Our dedicated Property and Casualty team manages all aspects of the City's insurance program, including marketing and renewals, claims advocacy, loss control, risk-transfer support, and exposure management. We monitor legislative and regulatory changes affecting municipal liability, workers' compensation, and property programs, ensuring the City receives timely guidance and actionable recommendations.

We establish clear timelines for renewals, stewardship reviews, market engagements, and program evaluations.

Understanding and Delivering the Scope of Services

Keenan's service model includes:

- Comprehensive Property and Casualty brokerage for property, liability, workers' compensation, auto, and specialty lines
- Cost-driver analysis and loss-trend evaluation with targeted recommendations
- Claims advocacy, including large-loss reviews, reserve monitoring, and coordination with City staff and carriers
- Legislative and regulatory compliance support specific to public entities
- Access to our online learning system, Keenan Safe Personnel
- Risk-transfer and contract review assistance

Public Sector Expertise

With decades of experience serving cities, counties, hospitals, and public agencies, Keenan understands municipal operations, procurement requirements, and the unique exposures facing public entities. We regularly participate in committee meetings, provide project management throughout the year, and adjust

<p>strategies as conditions evolve—ensuring the City receives practical, responsive, and cost-effective support across all areas of its Property & Casualty program.</p>
<p>2. Describe the Company's organization and staffing to provide the requested services and meet all requirements of the RFP. Demonstrate the Company's capacity to successfully undertake this Scope of Services.</p>
<p>Keenan maintains 700+ California-based employees across nine offices, enabling rapid access to specialists without outsourcing. Riverside's core team (Client Relationship Manager, Account Executive, Account Coordinator, Marketing/Analytics) is backed by in-house claims, loss control, analytics, compliance, and contract/risk-transfer resources. We maintain backup coverage for all roles and an escalation path through the Team Leader and Practice leadership to ensure continuity.</p>
<p>3. Provide a workplan and timeline with key milestones for accomplishing the deliverables and other requirements in the Scope of Services.</p>
<p>We propose the following renewal-anchored workplan. Dates align with Riverside's fiscal and market timelines:</p> <p>December – Internal renewal strategy; draft premium outlook and data-call checklist to City.</p> <p>January – Loss run requests to carriers and City; application and exposure updates from City; pre-renewal planning session with Risk Manager.</p> <p>Feb–Mar – Underwriting submission to markets (property, liability, WC, specialty); pre-renewal inspections for high-value assets (e.g., power plants).</p> <p>April–May – Quote analyses and coverage comparisons; negotiation memos documenting asks/alternates.</p> <p>May–June – Proposal presentation (options, pricing, terms, retentions, coverage changes); upon City selection, bind instructions & subjectivities.</p> <p>June–July – Binders, certificates, and contingency clearances; invoices; implementation plan (endorsements, audits, endorsements tracking).</p> <p>August–September – Policy audits, endorsement reconciliation, and final policies to City.</p> <p>Ongoing (Quarterly) –Targeted training/KSP; risk-transfer reviews; legislative updates; carrier strategy sessions.</p>
<p>4. Describe the Company's approach to conducting preliminary investigations, due diligence, or research to prepare to provide the Scope of Services.</p>

Over the five years that we have served as the City of Riverside’s Property and Casualty Broker, we have become very familiar with the City’s operations and risk tolerance. Our process began with a structured Discovery phase:

- Data Intake – Ten-year loss runs (detail & summary), current policies/endorsements, SOVs/schedules (property/DIC, fleet & equipment, aircraft), contracts/COI standards, and prior stewardship reports.
- Analytics – Frequency/severity trends, loss triangles, large-loss forensics, litigation ratio/severity, benchmark comparisons, retention modeling, and valuation reasonableness checks.
- Program Review – Coverage gap analysis and side-by-side comparisons; wordings review (exclusions/endorsements); claim performance data and claims handling protocols.
- Stakeholder Interviews – Risk, Finance, Public Works, Utilities/Power, Police/Fire, and Parks & Rec to capture operational realities and risk-control priorities.

Deliverable – Diagnostic Report with prioritized recommendations (cost, coverage, process), an Implementation Plan, and a renewal strategy aligned to City goals and Council timelines.

5. Describe how the Company will mitigate or address the risks and challenges described in the Background section of the RFP.

Keenan's Approach to Mitigating Risk and Addressing Identified Challenges

Keenan recognizes that the City of Riverside's council-manager form of government requires clarity, transparency, and thoughtful coordination across elected officials, executive leadership, and operational departments. Our approach is designed to support this structure while strengthening the Risk Management Division's ability to effectively administer the City's insurance program.

Supporting Governance and Leadership Alignment

Given the distinct roles of the City Council, City Manager, and Risk Manager, Keenan will provide clear, concise reporting and presentation materials tailored to each audience. We ensure that insurance renewals, coverage strategies, and risk financing recommendations are communicated in a way that supports informed decision-making while aligning with budget priorities and policy direction.

Partnering with Risk Management

We view the Risk Manager as our strategic partner. Keenan will work closely with the City's Risk Management Division to streamline renewal processes, proactively identify coverage gaps, and anticipate market conditions that may impact premiums or program structure. Our team prioritizes responsiveness, preparation, and transparency to reduce administrative burden and support day-to-day operations.

Navigating Market and Operational Complexity

For a municipality of the City’s size and service scope, insurance programs must balance fiscal responsibility with adequate protection across diverse departments. Keenan conducts thorough pre-renewal planning, engages carriers early, and leverages strong market relationships to secure competitive terms while protecting the City's risk profile.

Proactive Communication and Executive Support

We understand that insurance decisions may require presentation to executive leadership or Council. Keenan prepares leadership-ready summaries, financial impact analyses, and strategic options to ensure decision-makers clearly understand risks, trade-offs, and long-term implications.

Long-Term Partnership and Stability

Our goal is to provide continuity, minimize renewal volatility, and help the City anticipate emerging risks. Through regular check-ins, strategic planning discussions, and collaborative problem solving, we help the City maintain a stable, sustainable insurance program aligned with its governance framework and community responsibilities.

- 6. 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.

We follow a disciplined public-sector marketing model: validate exposures; package a technical submission (loss analysis, exposure information, valuation methodology, risk-control progress); and approach a full market of viable public-entity carriers with clear asks and alternates. For Riverside’s critical infrastructure, we engage early in pre-renewal property inspections with engineers to influence recommendations and underwriting confidence. We convene annual carrier meetings (e.g., Excess Liability, Workers’ Compensation) so City leadership and underwriters align on loss trends and strategic direction.

Our approach outperforms competitors by combining hands-on consulting, high-engagement training, carrier-funded safety investments, and direct underwriter access, which together improve pricing leverage, terms, and stability year over year.

- 7. 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.

Integrated Delivery. Keenan provides end-to-end municipal support: loss control (onsite/virtual assessments, corrective-action tracking), coverage and policy interpretation (gap analysis, endorsements/exclusions review, side-by-side comparisons), claims support (intake, large-loss advocacy, reserve monitoring), special event coverage (risk assessments, COIs, fast-track placements), and ongoing training (department-specific sessions, toolkits, safety bulletins, compliance updates).

Keenan Safe Personnel (KSP) – Provided at no additional cost. Riverside has 2,749 active profiles and 20,597 course completions (Jan 2023 to present), representing 19% of all municipal KSP completions during this period—evidence of strong cultural adoption. Top City courses include Workplace Violence, Bloodborne Pathogens, Fire Extinguisher Safety, Heat Illness Prevention, and First Aid/CPR/AED. We can target high-loss departments (e.g., Parks & Recreation, Police Field Operations, Fire Operations) with custom modules.

Carrier-Funded Risk Control – We have negotiated \$25,000 annually (via Safety National) to fund the City’s safety/training priorities, guided by a dedicated carrier Risk Control Manager, converting carrier investment into tangible loss reduction and improved underwriting confidence

Why Our Approach Delivers Better Results

1. Utilization that moves the needle: KSP adoption at Riverside shows proven cultural traction.
2. Carrier-funded risk improvement: The \$25K Safety National fund and dedicated risk control manager create continuous, resourced improvement that underwriters reward.
3. Early, technical influence on high-value assets: Hands-on involvement in pre-renewal property inspections (including power plants) improves engineering reports and negotiations before pricing is set.
4. Direct underwriter access: Annual carrier summits foster transparent renewals and more favorable terms.

Keenan combines hands-on risk consulting, high-engagement training (KSP), and carrier-funded safety investments to reduce losses, strengthen underwriting confidence, and secure broader coverage at the most competitive cost—backed by an integrated in-house team dedicated to public entities.

8. Describe your firm’s ability to assist the City on claim-related issues.

We serve as the City’s claims advocate, ensuring timely reporting, policy interpretation support, reserve adequacy reviews, and regular claim reviews to discuss status, strategy, and next actions. For complex files, we coordinate direct discussions with carrier representatives and provide written recommendations to City leadership. When service issues arise, we escalate and resolve while maintaining productive carrier relationships.

<p>9. 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.</p>
<p>We maintain Riverside's electronic schedule of values (SOV) a structured, version-controlled Excel database capturing COPE data, valuation dates/methods, and schedule specifics for property/DIC, aircraft, vehicles, and equipment. Annually we reconcile exposures across departments and verify valuation methodologies with property carriers and engineering teams, especially for critical infrastructure and time-element values. When formal appraisals are needed, we coordinate qualified third-party firms and incorporate updates into the SOV. When not required, we apply market-based inflation factors to maintain defensible values aligned with underwriting expectations. Deliverables include a carrier-ready SOV, change logs, and supporting documentation.</p>
<p>10. Expand or highlight any resources provided by your brokerage.</p>
<p>KSP learning platform (no-cost seat licenses; reporting for audits/underwriting).</p> <p>Carrier-funded risk control pool (\$25,000/yr) with a dedicated Risk Control Manager.</p> <p>In-house bench strength (claims, loss control, analytics, contract/risk-transfer, compliance).</p> <p>Annual carrier summits for direct underwriter dialogue.</p> <p>Pre-renewal inspections/negotiations for critical infrastructure (e.g., power plants) to shape engineering reports and underwriting stance.</p>

Professional References

Proposer shall provide at least three (3) references, within the past five (5) years, of clients for whom services have been performed that are comparable in quality and scope to that specified in this RFP.

REFERENCES		
Reference 1	Organization Name	City of Palm Springs
	Address	3200 E Tahquitz Canyon Way, Palm Springs, CA 92262
	Contact Name	Jeremy Hammond
	Email Address	jeremy.hammond@palmspringsca.gov

	Phone Number	760-323-8218
	Explanation of Services Provided	<p>Brokerage services for City’s full portfolio of Property and Casualty Insurance.</p> <p>Risk management and loss control consulting.</p> <p>Liability claims administration.</p>
	Project Start and End Dates	May 2007 to current
Reference 2	Organization Name	City of Maywood
	Address	460 N Euclid Ave, Upland, CA 91786
	Contact Name	Jennifer Vasquez
	Email Address	jennifer.vasquez@cityofmaywood.org
	Phone Number	323-562-5700
	Explanation of Services Provided	<p>Brokerage services for City’s full portfolio of Property and Casualty Insurance.</p> <p>Risk management consulting.</p>
	Project Start and End Dates	February 2021 to current
Reference 3	Organization Name	City of Industry
	Address	5220 Santa Ana St, Cudahy, CA 90201
	Contact Name	Kathy Tai
	Email Address	ktai@cityofindustry.org
	Phone Number	626-333-2211

	Explanation of Services Provided	Brokerage services for City's full portfolio of Property and Casualty Insurance. Risk management consulting. Liability claims administration.
	Project Start and End Dates	May 2016 to current

Disclosures

Proposer shall submit a completed Disclosure Questionnaire. 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.** Disclose any administrative proceedings, claims, lawsuits, or other exposures pending against the Proposer.

DISCLOSURE QUESTIONNAIRE		
1	Has the Company, any officer of the Company, or any employee of the Company who has proprietary interest in the Company, 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	If the answer is yes, explain the circumstances:	
2	Has the Company, any officer of the Company, or any employee of the Company who has proprietary interest in the Company, ever had any administrative proceedings, claims, lawsuits, or other exposures pending against the Company?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	If the answer is yes, explain the circumstances:	
3	Has the Company, any officer of the Company, or any employee of the Company who has proprietary interest in the Company, filed for bankruptcy under any business name over the past five (5) years?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	If the answer is yes, explain the circumstances:	
4	Has the Company, or any officer of the Company, or any employee of the Company who has proprietary interest in the Company, have any past or current business and personal	<input type="checkbox"/> Yes

	relationships with any current City of Riverside elected official, appointed official, City employee or family member of any current City of Riverside elected official, appointed official or City employee?	<input checked="" type="checkbox"/> No
	If the answer is yes, explain the circumstances:	
5	Has the Company, or any officer of the Company, or any employee of the Company who has proprietary interest in the Company, had a contract terminated for default of cause?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	If the answer is yes, explain the circumstances:	
6	Has the Company, or any officer of the Company, or any employee of the Company who has proprietary interest in the Company, been assessed any penalties, including liquidated damages, under any of its existing or past contracts with any organization of governmental entity?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	If the answer is yes, explain the circumstances:	
7	Has the Company, or any officer of the Company, or any employee of the Company who has proprietary interest in the Company, been convicted of a felony or is currently under indictment on any felony charge?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	If the answer is yes, explain the circumstances:	

EXHIBIT F - Agreement Exceptions Summary Form

List and clearly explain any proposed exceptions, including any requested modifications, to the Sample Agreement in the table below. The City does not guarantee any proposed exceptions will be accepted. No exceptions to the insurance or indemnification terms of the Agreement will be accepted.

The City Agreement Reference	Brief Explanation of Exception/Modification	The City Acceptance
<i>(Reference specific outline point to which exception is taken)</i>	<i>(Short description of exception/modification being made)</i>	<i>(City to sign here only if accepted)</i>
1. Exhibit B, insurance requirements	Keenan confirms it maintains the insurance coverages; however we provide clarifications in the narrative after this chart.	
2.		
3.		
4.		
5.		

Keenan submits this clarification around the Exhibit B, insurance requirements. Keenan maintains the coverages and limits identified in Exhibit B and has excess/umbrella policies in addition to those coverages to ensure that Keenan has adequate coverages for the services it provides. Keenan can also agree to name the City as an additional insured on its CGL policy and agrees the CGL policy shall be primary and non-contributory. The other coverages are not

endorsed to allow for primary, non-contributory coverage. Keenan can also grant the City a waiver of subrogation on its coverages, with the exception of the professional liability policy which does not provide for a waiver of subrogation. In order to address any concerns the City may have, we are happy to include language in the final contract with similar effect to a waiver of subrogation.

For the Notice of Cancellation, the CGL policy has the required language providing notice of cancellation. For the remaining policies, Keenan can agree to provide that notice directly.

Keenan is a wholly owned subsidiary of Arthur J. Gallagher & Co, with sufficient resources to pay losses and related expenses for all retention amounts. The insurance policies are held with the parent company and apply to operations of all subsidiaries, including Keenan. We can provide the City with certificates of insurance and endorsements to demonstrate coverage levels but we are unable to provide copies of full policies as they contain confidential business information. If the City has any questions about the insurance coverages, we are happy to provide additional information.