



Response to Statement of Qualifications for SOQ No. 24-010
Insurance Producer of Record Services for Property & Casualty
Insurance Program for
The Parish of Jefferson

Due on or before
3:30 PM CST
May 7, 2024

Submitted by:

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"The data contained in Pages^{39,40,41} of the Qualification Submission have been submitted in confidence and contain trade secrets and/or privileged or confidential information and such data shall only be disclosed for evaluation purposes, provided that if a contract is awarded to this Person or Firm as a result of or in connection with the submission of this Qualification Submission, the Parish of Jefferson shall have the right to use or disclose the data therein to the extent provided in the contract. This restriction does not limit the Parish of Jefferson's right to use or disclose data obtained from any source, including the Person or Firm, without restrictions."



Ryan Daul, MBA, CPCU, ANFI, ARM
USI Insurance Services
94 Westbank Expressway
Gretna, LA 70053

May 7, 2024

Jefferson Parish Purchasing Department
General Government Building
200 Derbigny Street, Suite 4400
Gretna, LA 70053

RE: SOQ No. 24-010 for Parish of Jefferson

VIA e-Procurement site: www.jeffparishbids.net

Dear Mrs. Folse,

We have had the pleasure of serving as the Parish of Jefferson (the Parish)'s insurance consultant since 2016, We look forward to continuing our relationship and collaborating with you to implement new innovative products and services for the Parish's ever-changing needs that can offer further improvements to your programs, processes, and service.

USI will continue to partner with the Parish, working under the direction of the Director of Risk Management and the Insurance Advisory and Coordination Committee to represent you. We are committed to acting in the best interest at all times on behalf of the Parish as your Insurance Producer of Record and shall provide all of the following services or those usually implied as a prerequisite for performance of the services whether or not specifically mentioned in the [Parish's Scope of Work/Services](#). Please accept this proposal as our intent to continue to serve as the Parish's risk management and insurance consultant.

We believe USI is the Parish's optimal choice for the following reasons:

- We are committed to servicing Public Entity clients like the Parish through our practice groups within the USI Insurance Services (USI) organization.
- The primary account team has extensive experience handling the insurance and risk management needs for complex accounts like the Parish.
- We realize the effect budget constraints have on risk management decisions and the cost considerations that the Parish must deal with in purchasing coverage, handling claims, and paying premiums.
- Our corporate structure is decentralized and client-centric, providing local services, coupled with the resources of a large national firm. Our National Resources are available as part of our team.
- We not only effectively work to negotiate the best pricing on insurance products, but we tailor coverages with the best services to meet and exceed the Parish's needs.
- As one of the largest insurance brokerages in the world, we work extensively with many carriers daily and serve on many national insurer producer councils.

Thank you for the opportunity to respond to this request for qualifications. The Parish is an important and valued client to USI, and we would appreciate the opportunity to expand our relationship. Please do not hesitate to contact me for further information or clarification.

Sincerely,

A handwritten signature in black ink, appearing to read "RDaul".

Ryan Daul, MBA, CPCU, ANFI, ARM
Vice President, Partner/Producer
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THE PARISH'S SCOPE OF WORK/SERVICES

All Services are to be carried out under the direction of the Director of Risk Management, and the Insurance Advisory and Coordination Committee, or their designated representative(s). The Producer shall represent and remain committed to acting in the best interest at all times on behalf of the Parish of Jefferson as its Insurance Producer of Record and shall provide all of the following services or those usually implied as a prerequisite for performance of the services whether or not specifically mentioned in this Scope of Services:

	Confirmed core service included in fee
A. Comply with the Parish of Jefferson's renewal timeline (see Attachment D);	✓
B. Solicit insurance quotations as requested and/or required by the Parish of Jefferson and/or its representatives and provide copies to the Parish of Jefferson and its representatives;	✓
C. Make known to the Parish of Jefferson all information required by insurers in order to market the Parish of Jefferson's insurance portfolio;	✓
D. Obtain and compile all exposure and loss run data required by insurers and underwriters in order to market the Parish of Jefferson's insurance portfolio;	✓
E. Discuss with TPA and/or Legal to provide additional information to underwriters for the renewal process and in controlling claims and minimizing losses;	✓
F. Assist in preparation of applications and/or supplemental applications for marketing purposes;	✓
G. Prepare marketing strategy reports identifying anticipated market conditions and proposing a marketing strategy for the Parish of Jefferson's major loss exposure areas prior to policy renewal;	✓
H. Provide pre-renewal proposal comparing insurance specifications to the quotes received by the Producer;	✓
I. Maintain effective communication with the Parish of Jefferson and/or its representatives;	✓
J. Provide a complete list of all markets approached and their responses; review quotes received from insurance companies and/or brokers to determine which ones provide the most comprehensive coverage, review coverage forms, clauses, deductibles, SIRs, limits and exclusions;	✓
K. Conduct negotiations with interested insurance companies; and negotiations will include establishing the details of policy forms, coverage, premiums, and terms and conditions as per specifications provided by the Parish of Jefferson;	✓
L. Provide claims advocacy with the insurance carriers;	✓
M. Issue outgoing Certificates of Insurance as requested by the Parish of Jefferson in a timely manner;	✓
N. Review all policies and endorsements to be delivered to the Parish of Jefferson for the purpose of confirming their accuracy and conformity to the insurance specifications and the Parish of Jefferson's instructions:	✓
1. Accuracy and completeness of forms and endorsements;	✓
2. Any duplications of coverage;	✓

		Confirmed core service included in fee
3.	Determine if proper credits have been applied;	✓
4.	Deductibles and/or retentions, Aggregate;	✓
5.	Efficiency of the insurance program;	✓
6.	Coverage applying to all exposures;	✓
7.	Sufficient limits relative to exposures;	✓
8.	Insurance requirements or implications relating to leases and/or contracts;	✓
O.	Monitor insurance company services/ratings to insure financial stability of insurers. Specifically, Producer is to monitor the insurance carriers' AM Best ratings and provide notice regarding any downgrades of any insurance carriers with which the Parish of Jefferson is contracted;	✓
P.	Perform instructions as given by the Parish of Jefferson, including collection and payment of premiums to the insurers on a timely basis;	✓
Q.	Prepare schedules of insurance;	✓
R.	Prepare insurance binders, review, deliver policies and all documents related to renewal or insurance placement;	✓
S.	Review Audits and assist in audit dispute resolution;	✓
T.	Assist in obtaining complete loss runs from the insurance carriers that the Producer placed coverage;	✓
U.	Attend teleconference meetings as needed [minimum three (3) meetings anticipated per year];	✓
V.	Provide timely information as requested by the Parish of Jefferson and/or its representatives such as insurance policies, coverage forms, claims information, etc.;	✓
W.	Work with the Parish of Jefferson's risk management consultants, when and as directed by the Parish of Jefferson, and provide copies on any and all correspondence between the Parish of Jefferson and Producer, and Producer and insurer, to its risk management consultants related to the Insurance Program as detailed in Attachment B, or those coverages placed by the Producer during the life of the contract with the Parish of Jefferson;	✓
X.	Maintain proper licensing in the State of Louisiana as a Property and Casualty Producer as per Louisiana Department of Insurance licensing guidelines. Producer shall provide the Parish of Jefferson proof that the said license is active by submitting a copy of current license at any other time as requested by the Parish of Jefferson. Producer must notify the Parish of Jefferson immediately in writing if license is suspended or revoked;	✓
Y.	Assist the Parish of Jefferson to resolve coverage disputes; and,	✓
Z.	Notify the Parish of Jefferson of any conflicts of interest regarding services provided.	✓
AA.	Utilize technology to ensure that its property and casualty insurance program is operating as efficiently as possible.	✓

EXECUTIVE SUMMARY

We're the right team for the job. We listen to your needs and get to know you and your business thoroughly so we can be in the best position to advise you on critical challenges.



A history of success: Since 2016, we have helped the Parish of Jefferson (the Parish) identify possible catastrophic events, ensuring capture of a broad array of risk, and we have provided the means to embed risk management into existing business processes. Our consultative approach included bringing new coverages and market attentions, offering new ideas and techniques by leveraging our experience and combined capabilities to provide the maximum support to the Parish's ongoing risk management efforts.

Tactical excellence and insightful analysis: Our historical knowledge of the Parish's property and casualty risks, combined with the USI ONE Advantage® delivers a fundamentally different approach to risk management. USI ONE® integrates proprietary analytics with a network of local and national technical experts. A team-based consultative planning process evaluates your risk profile, provides insightful analysis, and identifies targeted solutions focused on cost reduction and coverage or service enhancement.

Local office support: With approximately 10,000 dedicated, experienced, and innovative professionals, we have an expanded team of risk management advisors throughout the Southwest. Your local account team – based in Gretna, LA – is an extension of our enterprise-wide experience. At USI Insurance Services (USI), we work to understand your specific needs, provide an unparalleled local service experience, and innovate with cutting edge solutions so the Parish can continue to invest and grow.

As your trusted advisor, we will continue to provide comprehensive advisement, cost management, and support with the full range of services related to the assessment, quantification, mitigation, and improvement of your risk management programs.

Our primary mission is to support the Parish's goals by offering a unique depth and breadth of risk management solutions to systematically improve total cost of risk.

We are privileged and proud to have worked as your property and casualty risk advisor since 2016. Over this eight-year period, we have partnered with the Parish's Risk Management Team, gaining a full understanding of your risk strategy and culture so well that we've provided customized, creative, successful solutions in a timely manner throughout the years.

The road to success is rarely straight or smooth. As the Parish continues to consolidate processes, evaluate innovative technologies and solutions, and work to reduce risk while identifying areas of potential improvement and cost savings, we stand ready and able to help.

C. PERSON OR FIRM QUALIFICATIONS & EXPERIENCE

The Person or Firm must demonstrate its experience at providing services similar in nature and complexity to the project outlined in this request for Statements of Qualifications.

This includes, but is not limited to, evidence of the following in the Submission:

(1) Professional training and experience as related to the scope of work;

Attracting and retaining top talent is a challenge in nearly every industry, but particularly so in insurance brokerage and consulting. The volume, complexity, and nuance of required knowledge — which varies from region to region and even state to state — can seem daunting to individuals considering a career in insurance. Further, as a service-driven industry, we are reliant upon our employees to establish and maintain the trust-based and lasting client relationships we strive for by conveying these intricate and multifaceted concepts clearly, concisely and with confidence, while simultaneously presenting approaches and solutions to address them.

USI handles this challenge by fostering a culture of learning and ongoing professional development, supporting this effort with best-in-class and technology-based resources and tools that continue to evolve and expand in response to the changing needs of our employees, our organization, and our industry.

USI Professional Development

As a leading professional services firm delivering innovative ideas and services to clients, USI's associates are at the heart of everything we do. Creating and sustaining a positive and collaborative work environment for each one of our associates is one of our most important organizational priorities.

HR and Compliance Training

As a firm, we work together to build a culture that values and respects diversity and inclusion, treats everyone fairly, ensures the day-to-day safety of each one of our team members and protects the security and privacy of our associates and our clients. In support of this commitment and our ongoing learning efforts, USI requires all associates to complete several learning modules and required trainings designed to build our collective awareness and understanding across key human resource and legal/compliance areas.

Industry and Technical Training

Our teams benefit from unparalleled training and support — helping both new and established professionals with foundational industry knowledge, technical skills, leadership development opportunities, and a supportive sales culture. USI associates have access to USI ONE®, a game-changing platform that delivers a unique set of enterprise solutions and resources to our clients and provides a process and path for our associates' professional development and success. USI ONE represents Omni, Network, Enterprise — the three key elements that set USI apart from the competition.

To complement the tools and resources in our USI ONE process, USI offers a full suite of industry training and sales support programs led by award-winning experts.

- **USI ONE Academy** – In-depth training process for new producers unlike any other in the industry. Featuring a 10-week live interactive training program, producers learn from some of the industry's best, working alongside other new producers, as well as sales leaders and corporate leadership, in 1:1 training and collaborative group sessions. This rigorous training agenda encompasses industry specific resources, lines of coverage, and preparing brokers/consultants to best identify and utilize USI services and solutions to meet client needs.

- **USI COMPASS** – USI’s exclusive self-paced virtual learning center available to all employees to help them gain the knowledge and skills that will benefit their professional development. To better service our clients, COMPASS offers hundreds of courses to train our producers on property and casualty and employee benefits solutions and the latest industry information. In addition, it provides a management platform for participating in — and documenting completion of — mandatory trainings to ensure employees comply with USI’s Code of Business Conduct including areas like confidentiality; HIPAA; security; conflicts of interest; and legal and reporting standards.
- **Content on Demand** – Industry articles, videos, and interactive tools on relevant topics of critical importance to CFOs, CEOs, and HR Directors, including new regulations and proven solutions. USI’s Content on Demand platform provides up-to-date insight to educate associates and engage clients and prospects with value added information.
- **Leadership Development** – USI executives from across the country partner with high potential associates to mentor and develop future leaders at USI. Our Future Leaders Program provides facilitative leadership skills, team-based leadership strategies, process execution and a “behind the scenes” look at core measurements and tools that support our overall business objectives.

Licensing and Continuing Education

We also encourage our employees to receive external industry certifications and designations that will help provide high-quality service and solutions to our clients and keep them abreast of industry trends and topics.

Many of our team members must hold (and keep current) a commercial insurance license in their state and receive at least 24 hours of continuing education annually.

Our team members may hold insurance industry designations such as Chartered Property Casualty Underwriter (CPCU), Certified Insurance Counselor (CIC), Accredited Advisor in Insurance (AAI), Associate in Risk Management (ARM), and Certified Insurance Service Representative (CISR), among others.

Many of our professionals previously worked for national carriers or national brokers. Our professionals are experts at handling various coverages for a variety of industries. That expertise extends not only to a thorough understanding of the product offerings in the marketplace, but also to the ability to leverage with underwriters and other resources to advise the Parish on the appropriate coverage at the most favorable cost.

Vendor Training

Carriers and suppliers frequently provide training sessions as well, demonstrating their newest products and services and offering us the opportunity to ask questions and test products thoroughly before we offer them as an option to our clients.

USI’s professional development platform helps your account team stay informed of market and industry trends regarding products and services available in the marketplace; share best-in-class client deliverables; and encourage peer review and group discussions on regulations, compliance, innovative coverage ideas, specific client or carrier issues, and more. As part of our culture of innovation, we are constantly updating and enhancing our professional development programs and training.

Experience Handling Public Sector Clients

USI has extensive public entity client expertise. Nationally, USI services over 1,300+ public sector property and casualty clients. Of this number, our Louisiana offices service 25+ public entities, representing over \$21.9M in total written premium. Over 75% of these public entities have been with USI for over 10 years.

We understand the need for balanced risk financing—risk transfer vs. risk retention—in the public sector, including guiding clients through when to purchase insurance and when to self-insure. We help our clients implement risk

management strategies such as departmental cost allocation and incentive-based safety programs, provide training for governmental employees (contractual risk transfer and claim reserving best practices), and help manage complex claims to confirm successful settlement.

Within the public sector, USI handles all lines of property/casualty insurance, employee benefits, and bonds. We represent county governments, cities and towns, public utilities, airports, bus/rail transportation systems, and specialized governmental agencies, including law enforcement, joint power authorities, and school districts.

USI is committed to serving public sector clients. We support a national/regional public sector resource group that provides industry knowledge, market information, and assistance to USI brokers who serve governmental entities throughout the country.

USI also has served the public sector for project-specific engagements such as:

- Construction wrap-ups (Owner-Controlled Insurance Program)
- Claims audit (third-party administrators)
- Loss control analysis
- Safety services—customized contracts to provide supplemental safety professionals to staff (outsourcing)
- Environmental due diligence
- Independent risk assessment
- Litigation management

Although our team specializes in the public sector, our professionals also bring valuable experience in complex risks from a variety of industries, including transportation, education, and manufacturing. We are confident our breadth of experience and solutions benefit the Parish.

Our public sector resource group has monthly group conferences and works collaboratively to offer their expertise and insights on risk management trends, insurance marketplace conditions, newly developed resources, and other issues relevant to our public entity clients. Team members have been carefully selected for their skill set in brokering, servicing, marketing, claims handling, and overall risk management capabilities. The work we do for our public sector clients encompasses a full range of risk management services, property, casualty, environmental, and management liability exposures.

Risk Solutions for All Facets of the Public Sector

USI knows every public entity is operationally unique, with departments pursuing an often-elusive balance between risk and finance. Our Public Entity Practice's holistic approach to understanding your operations, culture, and strategic direction allows us to customize an insurance and risk management program that drives cohesion and success across your organization.

We take the time to understand your operations, culture, and strategic direction and tailor the right insurance and risk management solutions for your specific needs. From finance, human resources, and operations to safety personnel and road crews, we can help your internal teams speak the same language, achieve the same overall goals, and embrace an integrated risk management strategy.

USI understands the unique ways that risk impacts public entities, be it employment litigation, emerging cybers risks, or environmental legislation, among many other exposures. We have extensive experience in successfully managing risk for state and local municipalities, utilities, public school districts, transit authorities, public safety departments, parishes, and nonprofit organizations.

Being one of the largest insurance brokers in the U.S. gives us market leverage and risk-sharing pool presence to negotiate competitive rates, terms, and coverages, including public officials' professional liability, law enforcement liability, environmental liability, employee benefits, and more.

Our solutions for our public entity clients include:

- **Analysis and Forecasting.** We analyze your program, help you identify areas of concern, and develop a customized risk management plan. For high-value risk exposures, we forecast your losses so you can make strategic business decisions.
- **Network Security and Data Privacy.** Public entities warehouse an abundance of sensitive information, making them attractive targets for data privacy crimes. We provide access to coverage that helps protect you from claims related to data breaches, unauthorized access, identity theft, loss of portable electronics, and other technology risks.
- **Claims Management and Loss Control.** We understand local laws impacting claims against public entities and are well equipped to help you manage your liability costs more effectively. When claims occur, our dedicated claims service center works on your behalf to quickly achieve an optimal result.
- **Employee Benefits.** We offer consulting services for benefits planning, cost control, employee advocacy, and ongoing administrative support. Our team works with inter-local governmental risk pools, cooperatives, trusts, bargaining groups, and insurance committees. We also help employers minimize Governmental Accounting Standards Board (GASB) and Other Post-Employment Benefits (OPEB) liabilities.
- **Employee Safety Training.** We offer access to web-based courses through our Risk Management Center, a collection of approved Occupational Safety and Health Administration (OSHA) training courses on topics such as occupational safety, transportation, and environmental hazards.
- **Administration Support.** InsurLink, our proprietary online portal, helps you organize insurance information and streamline administration of your property, casualty, and employee benefits programs with efficient, paperless transactions.
- **Property Protection Consulting.** We assist our clients in evaluating risk to their assets and determining loss scenarios to better enable them to protect and adequately insure their assets. Services include benchmarking, analyzing loss experiences, cost-benefit analysis, plan review, code dispute, and loss investigations. Our interdependency studies analyze supply chain exposures and contingent business interruption exposures to determine vulnerabilities and solutions.
- **Business Continuity Services.** USI consultants help you systematically identify critical business functions, prioritize their impact on the business, and develop cost-effective recovery strategies to minimize disruptions. Our plans address seasonal issues, supply chains, vendor/customer agreements, and communication protocols. We also assist clients with plan maintenance and facilitate testing exercises. Our Business Continuity Practice Group comprises certified consultants with expertise in operational recovery, disaster recovery, emergency response, and crisis management.
- **Surety Bonds.** Our Surety Practice Group helps public entities secure the commercial surety bonds they need to grow. Our holistic approach to understanding your organization, goals, and financials allows us to help deliver appropriate surety capacity, choose the right providers, negotiate terms and conditions, and manage your surety portfolio.
- **Fleet.** We offer a range of options to provide specialized coverage for your unique fleet. Our loss prevention team has the knowledge and experience to help develop and implement a safety platform, review your management controls and maintenance program, and assist in executing a driver training course.
- **Environmental Liability.** Our extensive expertise in environmental exposures enables us to review your operations and develop strategies to help you protect your assets.

(2) Capacity for timely completion of the scope of work, taking into consideration the person's or firm's current and projected workload and professional and support manpower;

We provide day-to-day servicing from our Gretna, Louisiana, office under the leadership of **Ryan Daul**. Ryan provides oversight and management of all claims and risk control activities from our Gretna office. Your service team is driven by your lead consultant and core account manager, **Gail Williams**, who knows your organization and industry well and follows through on promised deliverables. Our most experienced executives stay involved in client relationships and are backed by a team of knowledgeable professionals and support staff to handle your needs on an administrative level, all collaborating to promote efficiencies within your organization.

USI managers work closely with our team members to set annual training goals to ensure team members are continually improving their customer service and technical skills. In addition, USI supports a culture of internal promotion, which allows our team members to seek advancement from within. By fostering a positive environment of continual improvement and advancement, our firm maintains a steady backup bench in the event there are staff changes to ensure service levels are held to the highest standard. Like all well-run businesses, we attempt to neither understaff nor overstaff. Occasionally, due to either normal turnover or growth, there are times in which we need to hire externally. While we maintain an active talent board, there can be instances in which it takes time to hire additional staff. During the interim, our regional service managers and team members provide support for the local team so that the Parish's customer service is maintained at the highest level until appropriate staff is added.

Our basic service delivery model is built on the platform of local daily and administrative services supplemented by national and regional expertise according to discipline and industry. Because we do not have a chargeback or allocation of cost process for these experts, they are accessible to our clients throughout the country. This is a different platform than many other brokers where internal consulting support requires internal charge backs.

Our client service model allows us to commit to:

- Acknowledging—and, if possible, resolving—100% of the Parish's service requests within a 24-hour window.
- Addressing emergency or time-sensitive requests as soon as possible within that window.
- Escalating procedures through appropriate channels and providing the Parish status reports until timely resolution for service requests or outstanding concerns that will require more than one business day.

Our approach to service has had the following benefits for the Parish:

- **Continuity in our service team.** Gail Williams has led the Parish's team for 8 years and during that time has been directly involved in every aspect of the account. Chiemi Riedel – has assisted Gail and the parish for the last 5 years. Chi handles all Certificates of Insurance requests, Auto ID Cards, Invoicing, endorsement requests and any other service issues that the insured may need.
- **Expertise and know-how.** We bring to the Parish an account team with an in-depth understanding of all aspects of the Parish's operations, best-practices, project history, claim coverage precedents, safety programs, and insurance programs.
- **Strong relationships.** We have built relationships over the years with the parish administration, the risk management team and the council, which allow them to access us quickly and directly should the need arise.

Day-to-Day Services and Support

The following is a summary of the day-to-day services and support that USI provides the Parish. This is a fluid list, so we expect to adjust this once we better understand your operation, internal resources, and priorities.

Service	Our Commitment to Excellence
Certificates of Insurance	<ul style="list-style-type: none"> 24 hours or less turnaround with 100% accuracy Request information form design/review InsurLink tool made available to the Parish for self-service certificate issuance, if desired
Auto ID Cards	<ul style="list-style-type: none"> Immediate turnaround time with 100% accuracy Overview of State requirements
Client Inquiries	<ul style="list-style-type: none"> Account manager available all business hours/days by phone and/or email Immediate response to any inquiry
Open Items Review	<ul style="list-style-type: none"> Bi-monthly, monthly, or quarterly conference calls Establish realistic due dates 100% closure of open items by due date
Market Updates	<ul style="list-style-type: none"> Real-time ongoing updates Formal semi-annual update report and impact analysis Legislative and industry updates provided Quarterly seminars, workshops, webinars on timely issues and information
Program Documentation	<ul style="list-style-type: none"> Performance metrics for carrier issuance All program documents issued by carrier within 60 days Delivered to client within 30 days of receipt Thorough review with 100% of corrections identified prior to delivery All corrections requested from carrier immediately after review of documents
Underwriting Database and Manual	<ul style="list-style-type: none"> Risk Management is provided with an underwriting database which can be maintained in the InsurLink client portal, if desired. Upon completion of each renewal cycle, a program manual is prepared and presented to the Parish which includes details on every aspect of every policy including limits, retention, terms, conditions, and pricing. This will also be available in the InsurLink client portal if desired.
Consultative Support	<ul style="list-style-type: none"> We are committed to supporting the Parish to the extent that we would be available for advice and counsel to ensure that your program performs optimally
Contractual Liability Review	<ul style="list-style-type: none"> Review current contractual practices Develop a contractual checklist outlining standard and special provisions Review all contracts as provided by the Parish, for appropriateness of coverage and hold harmless agreements
Premium Invoicing and Payment	<ul style="list-style-type: none"> Within 48-hours of finalizing terms 100% accuracy, detailed cover letter InsurLink tool made available for electronic payment of agency-billed invoices Submit payment to carriers on behalf of the Parish
Annual Budget Report	<ul style="list-style-type: none"> Assess budget projections based on carrier feedback and market conditions Include target, ultimate, and maximum projections

(3) Past and current accomplishments, for which references from clients or former clients may be considered

Please refer to Attachment F in the List of Attachments as this client information is listed as “confidential information”.

(4) Past performance by the person or firm on public contracts;

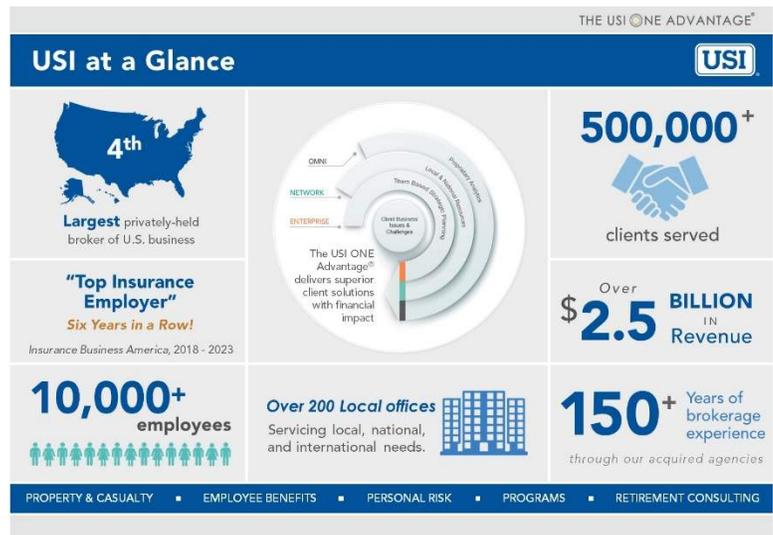
USI services over 1,300 public sector property and casualty clients. This gives USI a great reception in the public sector markets as well as a communal source for information within USI's public entity vertical. The exchange of information between USI employees working on public sector business happens in real time and provides a significant competitive advantage.

The Louisiana team handles over 40 public entities and has serviced many of those clients for 10+ years.

(5) The size of the firm based on the number of personnel, as related to the project requirements and/or scope; and

Founded April 28, 1994, incorporated in Delaware, and headquartered in Valhalla, New York, USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program, and retirement solutions throughout the United States. USI connects approximately 10,000 industry leading professionals across nearly 200 offices to serve clients' local, national, and international needs. For more information, visit www.usi.com.

USI began with a single office of \$6.5 million of revenue and 40 associates and has become a leading insurance brokerage nationwide with more than \$2.5 billion in revenue over the past two decades—through both sustainable, organic growth and a series of strategic acquisitions. USI is owned by KKR and hundreds of USI sales professionals, leadership, and employees. KKR is a global investment firm that manages investments across multiple asset classes including private equity, energy, infrastructure, real estate, credit, and hedge funds.



USI's Southwest Region includes nineteen (19) offices located throughout the Southwest with over 1,000 insurance professionals and specialists across a broad spectrum. Our USI Louisiana offices have been a long-standing part of the state's history – serving their local communities since 1959.

USI has become a premier insurance brokerage and consulting firm by leveraging the **USI ONE Advantage**®—an interactive platform that integrates proprietary and innovative client solutions, networked local resources, and enterprise-wide collaboration to deliver customized results with positive, bottom-line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities.

In August 2023, USI was recognized as a **Top Insurance Workplace** by Insurance Business America (IBA) for a sixth consecutive year (2018-2023). IBA's annual Top Insurance Workplaces program ranks leading U.S. insurance organizations based on a series of employee satisfaction metrics, including benefits, compensation, culture, employee development and diversity. And, for a fourth year in a row, USI was named to *Business Insurance's* list of **Best Places to Work in Insurance** (2023, 2022, 2021, 2020).

Award Winning Culture



USI Insurance Services LLC and its insurance operations and subsidiaries are registered to do business and are insurance department licensed in all necessary lines of authority in all 50 U.S. States, District of Columbia, and several U.S. Territories.

(6) Technology Solutions

USI is committed to establishing and maintaining state-of-the-art information technology systems to ensure efficient, available, and secure platforms to further business needs. Our average annual expenditure for technological system improvements is between \$5 million and \$10 million.

Continuous Innovation

Innovation of cutting-edge solutions is one of three objectives expressed in our mission statement, and we stand by it as a worthy goal. Even so, a commitment to continuous innovation can present certain challenges.

These challenges manifest primarily in striking the right balance between envisioning, developing, and transforming tools and approaches, and minimizing the organizational disruption and upheaval inherent in the innovation process.

USI is keenly aware of innovation-related challenges and tackles them by regularly reviewing and enhancing proprietary technology platforms like the Omni Knowledge Engine to ensure we — and our clients — are on the leading edge of information, risks, and solutions, while simultaneously providing up-to-the-minute communication and training to our associates on new platforms and improvements to mitigate potential disorder resulting from change.

NARRATIVE FROM ATTACHMENT D – Questions A, B, C and D

Please provide a narrative addressing the following:

A. Please describe what technology will the FIRM utilize while servicing the Parish?

- a. How will this technology help to market the Parish’s insurance program?**
- b. How will this technology assist the Parish’s Risk Management Department implement, monitor, and administer its property and casualty insurance program?**
- c. How will this technology make the Parish insurance program more efficient?**
- d. How will this technology help reduce the Parish’s expenses related to its insurance program?**

A. Please describe what technology will the FIRM utilize while servicing the Parish?

As stated previously in this SOQ response USI is committed to establishing and maintaining state-of-the-art information technology systems. The question of what technology will be used is very broad and may be impossible to provide examples of all current and future technology that is available to USI and USI’s clients. If there is a specific technological need, we are happy to work with the parish to develop a solution that fits that need.

The following chart outlines the top 10 technological resources available to the Parish through USI.

All of these technology resources are explained in greater detail following the summary chart on page 13.

TECHNOLOGY SUMMARY CHART:

	Technology Service	Synopsis	a. Market Advantage	b. Risk Management Assistance	c. Improve Efficiency	d. Reduce Expense
1	Marshall & Swift CoreLogic	Property Replacement Cost Estimator	Property Insurance - allows for proper valuations to purchase the proper coverage.	Assists with proper valuation for buildings that may not have a recent appraisal.	Correct valuations ensure that the Parish spends funds on the proper limits of insurance without underinsuring or overbuying.	Correct valuations ensure that the Parish spends funds on the proper limits of insurance without underinsuring or overbuying.
2	360 Value	Actual and Replacement Cost Estimate Process	Property Insurance - draws upon detailed ISO records for estimating and verifying COPE information	Assists with proper valuation for buildings that may not have a recent appraisal.	May avoid unnecessary physical inspections of buildings if the information already exists.	May avoid the expense of a physical inspection.
3	Risk Management Information System (RMIS)/ ClaimsLens	Manage Data and Loss Experience/ Proprietary Data Aggregation & Loss Trends	Liability Insurance - claims data aggregator to provide data driven risk management initiatives. This information can be used to better loss results and drive down premiums.	Streamline claims reporting within departments. Customizable client portal that integrates with internal and external partners to report claims and capture claim data. (May be a one time charge depending on the level of customization needed)	Quicker claims reporting and a single repository of all claim data.	Having proper claims data should allow the Parish to focus on root causes of loss. Once addressed lower claims should lead to lower premiums.
4	ModMaster	Analyze Worker's Comp Experience Mod	Worker's Comp - Creates a Mod based on data if a Mod does not exist, but can be used to verify NCCI's Mod as well if needed.	Very quick process to double check on an E-Mod if needed.	Verifies information is correct.	The Parish will not have to purchase ModMaster and if there is an E-Mod error it can lead to increased WC premium.
5	Advisen Benchmarking	Benchmarking Services	All lines - allows a comprehensive perspective for insurance costs, limits and claims based on a comparison of the insureds peer group.	Can be used for many reasons, but mostly during the marketing process to keep carriers honest.	Provides data that can be used to more efficiently market to carriers.	Benchmarking provides the insured with a baseline to determine what actual premiums should be. Similar to comps in real estate. Can reduce premiums if underwriters are out of line.
6	InsurLink	Interactive Client Web-portal	Not a market solution, but an excellent service solution.	Client portal for self-service resources. Insureds can access certificates, auto ID cards, Mobile App option as well.	The portal will allow multiple users to quickly respond to requests.	Reduces time at no additional cost to the Parish, which ultimately drives down expenses.
7	USI Risk Management Center (RMC)	Online Safety Resource and Reference Material	Not a market solution, but an excellent safety and training resource.	A wealth of information for the HR department including: Sample policies and written programs, online quizzes, video library for safety trainings, COI tracking, etc.	Easy to access information that can quickly fill an emerging safety need such as drone usage or active shooter.	Reduces time at no additional cost to the Parish, which ultimately drives down expenses. Also, provides safety training that can lead to less claims if used properly.
8	eRisk Hub	Privacy Breach Resource (NetDiligence)	Cyber - better cyber controls allows for a better reception in the insurance market.	Will help Risk Management department with all aspects of Cyber liability including a learning center and a breach coach if needed.	Having more resources in the event of a cyber breach or being able to avoid a breach will increase efficiency.	Hardening Cyber defenses should reduce breaches and lower premiums.
9	InSureVision Technologies (IVT)	Surety Bond Processing	Bonds - Streamlines the surety bond process.	Makes purchasing a surety bond quicker and easier.	Quicker = more efficient	Reduces time at no additional cost to the Parish, which ultimately drives down expenses.
10	CyberCube Analytics & Benchmarking	Benchmarking Specific to Cyber Risk	Cyber - Empirical data supports informed buying decisions.	Can be used for many reasons, but mostly during the marketing process to keep carriers honest.	Provides data that can be used to more efficiently market to carriers.	Benchmarking provides the insured with a baseline to determine what actual premiums should be. Similar to comps in real estate. Can reduce premiums if underwriters are out of line.

Technology Resource Information – Further Description

To capture all of the intellectual capital of its approximately 10,000 associates across the country, USI has developed a proprietary data analytics platform that we refer to as the Omni Knowledge Engine.

Omni, which means “all,” is USI’s one-of-a-kind solutions platform—real time, interactive, dynamic, and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 500,000 clients, thousands of professionals and over 150 years of business activity through our acquired agencies into targeted, actionable solutions. The Insurance Marketing Communications Association (IMCA) recognized USI with their 2018 Innovation Torchbearer Award for the USI Omni Knowledge Engine™ and the impact this platform “has on a large segment of the insurance industry”¹.

¹ Insurance Marketing & Communications Association (IMCA).

Property/Equipment Valuation Services

Our Risk Control Consultants provides the following property valuation services:

- Information gathering
- Quantifying COPE (Construction, Occupancy, Protection, and Exposure) Data
- Utilization of Marshall & Swift CoreLogic valuation software, along with 360Value to complete property valuations once we have gathered the proper information

The values associated with a client’s buildings and equipment often represent the largest portion of assets on the balance sheet. Helping determine adequate coverage to ensure against loss is a value-added resource we bring to our clients. Our valuation services can assist the Parish in avoiding the cost of over-insuring and the unacceptable cost of underinsuring your physical assets.

USI utilizes two methods to accurately determine your insurable risk:

Marshall Swift Calculator Cost Replacement Cost Process

Marshall Swift is the most widely utilized cost estimator program across the U.S. when calculating property and equipment values for insurance replacement cost purposes.

Value 360 Actual and Replacement Cost Estimate Process

Value 360 utilizes one of the insurance industry’s most widely used and reliable pricing databases, the Insurance Services Office (ISO) database, for the reconstruction and restoration of both residential and commercial structures. ISO maintains one of the largest private databases in the world. Each year, they collect some 2 billion detailed records of insurance premiums collected and losses paid. At any one time, ISO’s computers store more than 19 billion records. For commercial lines, that data represents 70 to 75 percent of the entire industry’s premium volume. Since the Value 360 process has pre-loaded construction details for hundreds of thousands of properties, identifying the construction, occupancy, protection, and exposure (COPE) information based upon the street address, we are often able to eliminate time consuming and costly physical surveys.

Upon completion of your property/equipment valuation, USI maintains a database of your property and equipment which contains:

- Cost per square foot replacement/actual cash value estimates
- Total structure replacement/actual cash cost estimates and insurable values
- Breakdown per occupancy cost per square foot replacement/actual cash cost estimates
- COPE information
- Annual property update factors and/or equipment depreciation calculations
- Site photos, diagrams, and GPS mapping.

Risk Management Information Systems (RMIS) – Managing Data and Loss Experience

We are committed to improving the Parish’s risk management program by helping you identify cost drivers, manage risk events, and share risk data and analysis across your organization. We study loss data to identify opportunities for cost containment using data available through the risk management information systems (RMIS) of carriers, third-party administrators (TPAs), and other third parties. Our mission is to employ a comprehensive data strategy to drive overall risk improvement initiatives and best practices using data specific to your organization. We can help:

- Aggregate loss and exposure data in an efficient manner from multiple sources (for example, carriers, TPAs, and exposure spreadsheets)
- Create dashboards to illustrate key trends for guiding overall risk consulting interventions and risk management services strategy
- Provide a value-added solution using data to drive and impact risk management behaviors throughout your operations

When dealing with large and complex risk data and insurance information, we leverage our proprietary client solution **ClaimsLens** (see below), which provides a comprehensive look at a client’s loss experience to help them reduce claim costs and make informed risk management decisions. We leverage this advanced technology, so we/you are better equipped to affect claims, loss control, and insurance program design strategies. Important risk management initiatives are prioritized specifically around what the data tells us about the health of the Parish’s risk management program.

Let us work with you to apply risk data consulting best practices and assure you get the most out of the system, so you can make informed business decisions.

ClaimsLens – Proprietary Data Aggregation & Loss Trends

ClaimsLens, USI’s proprietary claims aggregation and trending system, is a web-based solution that provides a comprehensive look at a client’s loss experience to help them reduce claim costs and make informed risk management decisions. Our innovative system imports and compiles data from multiple, disparate claim sources, seamlessly analyzing the loss trends, root causes, and cost-drivers that impact a client’s total cost of risk. ClaimsLens provides a library of standardized loss trending reports and the ability to create customized reports tailored to our client’s operations and key performance indicators. These reports allow for a detailed analysis, enabling USI and our clients to understand the story behind the data and design a comprehensive targeted risk management program focused on mitigating claims—and achieving meaningful program improvements and costs savings.

Our tailored risk management plan provides the client with suggested program improvements, including program design, targeted risk control and post-loss claim management solutions. We provide measurable action steps that enable our client to focus and prioritize budget dollars and resources around most impactful program improvements, as well as monitor and measure for continuous improvements and program savings.

Targeted risk management, backed by USI’s ClaimsLens data,
can result in a reduction of premium or claims dollars upwards of 30%

USI’s ClaimsLens system benefits clients by:

- Using individual client data to achieve best outcomes
- Putting the client in control and providing enhanced decision-making insights
- Providing a tailored risk management program focused on reducing claim frequency and severity, and the client’s total cost of risk.
- Demonstrating to insurance underwriters what makes a client different/better than their peers, ultimately driving better pricing outcomes and reducing future retained losses

Casualty Analytics & Placement

USI utilizes data analytics to establish the optimal program structure tailored to our client's risk objectives and savings opportunities. Utilizing our client's own data along with industry data allows us to explain and demonstrate why our client is different/better than their peers. Our team utilizes several tools/models to analyze and negotiate your risk management program including:

- Loss Forecasts & Stratifications
- Deductible Analysis
- Client Loss Development Factors (Loss Triangulations)
- Collateral Analysis Calculations
- Total Cost of Risk Analysis (TCOR)
- Accruals (Financial Outstanding Liabilities)
- ClaimsLens – USI's proprietary data aggregation and risk control analysis tool
- Experience Modification Analysis
- Benchmarking Limits, Retentions and Premiums
- Alternative Risk/Captive Analysis including Group Captives and Single Parent Captives

Benchmarking

A critical step is reviewing the appropriateness of limits and risk retention levels. We work with you to gain a complete understanding of your budget, risk appetite, and cost allocation constraints, so we can help build flexibility into your program.

We use a unique combination of industry, point-in-time knowledge, proprietary benchmarking, and peer group analytical tools along with Advisen Benchmarking to determine the optimum insurance program limits and retentions as compared to the Parish's peers.

We use the following benchmarking tools and methods to assist in our analysis:

- **NCCI Annual Statistical Bulletins** – loss dollars by type, loss development factors
- **Advisen** – 10,000+ companies, 60,000+ policies to benchmark your company next to peers
- **USI Customer Database** – leadership and industry practices
- **Bureau of Labor Statistics** – incident rates by industry, lost workday cases
- **OMNI Knowledge Engine™** – USI's proprietary solutions platform that provides real-time, interactive analytics supported by over 500,000 clients, thousands of professionals, and 150+ years of client servicing

Our benchmarking and analysis focus on:

- Establishing limits, retention, total cost of risk
- Loss development patterns
- Incidents and losses by industry, type, nature, and cause of loss
- Ultimate loss rate per exposure
- Large loss trends
- Risk Control and Safety Initiatives

Advisen Benchmarking

USI has partnered with **Advisen**, the leading provider of strategic information services to the commercial insurance industry, to provide benchmarking data. Unlike any other insurance industry-specific information provider, Advisen offers insurance companies, brokers, and risk managers a comprehensive perspective on writing, marketing, and buying lines of commercial insurance.

These solutions allow our team to benchmark our clients' claims, limits, and retentions against peer organizations and to contrast similar claims based on organizational structure and geographic location. Through Advisen, we can produce geographic benchmarks of costs that allow our clients to evaluate whether they have more or higher claims than their selected peer groups.

Claims Reporting Installation

To facilitate an efficient and timely claim intake process, most insurance carriers and third-party administrators (TPAs) today offer web-based and/or 24-hours-a-day, seven-days-a-week, telephonic claim reporting methods already embedded in the Parish's premium or administration costs. Therefore, we focus our efforts on installing the best methods available, so most of your claims can be directly reported to your insurance carrier or TPA. This expedites the claim handling process. Our consultants help you establish turnkey claims processes focused on improving claim outcomes and financial expenditures. We consult with you to develop a comprehensive Claim Reporting Advisory Manual for your primary property and casualty coverage layer, and we report and monitor designated claims for specialty lines and complex claims.

InsurLink

Web-Based Client Service

We are committed to outpacing our clients' fast-growing, fast-moving approach to business and that is where our technology and eBusiness strategies play a major role. InsurLink, our secure, interactive web-portal helps clients organize their insurance information and reduces the time spent handling insurance issues. From issuing certificates of insurance, downloading Auto ID cards, sharing, and maintaining key documents to managing your risk management program, InsurLink streamlines the design and administration of your risk management program, saving you time and money.

What is InsurLink?

- USI's portal for client collaboration and self- service resources
- A **secure, interactive** web-based tool which helps to organize information and reduce the time our clients spend handling insurance matters
- A **no-cost**, interactive risk management system available to all property and casualty clients
- A tool that is **continuously enhanced** as technology and client needs evolve
- **Certificates** may be issued, viewed, printed, or emailed at any time.
- **Auto ID Cards** may be viewed, printed, or emailed at any time.
- **Document Sharing** is available – Important documents may be uploaded, accessed, maintained, and downloaded by the client and by USI.
- **Mobile App** – Clients can access the full functionality of InsurLink on the go.
- **eCollaborate** – For clients with more complex data or document sharing needs, our innovative portal allows for active participation of clients to maintain exposure worksheets, open item lists, and other dynamic documents requiring input from both broker and client

Property and Casualty eServices, Information, and Resources

InsurLink is USI's portal for client collaboration and self- service resources. The functions that may be useful to the Parish include the following:

- Online policy access
- Global program management
- Certificate of insurance issuance
- Auto ID card access
- Risk Management Central information portal
- Risk control library
- Summaries of insurance and program organization

Clients receive the substantial value that the innovative use of technology delivers when properly integrated with personalized “high touch” services. Regardless of your time frame (or time zone), InsurLink provides the information the Parish needs to stay ahead of ever-changing regulations, legislative developments, and compliance requirements.

InsurLink Online Certificates

Whether you’re running your own business or part of a multinational organization, managing a complex company is a formidable task. InsurLink online certificates is a value-added service that we provide to clients who have the need to issue certificates of insurance immediately, conveniently, and easily. You can have certificates issued any time, 24 hours a day, seven days a week, if you have a computer, phone, or tablet and an internet connection. Supported by InsurLink, USI’s portal for client collaboration and self- service resources, the certificate issuance process is quick, secure, and “green.”

Certificates may be viewed, printed, or emailed at any time. Your business partners (clients, property owners, developers, leaseholders, etc.) receive their copy of the certificate quickly, and your copies are stored online for viewing, reprinting, or re-submission whenever needed.

Here Are Some Examples of How USI Online Certificates via InsurLink Bring Added Value to Your Broker Relationship:

- You are a satellite office on the West Coast and your corporate headquarters is located back East along with your broker. It is late afternoon, and you need a certificate that day but because of the time difference, no one is available in the office. Because your risk manager planned, InsurLink has already been customized with your coverages and limits. You can go online with a computer, tablet, or phone and issue the certificate yourself immediately within your firm’s guidelines.
- A construction team arrives early to a job site only to learn that the certificate of insurance was misplaced by the owner. Using your phone or tablet, the previously issued certificate is retrieved from InsurLink and emailed to the owner.
- Many client contracts require two certificates — one at inception and one at completion — before final payment is made to you. Easily search, locate, and update the certificates and send them on their way via email in just a few clicks.

InsurLink eService

We Offer a Mobile Version of Our InsurLink eService for Your Smartphone or Tablet

Exclusively available to our clients, InsurLink is USI’s portal for client collaboration and self- service resources. This secure, interactive, web-based service helps streamline the administration of your property and casualty program online with efficient and paperless transactions. Our mobile application makes it possible to perform these tasks anywhere, anytime:

- **Certificates of insurance.** Issue, view, print or email certificates of insurance instantly.
- **Auto ID cards.** View print or email Auto ID cards anytime.
- **Shared Documents.** View and modify key documents, such as policies, endorsements, and schedules wherever you are and whenever you need to.

InsurLink eCollaborate

InsurLink is USI’s portal for client collaboration and self- service resources. InsurLink eCollaborate is an innovative portal which allows for active participation of clients to maintain exposure worksheets, open items lists and other dynamic documents requiring input from both broker and client.

Proprietary Technology Platform That Allows You To:

- Streamline insurance information sharing
- Efficiently communicate with your USI account team, schedule meetings, share and discuss documents, and receive email updates on to-do items
- Access policy documents — all from a single source
- Keep track of exposures around the world organizing your program by groupings
- Integrate with Microsoft Office by working with your existing business software

Key Features:

- **Document management.** Store your policies in a centralized online location, so you can quickly find the most up-to-date version and supporting documentation.
- **File sharing.** Rather than struggling to email files all over the world, use our secure sites to easily share files with your staff and USI.
- **Email notifications.** When you enable automatic email notifications, you'll be alerted any time we upload a document that needs your attention.
- **Task management.** Assign and track action items and due dates on a shared calendar.
- **Anytime, anywhere access.** No matter where they work, your staff can instantly access documents, calendars, discussions, lists, and tasks.
- **Database management.** Quickly update information on exposures and keep all parties informed in real time.

There is no additional charge for the use of InsurLink eCollaborate.

USI Risk Management Center (RMC)

We are committed to assisting our clients in reducing their total cost of risk. This cannot be achieved without influencing the behaviors of employees and training them in how to work safely. We now offer clients a free value-added solution — an online resource that can help them successfully develop and implement proactive risk management programs. Our value-added tool, Risk Management Center provides a comprehensive safety, wellness, claims, and human resources library and suite of software solutions to help our clients manage risk and reduce losses for a sustainable positive financial impact. RMC safety policies and programs are designed to create an awareness and respect for workplace hazards and reduce incidents, accidents, and associated costs.

RMC's suite of software solutions includes:

- Sample policies and written programs
- Online power point training materials
- Quizzes and safety talks
- Incident tracker (OSHA Recordkeeping)
- Certificate of Insurance (COI) Tracking
- Training Tracker Learning Management System (LMS) Example: Active Shooter Online Training Program
- Audit Tracker with Automated Report Function
- Job Hazard Analysis Tools/Hazard Assessment Tool
- Safety Data Sheet (SDS) Management
- HR and Benefits Essentials
- Ask an expert direct link to contact USI's Risk Control Team with safety-related questions
- Streaming video library – 500 bilingual (Spanish and English) safety trainings



You can view USI's RMC portal at: <http://www.usi.com/rmc/>

Risk Management Center video overview: <https://cdn-rmc-video.succeedms.com/videos/29075/video.html>

Note: Access to this system is secure, but clients can be provided unlimited user passwords in decentralized environments. There are weekly training sessions on each module noted.

eRisk Hub®

Resources to Help Prevent and Mitigate Network and Privacy Breaches

We recognize the complex challenges our clients face relating to evolving privacy laws and regulations. To assist with these issues, we offer the eRisk Hub portal, a private web-based service to help manage data, cyber, and privacy risk.

Founded and managed by NetDiligence, a leading network risk assessment services company, the eRisk Hub contains information and technical resources to assist the Parish in the prevention and mitigation of network and privacy breaches. The eRisk Hub provides news, content, and services across a broad range of disciplines, including legal and regulatory compliance, IT security, privacy, disaster recovery and business continuity, computer forensics, and public relations.

The eRisk Hub helps the Parish answer the following questions which helps you respond to incidents more quickly and minimize exposure:

- How prepared are you?
- When/how should you report the breach?
- What help do you need to recover?
- Which providers are qualified and how do you contact them?

Key Features of the eRisk Hub Include:

- **Breach Coach®** – The Breach Coach service, staffed by attorneys who are certified privacy professionals, provides immediate triage assistance in the event of a breach.
- **News Center** – The news center keeps you up to date with cyber risk stories, security and compliance blogs, security news, risk management events, and helpful industry links.
- **Data Breach Calculator** – The Calculator estimates the cost of a data privacy incident accurately and realistically. It factors in data points like type of data compromised, the location of the data, and if this was an organization's first event.
- **Learning Center** – The learning center contains best-practices articles and white papers written by leading technical and legal professionals on compliance, network security, privacy, and breach recovery.
- **eRisk Resources Directory** – From security consultants to PCI (Payment Card Industry) and FACTA (Fair and Accurate Credit Transaction Act of 2003) specialists, to forensic investigators, to eDiscovery specialists, the eRisk resources directory helps you quickly find external resources with deep experience in pre- and post-breach disciplines. Information about their services, pricing, and key personnel is provided.

There is no cost to our clients for the use of eRisk Hub. A two-week trial period can be arranged for prospects at an appropriate time.

Surety Resources

Online Program for Bond Processing

USI has a national contract with InSureVision Technologies (IVT), the developer of the SurePath Network, a web-based surety bond processing system. IVT is a Microsoft Certified Solution Provider with extensive experience in the surety industry with special expertise in internet development, including transition from paper-based processes to digitally enhanced processes.

SurePath allows surety clients to:

- Request a bond online – all designated service team members are alerted via email of the pending bond request.
- Monitor bond requests.
- View and present a variety of bond lists including outstanding bonds, released/closed bonds, bonds pending renewal.

- Obtain your outstanding bond liability.
- Use bond requests to attach comments and supporting documents with broker instructions.
- Customize reports using the SurePath database as determined by client needs.
- Be as involved or as little involved in the Surety process.
- SurePath allows USI to keep on top of each client’s bond accounts in an efficient, timely manner. The SurePath system is used by all major surety operations within USI.

CyberCube Analytics & Benchmarking

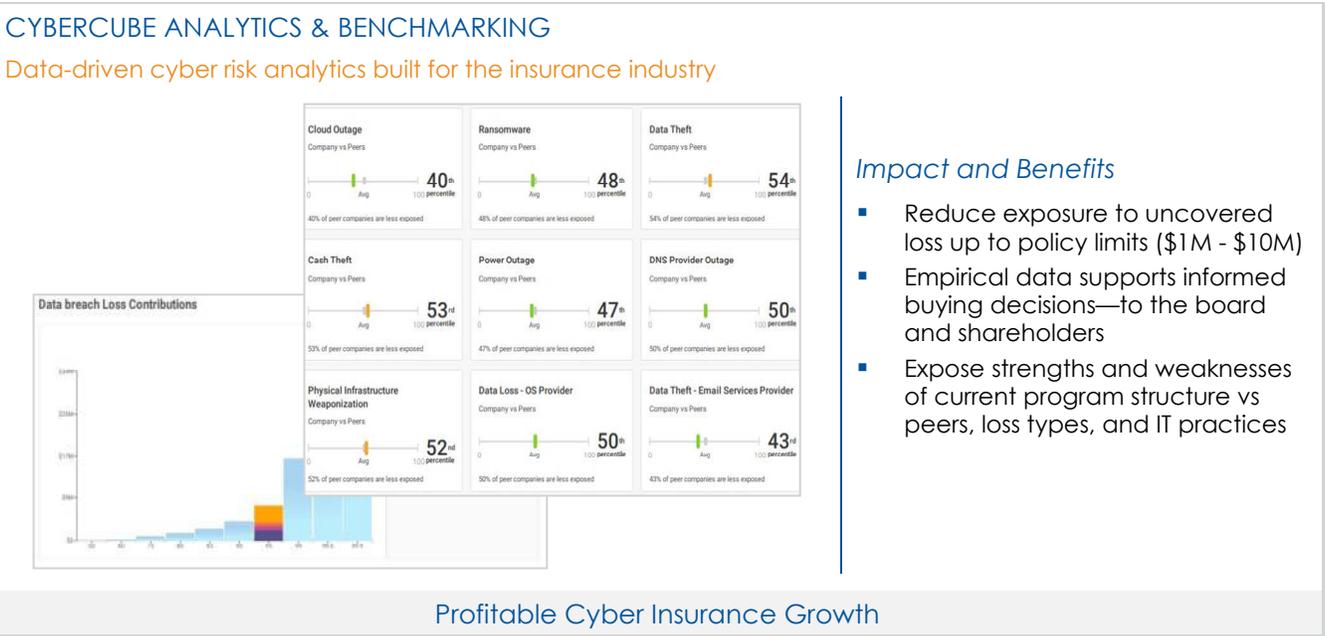
The Cyber Answer to Cat Modeling

To help companies understand Cyber risk, USI accesses powerful benchmarking resources, including CyberCube.

CyberCube’s analytics platform provides an unrivalled ecosystem of data, signals, and models to fuel cyber risk quantification. CyberCube enables (re)insurance placement, underwriting decisions, and portfolio management optimization—all powered by a state-of-the-art cloud-based technology framework.

USI’s process with CyberCube begins with a simple 22-question online assessment. This assessment and resulting report:

- Incorporates a broad sample of insureds
- Uses Monte Carlo iterative modeling to create a sample set
- Provides general observations for guidance
- Offers decision making views for executives
- Delivers rankings relative to industry peers
- Assesses asset exposures, liability exposures, threat vectors, and security exposures



B. Please provide the names and positions of each professional to be assigned to the Parish’s account, including their knowledge and experience with other public entities. Describe the professional qualifications and education of each team member. Provide two (2) references for each team member.

Proprietary technology and USI’s coordinated, hands-on delivery methods provide you with a service program that is responsive to your needs every hour of every day. Your service team is driven by a lead consultant and core account manager who know your organization and industry well and follow through on promised deliverables. Our most experienced executives stay involved in client relationships. They are backed by a team of knowledgeable professionals and support staff to handle your needs on an administrative level, all collaborating to promote efficiencies within your organization.

Following is the full-service team for the Parish with biographical information for each.

Producer	Account Executives	Casualty Analytics Experts	Property Analytics Experts	Executive Liability EPS/D&O	Environmental	Claims Advocates	Risk Control Specialists	Carrier/ Marketing Specialists
Ryan Daul	Gail Williams --- Chiemi Reidel	Scott Larson	Jason Woodbury	Tim Losie	Camille Rogers	Brian Goetsch	Greg Wilson	Matt Erskin

Dedicated technical experts networked nationally and embedded in local offices, with 10,000+ professionals nationwide to build integrated client centered account teams.



CORE AND RESOURCE TEAM



Ryan Daul, MBA, CPCU, ANFI, ARM

Partner/Producer/Vice President

Governmental Entities/Large Commercial Property
Gretna, LA

Direct: 504.362.0667
Mobile: 504.982.1566
ryan.daul@usi.com

Years of experience: 21+
With USI since: 2021

Ryan Daul serves as a Producer, Vice-President, and Partner with USI Southwest region’s Louisiana commercial lines team where his focus is on governmental entities and large commercial property. He joined USI in October 2021 when his agency, Daul Insurance Agency, was acquired by USI.

Ryan began working for Daul Insurance Agency in 2002 after graduating from Loyola University. He became licensed as a P&C Producer in 2003. He graduated from Tulane’s MBA program in 2009. He has also achieved the following designations over the years: Chartered Property Casualty Underwriter (CPCU), Associate in National Flood Insurance (ANFI), and Associate in Risk Management (ARM).

Ryan is active in the insurance industry and in his community. He has served or is currently serving on the following boards: Jefferson Chamber of Commerce – Chairman 2019; Independent Insurance Agents of Greater New Orleans (IIAGNO) – President 2020; Professional Insurance Agents of Louisiana – President 2022; Plaquemines Association of Business and Industry – Board Member (2015–2017); GNO, Inc. – Nextgen Board Member (2016–2019); Jefferson Business Council – Board Member/Secretary; NCCI Louisiana Workers Compensation Appeals Board – Board Member; LA Senate Committee: Commercial Motor Vehicle Insurance Task Force – Committee Member; JEDCO – Insurance Strike Force Committee – Committee Member 2024; Independent Insurance Agents of Louisiana – Member; Gretna Economic Development Association – Member; Westbank Business & Industry Association – Member; Louisiana Association of Business and Industry – Member; Algiers Economic Development Association – Member; and Jefferson Parish Hazard Mitigation Plan Committee – Committee Member.

References:

Jefferson Parish School Board, Dr. James Gray (504) 494-7345
Jefferson Parish Sheriff’s Office, Rob Palermo (504) 982-4777

Gail Williams
Account Manager

Gretna, LA

Direct: 504.355.5089
Mobile: 504.214.7088
gail.williams@usi.com

Years of experience: 50+
With USI since: 2021

Gail Williams is an Account Manager with over 50 years of insurance experience. Gail specializes in servicing Governmental Entities. Prior to becoming an Account Manager, she was in a consulting role for multiple Governmental Entities.

Gail graduated from O. Perry Walker Sr. High School in 1971 and that same year she went to work for Property Insurance Association of Louisiana. In 1982 she became licensed as an insurance agent. She holds the following designations, Certificate of General Insurance, CISR, CIC, CRM.

Gail has serviced the Parish of Jefferson in this role for the last 8 years. Prior to that Gail was part of the team that provided consulting services for the Parish.

References:

Tidal Basin Group, Yvette Miller Bowman (985) 778-9478
Hartwig Moss Insurance Agency, Robby Moss (504) 400-5450

CORE AND RESOURCE TEAM

Chiemi Riedel
 Account Representative
 Metairie, LA
 Direct: 504.355.5086
 Mobile: 303.521.1473
chiemi.reidel@usi.com
Years of experience: 05
With USI since: 2021

Chiemi “Chi” Riedel serves as the account representative for the Public Entity team. Chi has 5 years of experience providing technical assistance on all of Jefferson Parish’s insurance policies.

Chi joined Daul Insurance Agency in 2019 after graduating from Beloit in 2005 and working in multiple fields including banking, government and medical for 14 years. Chi has her P&C insurance license as well as her AINS designation.

References:
 National Institutes of Health, Dr. James Powers (240) 669-5282
 Newmark Knight Frank, Jessica Handy (424) 268-0539



Gregory J. Wilson, CIC, ARM, CRM, CSP
 Partner, Southwest Region Risk Control Department Manager
 Houston, TX
 Direct: 713.490.4551
 Fax: 484.652.5139
greg.wilson@usi.com
Years of experience: 24+
With USI since: 1998

Greg’s career in insurance risk management began with Liberty Mutual working in various capacities in the Loss Prevention area before joining CNA. Greg was hired as an Assistant Vice President at a regional broker, before joining USI’s Risk Management Consulting Division more than 10 years ago. He currently manages the Risk Control function in the Southwest Region, coordinating risk consulting services for the Southwest Region offices in 6 states.

Greg and the risk control team help clients identify ways to prevent or minimize the probability of loss in order to decrease expenditures associated with the total cost of risk (insurance, retained loss, etc.) for workers compensation, business auto, general liability, and some specialty lines of insurance. In addition, the risk control team coordinates safety and health related services provided by insurance carriers, for clients with specific needs. The risk control group provides innovative loss prevention, risk management, safety, and health consulting services to a broad range of firms. After prioritizing exposures for loss based on probability and severity, consultants work with clients to develop a plan to protect, reduce and or eliminate the chance of loss for company assets.

Greg earned his Bachelor of Science degree in Biology from Syracuse University. He has earned designations for insurance as a Certified Insurance Counselor (CIC), risk management as an Associate in Risk Management (ARM) and Certified Risk Manager (CRM), and safety and health as a Certified Safety Professional (CSP).

Greg regularly hosts webinars and presentations for our clients. He has served as an instructor for The National Alliance, CRM designation, teaching risk management principles. He is a professional member of the American Society of Safety Engineers and served on a panel revising the CSP/ASP exams for the Board of Certified Safety Professionals. Greg has served on the board of directors for a former employer, the Syracuse University Alumni Board and is a past President of the Houston Syracuse University Alumni Chapter, which won a national award for “Outstanding Program” under his leadership.

CORE AND RESOURCE TEAM



Scott Larson

Senior Vice President,
Regional Casualty
Analytics Leader

Houston, TX

Direct: 713.490.4706

Mobile: 713.806.8382

scott.larson@usi.com

Years of experience: 41+

With USI since: 1990

Scott has over 41 years of experience in the Houston insurance marketplace. He began his insurance career in 1979 with American International Group (AIG), the world's largest insurance and financial services corporation, where he served for 10 years as an international managing underwriter.

He joined USI in 1990 where he currently specializes in casualty analytics, program design, and marketing of major accounts.

Scott has an extensive background in alternative financial funding programs such as deductibles, incurred and paid loss retros, self-insured retentions, and captives.

His underwriting experience extends from offshore drilling, construction, diving operations, healthcare, and property management, to school districts and municipalities.

Scott graduated with honors from the University of Tennessee in 1976.



Jason Woodbury

Senior Vice President,
Regional Property Leader

Houston, TX

Direct: 713.490.4662

Mobile: 832.471.7327

jason.woodbury@usi.com

Years of experience: 27+

With USI since: 2020

Jason joined USI in 2020 as the Regional Property Leader for USI's Southwest Region. Jason has 27+ years of commercial property underwriting and placement experience. He is responsible for oversight, thought leadership, and alignment of USI services and solutions for property coverages for our clients.

Jason began his insurance career in 1996 as an underwriter for Liberty Mutual in their HPR/Property Special Risk unit in Dallas, TX. Focused on large real estate and manufacturing risks, Jason spent six years with Liberty Mutual in Dallas and Houston growing a multi-million-dollar premium book of property business. In 2002, Jason left the industry to pursue a lifelong dream of playing golf professionally. Jason returned to the property insurance arena in 2003 in Houston as a senior underwriter for CNA Insurance in their Large Property division, working on large real estate, healthcare, and manufacturing risks.

In 2005, Jason left CNA to become a property wholesale broker for CRC Insurance Services in Houston, TX. Jason spent the next 12 years working on a team that placed more than \$20,000,000 in wholesale property premium annually, located mostly in hurricane-prone and flood-prone areas along the USA Gulf Coast. In 2017, Jason left CRC to help open the Houston brokerage office for Risk Placement Services, Inc. and continued with Risk Placement Services until September 2020 when he joined USI.

Jason is a 1996 graduate of the University of Wisconsin – Eau Claire with a Bachelor of Business Administration double-major in Marketing and Management.

CORE AND RESOURCE TEAM



Tim Losie
Partner, Senior Vice
President & Regional
Practice Leader, Executive
& Professional Risk
Solutions (EPS)
Houston, TX
Direct: 713.490.4627
tim.losie@usi.com
Years of experience: 22+
With USI since: 2016

Tim joined USI’s Executive & Professional Risk Solutions (EPS) group in 2016. In his current role, he leads the Southwest Region EPS team, which focuses on the placement and servicing of USI’s clients’ management liability, professional liability, crime, and cyber coverages. As a super-regional leader, he also oversees the EPS efforts in the West and Northwest regions. Since joining USI, Tim has been recognized as a Power Broker® by industry publication Risk & Insurance®.

Prior to joining USI, Tim worked in these lines of coverage for nearly 16 years, most recently managing a 12-state region for one of the largest underwriters of management liability insurance in the United States. Tim also spent time as a broker in Aon’s Financial Services Group in Denver, an underwriter at one insurance carrier and a claims adjuster at another, both in New York City. The breadth of his background gives him unique insight into both clients’ and insurers’ needs.

Tim earned an M.B.A. at The McCombs School of Business at The University of Texas at Austin and a bachelor’s degree in economics at Ohio University in Athens, Ohio. Tim is an alumnus of the Andrew Beazley Broker Academy at Lloyd’s (London). He is an active member of the Professional Liability Underwriting Society (PLUS).

Outside of the office Tim has volunteered his time as a mentor for Big Brothers Big Sisters, has participated in the building of multiple houses for Habitat for Humanity and is a regular participant in the USI Gives Back philanthropic efforts.

Tim grew up Michigan and Ohio and lived throughout the U.S. before moving to Houston. He has a passion for hi-fi audio/vinyl records, and he most enjoys simply spending time with his wife and two daughters.



Camille M. Rogers, ERM
Vice President, Regional
Environmental Leader
Houston, TX
Direct: 713.490.4559
camille.rogers@usi.com
Years of experience: 14+
With USI since: 2012

Camille Rogers is the Environmental Leader for USI’s Southwest Region. In this role Camille is responsible for leading and implementing environmental risk solutions and practices for the region.

In addition to leading the regional processes, Camille serves as resource for environmental market knowledge, emerging risks, products, and trends. She is experienced with risk identification, risk transfer mechanisms, financial assurance mechanisms, the acquisition due diligence process, environmental site assessment reviews, contract reviews, indemnity reviews and insurance language negotiations.

Camille uses a comprehensive process to evaluate the needs and environmental risk of a wide range of complex accounts including consultants, large real estate investment firms, hospitality, public entities, manufacturers, recyclers, contractors, oil & gas, clean energy, renewables and more.

Camille has been in the insurance and risk management industry since 2009. Prior to joining the USI environmental department in 2012, she was a team member in the energy department at a large national broker.

Camille is a graduate from West Virginia University with a Bachelor's of Science Degree in Family and Consumer Sciences. She has also earned the nationally recognized professional designation of Environmental Risk Management (ERM) from the Environmental Risk Strategies Institute at the University of Houston. Camille continues her professional growth and development through various classes directly relating to environmental and energy risk, insurance, regulation, and law.

CORE AND RESOURCE TEAM



Brian D. Goetsch

Senior Vice President
Claims

Houston, TX

Direct: 713.490.4726

brian.goetsch@usi.com

Years of experience: 36+

With USI since: 2011

Brian joined USI in 2011 as a Senior Vice President of Claims for all lines of coverage. He represents claims in the marketing, prospecting, and stewardship efforts of the Regional Claims Practice. He is a Senior Claims Consultant/Client Advocate on complex claims, coverage application issues, and response to Carrier Reservation of Rights/Claim Denial letters. In addition, Brian leads the Southwest Marine & Energy Claims Group, is a member of Southwest Regional Technical Resources Team and a regional liaison to the USI National Claims Practice and liaises with National Claim/Operations Leaders in other regions on special projects, as needed and directed (Example: 2012 Storm “Sandy” in the Northeast tri-state area).

Prior to joining USI, Brian worked on the client side of the insurance industry for three years where he was most recently the global insurance and claims manager for Smith International, Inc./Schlumberger Limited. His additional duties included being the Risk Manager for their largest Subsidiary Business Unit: M-I SWACO.

Before joining the Smith Group companies, Brian worked for six years with Marsh as a Senior Claims Consultant in their international Marine, Energy, Mining, Power, and Utilities Practice. He provided clients with onshore and offshore claims advocacy, settlement solutions, and resolution of large complex claims. His varied client base included upstream E&P operators, drilling contractors, oilfield service companies, and marine vessel interests, and downstream refining, petrochemical, transportation/distribution, power generation, and renewable/alternative energy producers. Also, Brian was the claims advocate for numerous Marsh general industries, and general property and casualty clients.

In addition, Brian has more than 16 years of experience as an Independent Adjuster with Steege Kingston & Associates (now Braemar Adjusting), investigating, adjusting, and settling claims worldwide in the energy, marine, property, and casualty sectors. Insurance markets represented included: United States, Canadian, Lloyd’s, London Company, Scandinavian, European, and Bermuda Captive Insurers.

Before entering the insurance industry, Brian worked for six years as a Well-site Geologist, Field Superintendent, and Senior Staff Geologist — both onshore and offshore in the Gulf of Mexico — for an oilfield service company that is now part of the Baker Hughes organization.

Brian has received his A.S. and B.S.c degrees in Geology from the College of Lake County, Illinois, and Southern Illinois University, respectively.



Matt Erskin

Senior Vice President,
Regional P&C Markets
Leader

Houston, TX

Direct: 713.490.4563

Mobile: 504.450.7931

matt.erskin@usi.com

Years of experience: 13+

With USI since: 2021

Matthew joined USI in Fall of 2021 as Senior Vice President and member of the Regional Senior Leadership Team. He maintains responsibilities for strategic relationships with all carriers and \$1.5B in annual premium placements.

Matthew began his insurance career at Travelers Insurance in New Orleans as a Commercial Underwriter and was promoted to Managing Director for Louisiana and Arkansas in 2017. Most recently he transitioned as Managing Director for South Texas with Travelers in March of 2020.

Matthew currently serves as a Board Member for the IICF and a Council Member for the University of Houston Downtown Risk Management Program. He earned his B.S. in Physiology (2008) from the University of New Orleans and his M.B.A. (2010) from Louisiana State University.

C. Provide an explanation of what distinguishes the services the Firm can provide from other Person or Firms, and any additional or unique services your Firm would provide to the Parish.

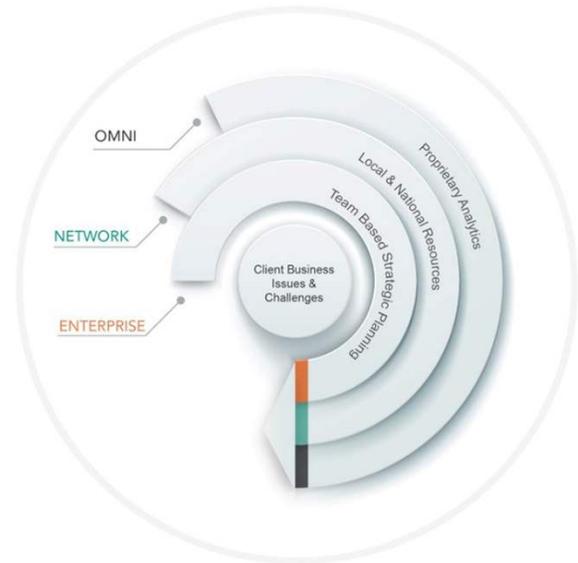
USI ONE Advantage®

What truly distinguishes USI as a premier insurance brokerage and consulting firm is the USI ONE Advantage®, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE® represents Omni, Network, Enterprise — the three key elements that create the USI ONE Advantage and set us apart from the competition as a leader in the insurance brokerage industry.

O: Omni Knowledge Engine™ – USI's Proprietary Analytics

Omni, which means “all,” is USI’s one-of-a-kind solutions platform — real time, interactive, dynamic, and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 500,000 clients, thousands of professionals and over 150 years of business activity through our acquired agencies into targeted, actionable solutions. The Insurance Marketing Communications Association (IMCA) recognized USI with their 2018 Innovation Torchbearer Award for the USI Omni Knowledge Engine™ and the impact this platform “has on a large segment of the insurance industry”¹.

¹ Insurance Marketing & Communications Association (IMCA).



N: Network – USI's Local and National Resources

At USI, we have made a very large investment in local resources and technical expertise with approximately 10,000 professionals networked nationally to build strong vertical capabilities and integrated account teams. Smaller brokerage firms are typically unable to offer the same level of local and national resources, and larger brokerage companies often keep their resources remotely in national practice groups. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

E: Enterprise – USI's Team-Based Strategic Planning Process

USI’s enterprise planning is a disciplined, focused, deep analysis centered on our client’s business issues and challenges. Highly consultative team meetings integrate USI’s Omni analytics with our broad resource network to support associates in building a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying, and minimizing client risk exposures.

The USI ONE Advantage® — our **Omni** knowledge engine, with our **Network** of local and national resources, delivered to our clients through our **Enterprise** planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.



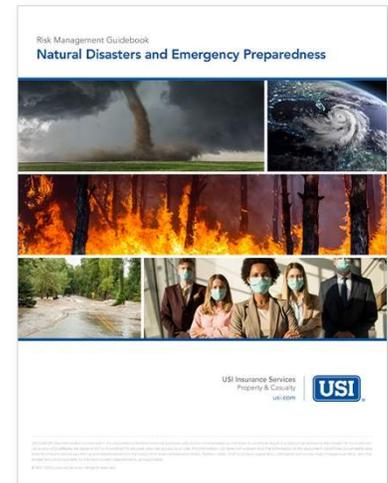
To learn how USI’s approach to risk management and employee benefits delivers customized, actionable solutions with bottom line impact, please watch our new **USI ONE Advantage®** video. [Click here to view.](#)

Hurricane and Catastrophe Resources

Our national property claims unit is managed by Mike Gallagher. Together with his team, it is their mission to aggressively advocate our clients' claims on their behalf and take charge in a coordination role from the beginning. In a catastrophe loss situation, the adjusters will initially be overloaded. Whatever we can do to make their job easier, we will do to expedite the process. This includes organizing with the client all the various resources that will be needed at one point or another: emergency contractors, salvors, forensic accountants, independent adjusters, policy holder attorneys and miscellaneous other consultants. We maintain an up-to-date contact list of all adjusters and vendors who we will need to call upon.

Catastrophe planning – Pre-loss planning, along with specific and well-informed claim advocacy, helps to streamline the adjustment process after a major loss and facilitate the most favorable resolution for our clients. In its simplest form, we take the following steps with a new client and thereafter review annually at renewal and/or strategy meetings:

- Review of policy language specific to client exposures and identify how specific coverage will respond to various CAT scenarios
- Identify and assign an agreeable adjuster and educate that individual on the program structure and exposures prior to loss
- Assist the client in understanding the benefits of aligning with vendors (such as those mentioned above) on a pre-loss basis and the role they can play in aiding their recovery after a major catastrophe
- Identify each member of the claims team and establish protocols for the adjustment process that will follow any major loss



Hurricane (and Flood) Preparedness: A Risk Management Guidebook – If the Parish does not currently have a formal hurricane preparedness plan, we put this together for you. We begin with the captioned base document we can tailor to your needs. We offer the same for flood preparedness. The basics that are addressed include:

- Preparedness outside and inside the building, the emergency response team and the response team equipment and materials
- What to do during the hurricane
- What to do after the storm
- A hurricane checklist
- A recovery/restoration checklist
- Important resources and links

Client Emergency Preparedness Claims Kit – This document is designed to make preparation and claims reporting a smooth and efficient process and includes:

- The USI Office Location Directory – contact information for each USI office
- Claims Reporting Procedures – overview of the claims reporting process
- Insurance Company Claims Reporting Directory – 1-800 numbers for most insurance carriers
- Property Loss Investigation – guideline on managing/facilitating your property loss
- Important Phone Numbers – FEMA, Red Cross, Ready.gov, National Hurricane Center, etc.
- Small Business Administration Information – disaster assistance for businesses of all sizes with basic tips on how to prepare for and obtain financial assistance
- Property Loss Notice and Content Form – blank form that identifies the basic loss information you need to provide to USI and/or your insurance carrier when reporting a claim

Catastrophic Claim Management – It is often said, a broker earns his keep after a major loss. A broker should be expected to do more than report the claim and then follow its progress. We are fully involved in the claim process

providing guidance and direction throughout, with the goal of maximizing policy benefits in the most efficient manner possible.

After a loss, our actions include but are not limited to:

- Understanding the specifics of the loss to develop a strategy for both the property damage and time element claims
- Reviewing all applicable policy forms to maximize coverage response while minimizing the impact of sub-limits and deductibles
- Establishing communication protocols to create as much efficiency and specific ownership as possible
- Leveraging our relationships with partners in the claims process (i.e., adjusters, insurers, etc.) to drive favorable results
- Maintaining routine and scheduled calls to follow up on deliverables and assure the process stays on track
- Identifying experts/consultants that can provide professional assistance with documentation and preparation of the formal claim
- Pursuing partial payments
- Submitting the formal claim and addressing questions/concerns with the insurers as to quantum or coverage issues
- Assisting in the negotiation and final settlement

Typical Catastrophic Claim Issues

Most direct physical damage claims are relatively straightforward; however, with CAT events, there are transportation, power and commercial disruptions. There are several additional or extended coverages that have played predominantly in big claim settlements – Civil Authority, Ingress/Egress, Service Interruption and Contingent Time Element or Supply Chain Coverage. It is often difficult to secure documentation supporting claims of these types, so it is important to understand the coverage triggers and what specific documentation will be required by the insurers. Your USI team knows the questions to ask regarding these extended coverages and the specific policy limitations to remove to assure maximum coverage response. As mentioned earlier, this thorough review of policy language is a key step in our pre-loss planning.

In summary, it is all about being pro-active. You cannot stop the wind from blowing but you can plan ahead to protect your properties, deal with the aftermath, get your business back up and running and rapidly collect insurance proceeds. Our USI risk consulting resources are ready to partner with the Parish to this purpose.



To learn more, please visit USI's **Natural Disaster Planning** page at: <https://www.usi.com/natural-disaster-planning/>

Keeping Abreast of Regulatory Issues and Trends Affecting the Company

USI team members stay abreast of changes and developments in the marketplace through regular and on-going conversation with carriers, underwriters, and other marketplace professionals; subscriptions to industry-specific periodicals and publications; continuing education courses, webinars, and seminars; and membership and participation in industry-related groups, professional societies, and trade associations.

We receive changes in pricing and underwriting guidelines directly from the carriers themselves. We augment this information with insights on claim or loss trends impacting appetite or discretionary pricing factors gleaned through the conversations we have with — and feedback we receive from — the clients we insure and renew annually.

Keeping You Informed: Training and Education

Cutting Edge Research to Stay on Top of Industry Trends

Your dedicated service team keeps the Parish apprised of new and emerging developments we believe will create opportunities or challenges for you with respect to your risk programs, including concerns related to the relative financial condition of the insurers with whom we and our clients do business.

We disseminate this information to you using an array of media based on your preference, including phone, email, web, white papers, and seminars. These communications address topics such as risk management techniques, the state of the market, carrier solvency, new products, legislative and regulatory changes, emerging torts, and best practices.

In addition, USI also offers an “**Executive Insights**” landing on our website which has articles on various topics across lines of business and lines of coverage that are timely and of interest. These articles – and the most recent “**Market Outlook**” with expert analysis on challenges, industry trends, and solutions for organizations across the P&C market – can be found at: <https://www.usi.com/executive-insights/executive-series/>.

Our Risk Control Service Team provides several **white papers and webinars** per year on the status of the insurance industry, industry-specific trends, risk optimization topics, alternative program structures, and other topics. These webinars are free of charge to clients and non-clients, and typically considerable time is allotted for a question and answer period.

Your team has access to all this information and passes on items that are relevant or of interest to you.

Training and additional resources provided to the Parish

Virtual events and webinars

USI hosts regularly scheduled virtual events and webinars. The Parish’s risk management team is advised of new offerings, legislation affecting property and casualty lines of coverage, and other educational topics related to the P&C environment such as risk control and claims management.

There is no additional cost for these training sessions. Each virtual event usually lasts about an hour and is recorded for future playback. Registration is required to attend any virtual event.

Please visit www.usi.com to download a copy of our **2024 Commercial P&C Market Outlook**.



Client Advisories and White Papers

USI offers “Executive Insights” with articles on various topics across lines of business and lines of coverage that are timely and of interest. These articles can be found at: <https://www.usi.com/executive-insights/executive-series/>.

Client Advisories and White Papers are distributed via email directly to clients and many are published on the website including the following recent topics:

- [Executive and Professional Third-Party Risk Management: Crime, Cyber and Professional Liability Strategies](#)
- [Navigating Risk Financing: Strategies for Optimizing Cost, Control and Cash Flow](#)
- [Think Like a Gamer: Strategies for Lowering Your E-Mod and Workers’ Comp Costs](#)
- [Reduce Costs With Targeted Risk Control for Workers’ Comp and General Liability](#)
- [Protect Your Organization From Increasing Third-Party Cyber Exposures](#)
- [Key Changes to NCCI’s Experience Modification Factor for 2024](#)
- [The Evolving Landscape of Environmental Risk and Insurance](#)
- [Understanding ESG’s Impacts on Management and Professional Liability Risk](#)
- [Maximize Property Claim Recovery With Accurate Valuations](#)



Visit www.usi.com to request and download.

Training and additional resources provided to the Parish

- [Protect Workers From Heat Illness and Injury](#)
- [Instability and Disruptions Are Increasing the Risks of Third-Party Contracts](#)

D. Describe the method you will use to secure competitive quotes for the Parish’s insurance program, including surplus lines relationships and intended usage.

USI views design and control of risk as equally important to market choice. Our size and volume of business placed allows us broad access to individual insurers and effective access to insurance company decision makers. USI places in excess of \$12 billion in premium annually in domestic, London, Bermuda, continental European, and regional markets.

Our account service teams have all the necessary skill sets to place any specialized coverage the Parish could require. In some instances, specific coverage may only be available in the excess and surplus lines marketplace. In these few instances, we would access this marketplace by using a wholesaler or specialty broker. Due to our relationships, size, scope, and scale, we have direct access to many surplus lines markets.

There are three key components critical to creating competitive advantage in the marketplace:

Knowledge	Strategy	Execution
<ul style="list-style-type: none"> ▪ Knowledge of the Parish ▪ Your risk appetite ▪ Desired outcome ▪ The insurance marketplace ▪ Insurance carriers 	<ul style="list-style-type: none"> ▪ Accessing the market ▪ Developing the story ▪ Presentation to the markets ▪ Timeline for the overall placement ▪ Design 	<ul style="list-style-type: none"> ▪ Commitment to the Parish ▪ Team ability and empowerment ▪ Innovation and creativity ▪ Effort ▪ Focus

Knowledge: The Parish has unique and specific needs. The broker’s role is to understand those needs and to have an in-depth knowledge of the latest property and casualty products and services. Creative risk management advice, customized solutions, and objective evaluations are all essential to creating competitive advantage in the marketplace. Educating our underwriters about the Parish contributes to our ability to negotiate best price in combination with best coverage and leads to a successful placement. If underwriters have relevant information positioning the Parish as best-in-class compared to similar organizations, they can provide proper credits and offer broad coverage terms.

Strategy: Our approach is to utilize our knowledge of the Parish to create leverage among carriers. While we will always recommend continuity of a positive carrier relationship, that does not mean that we cannot restructure layers, move carriers up and down in a program to find price efficiencies, or remove carriers that are not performing to our expectations or with the market. Ultimately it is our job to provide the Parish with relevant and viable options — options that are efficient on pricing and provide coverage benefits.

Execution: The ability to secure the best pricing, value, desired levels of coverage, coordination of claims processing, and overall capabilities are all dependent on proper execution. The Parish’s brokerage team represents the Parish directly, to develop the optimal marketing/positioning strategy, define and negotiate the program, and drive claim resolution. We act with urgency on your behalf — and always in your interests.

Every year, we challenge all assumptions to test validity and inject any new conditions present within your organization or the insurance marketplace. This approach ensures excellent results for the Parish — a responsive program that matches your evolving operations and current appetite for how best to treat risk.

We deliver value to our clients by:

1. Delivering comprehensive risk management assistance,

2. Designing risk programs based on data and mathematical analysis, and
3. Driving the insurance placement process rather than leaving results solely to the volatility of the marketplace.

The USI Property & Casualty business model is to provide aggressive pre-underwriting services. Using a structured process, we show you the most capital-efficient way to structure your insurance program, how it should be priced, and which necessary terms and conditions should be provided by your policy forms. The finished product is then driven into the insurance marketplace to obtain the agreed coverage and structure at the very best premiums. We start the process early and present a complete program proposal with options for consideration, well in advance of pre-determined deadlines and/or renewal dates.

The USI marketing process for Property & Casualty always starts with face-to-face meetings to truly understand the unique story your business has to tell. We gather your objective historical data then begin the process of internally crafting the story we share with underwriters. Examples of the work we perform to craft your message include:

- A comprehensive exposure evaluation
- Site visits to understand your internal processes and the risks associated with them
- Actuarial-based evaluation of historic casualty claims data to determine the most capital-efficient coverage structuring options
- A complete reading of all existing policies and contracts to ensure we understand the ramifications of past coverage
- Understanding the way you view risk, control risk, and allocate for risk costs
- Loss modeling of your catastrophe-exposed physical properties
- Benchmarking key coverage indicators so you know what your peers are doing as a baseline
- Understanding your financial goals and how insurance plays a role in meeting those goals and protecting the company
- Meetings with you and selected underwriters to tell the story and drive the process

Wordings

Effective risk transfer revolves around policy wording. We take a forensic approach to policy wording review. Clear, precise, quality wordings are key — whether those come from carrier forms, from manuscript policy language, or via USI's proprietary coverage wording.

Business interruption risk

Filling in “BI worksheets” is an incomplete solution. Proper analysis of business interruption risk demands client collaboration and some imagination. We visit with clients to evaluate the entire supply chain and identify key processes and bottlenecks that could deeply impact the income statement in the event of a loss. We apply similar logic to Contingent Business Interruption, working with the Client to identify single-source suppliers and critical customers who, in the event of a property loss, would impact the Client's ability to realize revenue.

Valuation

Our clients ultimately decide appropriate values for declared properties. But USI can assist clients in developing data along the way. USI uses the Marshall & Swift valuation service to calculate replacement values for locations missing or stale data.

For more complex properties, periodic valuation surveys by an insurance appraiser greatly improve the accuracy of declared values. Used every three to five years on key locations, the expenditure of an appraisal can be spread over many years. During interim years, USI can work with you to adjust from appraised values using construction inflation figures in conjunction with specifically identified value changes, such as an addition to a particular property.

Loss control and engineering

Underwriters like to see loss control reports. As an underwriter understands a risk better, that underwriter often will be more aggressive in offering terms and conditions. To that end, USI works with clients and carrier loss control representatives to arrange loss control reviews at sites which an underwriter might scrutinize. We include the findings of these reviews in our submission to the marketplace.

For locations with more technical risk issues, more extensive “engineering” reports may be warranted. USI can work with carriers or outside resources to arrange engineering visits to sites which will impact the outcome of an insurance placement. Likewise, when we identify a critical location, we take time to discuss retained loss potential with the client, ensuring they understand potential risks and allowing the opportunity to prepare contingencies.

Finally, when a client is constructing a new facility, our Loss Control consultants should be involved in plan reviews before construction. Occasionally our consultants can recommend slight changes which improve the risk profile of a facility. These changes are feasible and certainly less expensive pre-construction. And when the change has a potential of improving risk transfer cost, our consultants and Property experts can help the client work through a cost-benefit analysis.

Structures, market selection, and targets

Maintaining a stable of interested markets improves results for our clients over time. To maintain a level of interest, we avoid indiscriminate “shotgun” marketing in favor of meaningful, targeted marketing to underwriters well-positioned to be effective on a particular risk. While we remarket more often during significant market fluctuations or extreme client circumstances, USI recommends maintaining a relationship with insurers for a year or two when that insurer performs well for the client. This approach prevents underwriters from losing interest in an account that they see year after year, one which the underwriter cannot seem to win.

When we approach the marketplace, we have done our homework on your risk. Our pre-underwriting approach gives us a sense of likely structures, pricing targets, and probable outcomes. This not only helps you, as a client, budget for renewals, but also makes us, as a broker, more effective as we can advocate for our client in a fact-based manner — improving our credibility with the markets and allowing USI to deliver better results for you.

DISCLOSURES

CONFIDENTIAL AND PROPRIETARY: This document and the information contained herein is confidential and proprietary information of USI Insurance Services LLC (“USI”). Unless responding to an official Public Records Request, recipient agrees not to copy, reproduce, or distribute this document, in whole or in part, without the prior written consent of USI. Estimates are illustrative given data limitation, may not be cumulative, and are subject to change based on carrier underwriting.

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ATTACHMENT C

RENEWAL TIMETABLE

The successful Producer(s) will be expected to adhere to the following renewal time table. Please confirm your willingness to comply below.

ACTIVITY	COMPLETION DAYS PRIOR TO RENEWAL
Initial Planning Session	150
Request for Conceptual Qualification Submission to Producer	120
Meeting between Director & Producer	110
Producer compiles data for Quotations	105
Information is released to Companies	95
Quotations received by Producer	60
Quotations submitted to Director	45
Quotations Analyzed	30
Coverage Selected	20
Binders Issued	15
Certificates of Coverage Issued	10
Renewal Date	0

I / We agree to adhere to and comply with the above renewal timetable in servicing the Parish's insurance program.

Name of Firm: USI Insurance Services



Signature

05/07/2024

Date

Vice-President

Title

ATTACHMENT D

**INSURANCE PRODUCER INITIAL QUALIFYING
QUESTIONNAIRE**

Please note, if applicable, all sub-Producers that will be used on this project must complete this form.

Identifying Information:

Name of Firm:

USI Insurance Services

Address: 94 Westbank Expressway

City: Gretna State: LA Zip: 70053

Principal of Firm: Ryan Daul

E-mail Address: Ryan.Daul@usi.com

Primary Telephone: (504) 982-1566

Firm's Qualifications:

Date Established: 1994

Total Number of Employees: 10,000+

Number of Louisiana employees who will be working on this project 4

Location of office from which this account will be serviced: 94 West Bank Expressway

Describe the ownership of your Firm. USI is a single member LLC. Its parent and sole member is USI, inc.

Are you licensed in the State of Louisiana: YES NO

Louisiana Producer Number: 303138 Expiration Date: 1/31/2026

Name of licensed Principal(s): Ryan Daul

Have you handled an account within the last 10 years with a total cost of risk in excess of \$5,000,000? YES

Do you have experience in providing producer services similar to those outlined in the

SOQ? YES

Do your commercial lines accounts generate an annual premium volume of at least \$10,000,000? YES

For how many Louisiana Public Entity clients within the last 10 years do you currently provide or have you provided Producer of Record Services? 30+

What are the locations of any branch offices/affiliates that will assist in servicing this contract? (list location & affiliate name)

<u>USI Metairie</u>	<u>3850 N. Causeway Blvd #1050, Metairie, LA 70002</u>
<u> </u>	<u> </u>
<u> </u>	<u> </u>

Please provide a narrative addressing the following:

- A. Please describe what technology will the FIRM utilize while servicing the Parish?
 - a. How will this technology help to market the Parish's insurance program?
 - b. How will this technology assist the Parish's Risk Management Department implement, monitor, and administer its property and casualty insurance program?
 - c. How will this technology make the Parish insurance program more efficient?
 - d. How will this technology help reduce the Parish's expenses related to its insurance program?

- B. Please provide the names and positions of each professional to be assigned to the Parish's account, including their knowledge and experience with other public entities. Describe the professional qualifications and education of each team member. Provide two (2) references for each team member.

- C. Provide an explanation of what distinguishes the services the Firm can provide from other Person or Firms, and any additional or unique services your Firm would provide to the Parish.

- D. Describe the method you will use to secure competitive quotes for the Parish's insurance program, including surplus lines relationships and intended usage.



Signature

05/07/2024

Date

Vice-President

Title

PLEASE NOTE: Jefferson Parish reserves the right to verify any information provided herein.

ATTACHMENT E
LIST OF PRIOR² OR CURRENT
PUBLIC ENTITY ACCOUNTS

Name of Firm: USI Insurance Services

PUBLIC ENTITY Address	PERIOD HANDLED	CONTACT PERSON Phone Number
1) Parish of Jefferson 200 Derbigny Street Ste 6700, Gretna LA, 70053	6 years	Maria Leon (504) 736-6907
2) City of Gretna PO Box 404 Gretna, LA 70054	25+ years	Mayor Belinda Constant (504) 363-1500
3) City of Westwego 1100 4th Street Westwego, LA 70094	25+ years	Mayor Robert Billiot (504) 341-3424
4) Plaquemines Parish Gov 333 F. Edward Hebert Blvd. Belle Chasse LA, 70037	25+ years	President Keith Hinkley (504) 934-6020
5) Jefferson Parish D.A. Office 200 Derbigny Street Gretna, LA 70053	17 years	Robin Angelica (504)368-1020
6) Jefferson Parish School Board 501 Manhattan Blvd. Harvey, LA 70058	6 years	Dr. James Gray (504) 494-7345


Signature

05/07/2024
Date

Vice-President
Title

To provide additional Accounts, make copies of this page.

PLEASE NOTE: Jefferson Parish reserves the right to verify any information provided herein.

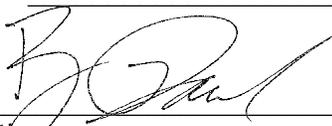
² Within the last 10 years.

ATTACHMENT F

**LIST OF ACCOUNTS WITH TOTAL COST OF RISK IN EXCESS OF
\$5,000,000³**

Name of Firm: USI Insurance Services

ACCOUNT NAME Address	PERIOD HANDLED Cost of Risk	CONTACT PERSON Phone Number
1) Parish of Jefferson 200 Derbigny Street Ste 6700, Gretna LA, 70053	6 years \$5,000,000+	Maria Leon (504) 736-6907
2) Plaquemines Parish Gov. 333 F. Edward Hebert Blvd. Belle Chasse LA 70037	25+ years \$5,000,000+	President Keith Hinkley (504) 934-6020
3) City of Kenner 1801 Williams Blvd Kenner, LA 70062	17 years \$5,000,000+	Mayor Mike Glaser (504) 468-7240
4) Jefferson Parish School Board 501 Manhattan Blvd Harvey, LA 70058	6 years \$5,000,000+	Dr. James Gray (504) 494-7345
5) _____		
6) _____		



Signature

05/07/2024
Date

Vice-President

Title

It is not necessary to list six (6) accounts with total cost of risk in excess of \$5,000,000 to meet the minimum requirements.

PLEASE NOTE: Jefferson Parish reserves the right to verify any information provided herein.

³ Within the last 10 years.

ATTACHMENT G

FEE SCHEDULE

Name of Firm USI Insurance Services

JP Property, Casualty, and Liability Insurance including NFIP coverages:

Please provide a compensation flat fee schedule for the periods indicated below using data outlined in Part 2 Scope of Services, Part 1.4.D, and Attachment B of the SOQ. Please note: flat fee will exclude NFIP commissions; commissions for NFIP will be paid in addition to and separately from the agreed upon flat fee.

TERM	FEE
09/01/2024-25	\$0.00
09/01/2025-26	\$0.00
09/01/2026-27	\$0.00
09/01/2027-28	\$0.00

If applicable, please disclose any additional fees for technology or technology-related services. \$0.00

In necessary, do you agree to accept any or all of the annual fees indicated above in monthly payments? YES

If you do not agree, please indicate your proposed payment scheme:



Signature

05/07/2024

Date

Vice-President

Title

General Professional Services Questionnaire

A. Project Name and Advertisement Resolution Number:

B. Firm Name & Address:

C. Name, title, & contact information of Firm Representative, as defined in Section 2-926 of the Jefferson Parish Code of Ordinances, with at least five (5) years of experience in the applicable field required for this Project:

D. Address of principal office where Project work will be performed:

E. Is this submittal by a JOINT-VENTURE? Please check:

YES _____ NO _____

If marked “No” skip to Section H. If marked “Yes” complete Sections F-G.

F. If submittal is by JOINT-VENTURE, list the firms participating and outline specific areas of responsibility (including administrative, technical, and financial) for each firm. Please attach additional pages if necessary.

1.

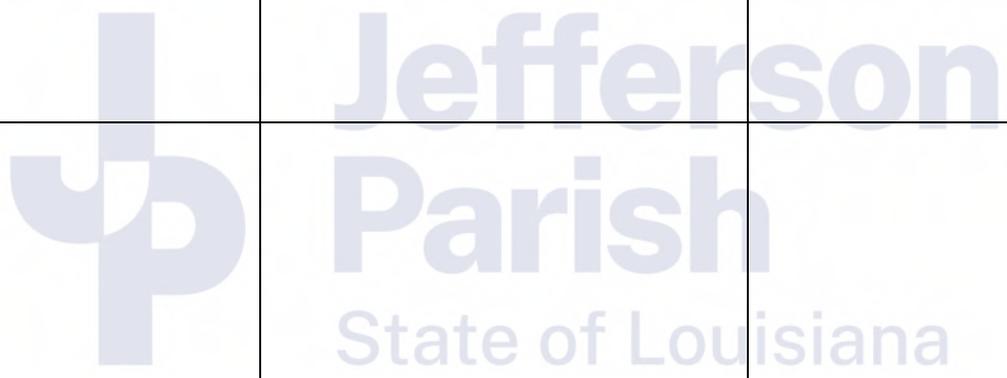
2.

General Professional Services Questionnaire

G. Has this JOINT-VENTURE previously worked together? Please check: YES _____ NO _____

H. List all subcontractors anticipated for this Project. Please note that all subcontractors must submit a fully completed copy of this questionnaire, applicable licenses, and any other information required by the advertisement. See Jefferson Parish Code of Ordinances, Sec. 2-928(a)(3). Please attach additional pages if necessary.

Name & Address:	Specialty:	Worked with Firm Before (Yes or No):
1.		
2.		
3.		
4.		
5.		

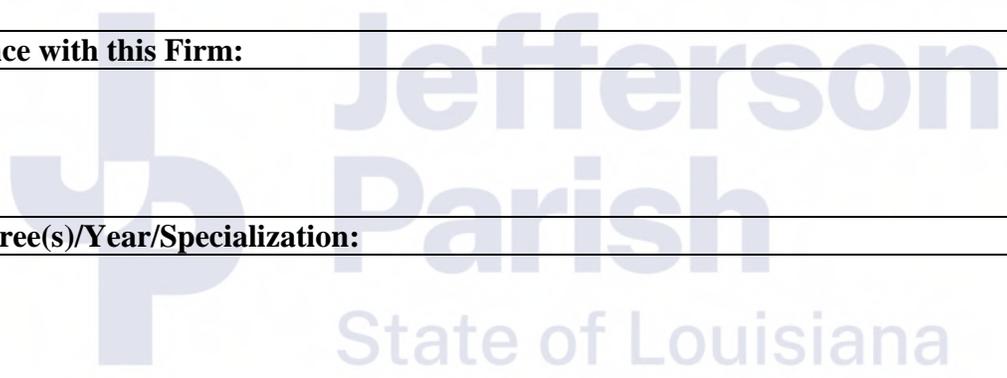


General Professional Services Questionnaire

I. Please specify the total number of support personnel that may assist in the completion of this Project: _____
J. List any professionals that may assist in the completion of this Project. If necessary, please attach additional documentation that demonstrates the employment history and experience of the Firm's professionals that may assist in the completion of this Project (i.e. resume). Please attach additional pages if necessary.
PROFESSIONAL NO. 1
Name & Title:
Name of Firm with which associated:
Description of job responsibilities:
Years' experience with this Firm:
Education: Degree(s)/Year/Specialization:
Other experience and qualifications relevant to the proposed Project:

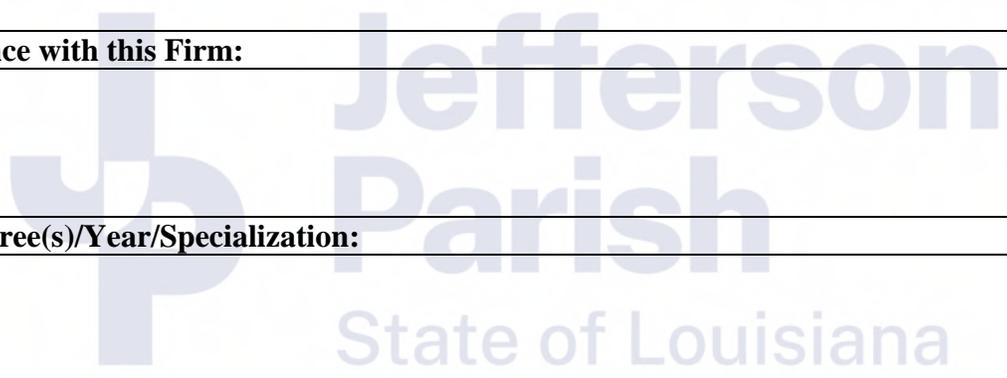
General Professional Services Questionnaire

PROFESSIONAL NO. 2
Name & Title:
Name of Firm with which associated:
Description of job responsibilities:
Years' experience with this Firm:
Education: Degree(s)/Year/Specialization:
Other experience and qualifications relevant to the proposed Project:



General Professional Services Questionnaire

PROFESSIONAL NO. 3
Name & Title:
Name of Firm with which associated:
Description of job responsibilities:
Years' experience with this Firm:
Education: Degree(s)/Year/Specialization:
Other experience and qualifications relevant to the proposed Project:



General Professional Services Questionnaire

K. List all prior projects that best illustrate the Firm’s qualifications relevant to this Project. Please include any and all work performed for Jefferson Parish. Please attach additional pages if necessary.

PROJECT NO. 1

Project Name, Location and Owner’s contact information:	Description of Services Provided:
Length of Services Provided:	Cost of Services Provided:

PROJECT NO. 2

Project Name, Location and Owner’s contact information:	Description of Services Provided:
Length of Services Provided:	Cost of Services Provided:

General Professional Services Questionnaire

PROJECT NO. 3	
Project Name, Location and Owner's contact information:	Description of Services Provided:
Length of Services Provided:	Cost of Services Provided:

PROJECT NO. 4	
Project Name, Location and Owner's contact information:	Description of Services Provided:
Length of Services Provided:	Cost of Services Provided:

General Professional Services Questionnaire

PROJECT NO. 5	
Project Name, Location and Owner's contact information:	Description of Services Provided:
Length of Services Provided:	Cost of Services Provided:

PROJECT NO. 6	
Project Name, Location and Owner's contact information:	Description of Services Provided:
Length of Services Provided:	Cost of Services Provided:

General Professional Services Questionnaire

PROJECT NO. 7	
Project Name, Location and Owner's contact information:	Description of Services Provided:
Length of Services Provided:	Cost of Services Provided:

PROJECT NO. 8	
Project Name, Location and Owner's contact information:	Description of Services Provided:
Length of Services Provided:	Cost of Services Provided:

General Professional Services Questionnaire

PROJECT NO. 9	
Project Name, Location and Owner's contact information:	Description of Services Provided:
Length of Services Provided:	Cost of Services Provided:

PROJECT NO. 10	
Project Name, Location and Owner's contact information:	Description of Services Provided:
Length of Services Provided:	Cost of Services Provided:

General Professional Services Questionnaire

L. List all prior and/or on-going litigation between Firm and Jefferson Parish. Please attach additional pages if necessary.

Parties:		Status/Result of Case:
Plaintiff:	Defendant:	
1.		
2.		
3.		
4.		

M. Use this space to provide any additional information or description of resources supporting Firm's qualifications for the proposed project.

Jefferson Parish
State of Louisiana

N. To the best of my knowledge, the foregoing is an accurate statement of facts.

Signature:  Print Name: _____
 Title: _____ Date: _____