

**MASTER AGREEMENT #RFP 012125****CATEGORY: Risk Management, Employee Benefits, and Insurance Consulting Services****SUPPLIERS: Gallagher Benefit Services, Inc. and Arthur J. Gallagher Risk Management Services, LLC**

This Master Agreement (Agreement) is between Sourcewell, a Minnesota service cooperative located at 202 12th Street Northeast, P.O. Box 219, Staples, MN 56479 (Sourcewell) and Gallagher Benefit Services, Inc. ("GBS") and Arthur J. Gallagher Risk Management Services, LLC ("GGB"), located at 2850 Golf Rd., Rolling Meadows, IL 60008 (collectively "Supplier").

Sourcewell is a local government and service cooperative created under the laws of the State of Minnesota (Minnesota Statutes Section 123A.21) offering a Cooperative Purchasing Program to eligible participating government entities ("Participating Entity(ies)").

Under this Master Agreement entered with Sourcewell, Supplier will provide Included Solutions to Participating Entities through Sourcewell's Cooperative Purchasing Program in the United States only.

**Article 1:
General Terms**

The General Terms in this Article 1 control the operation of this Master Agreement between Sourcewell and Supplier and apply to all transactions entered by Supplier and Participating Entities. Subsequent Articles to this Master Agreement control the rights and obligations directly between Sourcewell and Supplier (Article 2), and between each Supplier and Participating Entity (Article 3), respectively. These Article 1 General Terms control over any conflicting terms. Where this Master Agreement is silent on any subject, Participating Entity and each Supplier retain the ability to negotiate mutually acceptable terms under a separate services or consulting agreement.

- 1) **Purpose.** Pursuant to Minnesota law, the Sourcewell Board of Directors has authorized a Cooperative Purchasing Program designed to provide Participating Entities with access to competitively awarded cooperative purchasing agreements. To facilitate the Program, Sourcewell has awarded each Supplier this cooperative purchasing Master Agreement following a competitive procurement process intended to meet compliance standards in accordance with Minnesota law and the requirements contained herein.
- 2) **Intent.** The intent of this Master Agreement is to define the roles of Sourcewell, Supplier, and Participating Entity as it relates to Sourcewell's Cooperative Purchasing Program.
- 3) **Participating Entity Access.** Sourcewell's Cooperative Purchasing Program Master Agreements are available to eligible public agencies (Participating Entities). A Participating Entity's authority to access Sourcewell's Cooperative Purchasing Program is determined through the laws of its respective jurisdiction.
- 4) **Supplier Access.** The Included Solutions offered under this Agreement may be made available to any Participating Entity. Each Supplier understands that a Participating Entity's use of this Agreement is

at the Participating Entity's sole convenience. Each Supplier will educate its sales and service forces about Sourcewell eligibility requirements and required documentation. Each Supplier will be responsible for ensuring sales are with Participating Entities.

- 5) **Term.** This Agreement is effective upon the date of the final signature below. The term of this Agreement is four (4) years from the effective date. The Agreement expires at 11:59 P.M. Central Time on February 24, 2029, unless it is cancelled or extended as defined in this Agreement.
- a) **Extensions.** Sourcewell and Supplier may agree to up to three (3) additional one-year extensions beyond the original four-year term. The total possible length of this Agreement will be seven (7) years from the effective date.
- b) **Exceptional Circumstances.** Sourcewell retains the right to consider additional extensions as required under exceptional circumstances.
- 6) **Survival of Terms.** Notwithstanding the termination of this Agreement, the obligations of this Agreement will continue through the performance period of any transaction entered between Supplier and any Participating Entity before the termination date.
- 7) **Scope.** Supplier is awarded a Master Agreement to provide the solutions identified in RFP #012125 to Participating Entities. In Scope solutions include:
- a. Insurance Policy Placement along with solicitations;
 - b. Comprehensive Risk Analysis;
 - c. Claims Prevention and Mitigation;
 - d. Incident Response and Recovery;
 - e. Worker's Compensation Safety Programs;
 - f. Regulatory Compliance and Governance;
 - g. Technology and Data Analytics Integration; and
 - h. Strategic Risk Advisory Services.

In the following areas of the United States:

- a. Northeast which includes Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont;
 - b. Midwest which includes Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin;
 - c. South which includes Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Washington, D.C., and West Virginia; or
 - d. West which includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.
- 8) **Included Solutions.** Supplier's Proposal to the above referenced RFP is incorporated into this Master Agreement. Only those Solutions included within Supplier's Proposal and within Scope (Included Solutions) are included within the Agreement and may be offered to Participating Entities.

- 9) **Indefinite Quantity.** This Master Agreement defines an indefinite quantity of sales to eligible Participating Entities.
- 10) **Pricing.** Pricing information (including Pricing and Delivery and Pricing Offered tables) for all Included Solutions within Supplier's Proposal is incorporated into this Master Agreement.
- 11) **Open Market.** Supplier's open market pricing process is included within its Proposal.
- 12) **Supplier Representations:**
- i) **Compliance.** Supplier represents and warrants it will provide all Included Solutions under this Agreement in full compliance with applicable federal, state, and local laws and regulations.
 - ii) **Licenses.** As applicable, each Supplier will maintain a valid status on all required federal, state, and local licenses, bonds, and permits required for the operation of each Supplier's business with Participating Entities. Participating Entities may request all relevant documentation directly from each Supplier.
 - iii) **Supplier Warrants.** Supplier warrants that all Included Solutions furnished under this Agreement are free from liens and encumbrances, and are free from defects in design, materials, and workmanship. In addition, Supplier warrants the Solutions are suitable for and will perform in accordance with the ordinary use for which they are intended.
- 13) **Bankruptcy Notices.** Each Supplier certifies and warrants it is not currently in a bankruptcy proceeding. Each Supplier has disclosed all current and completed bankruptcy proceedings within the past seven years within its Proposal. Each Supplier must provide notice in writing to Sourcewell if it enters a bankruptcy proceeding at any time during the term of this Agreement.
- 14) **Debarment and Suspension.** Each Supplier certifies and warrants that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from programs operated by the State of Minnesota, the United States federal government, or any Participating Entity. Each Supplier certifies and warrants that neither it nor its principals have been convicted of a criminal offense related to the subject matter of this Agreement. Each Supplier further warrants that it will provide prompt written notice to Sourcewell if this certification changes at any time during the term of this Agreement.
- 15) **Provisions for non-United States federal entity procurements under United States federal awards or other awards (Appendix II to 2 C.F.R § 200).** Participating Entities that use United States federal grant or other federal funding to purchase solutions from this Agreement may be subject to additional requirements including the procurement standards of the Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards, 2 C.F.R. § 200. Participating Entities may have additional requirements based on specific funding source terms or conditions. Within this Section, all references to "federal" should be interpreted to mean the United States federal government. The following list applies when a Participating Entity accesses Supplier's Included Solutions only to the extent that a Supplier's Included Solutions relate to and further the provision of services provided under an applicable services or consulting agreement.

i) **EQUAL EMPLOYMENT OPPORTUNITY.** Except as otherwise provided under 41 C.F.R. § 60, all agreements that meet the definition of “federally assisted construction contract” in 41 C.F.R. § 60-1.3 must include the equal opportunity clause provided under 41 C.F.R. § 60-1.4(b), in accordance with Executive Order 11246, “Equal Employment Opportunity” (30 FR 12319, 12935, 3 C.F.R. §, 1964-1965 Comp., p. 339), as amended by Executive Order 11375, “Amending Executive Order 11246 Relating to Equal Employment Opportunity,” and implementing regulations at 41 C.F.R. § 60, “Office of Federal Contract Compliance Programs, Equal Employment Opportunity, Department of Labor.” The equal opportunity clause is incorporated herein by reference.

ii) **DAVIS-BACON ACT, AS AMENDED (40 U.S.C. § 3141-3148).** When required by federal program legislation, all prime construction contracts in excess of \$2,000 awarded by non-federal entities must include a provision for compliance with the Davis-Bacon Act (40 U.S.C. § 3141-3144, and 3146-3148) as supplemented by Department of Labor regulations (29 C.F.R. § 5, “Labor Standards Provisions Applicable to Contracts Covering Federally Financed and Assisted Construction”). In accordance with the statute, contractors must be required to pay wages to laborers and mechanics at a rate not less than the prevailing wages specified in a wage determination made by the Secretary of Labor. In addition, contractors must be required to pay wages not less than once a week. The non-federal entity must place a copy of the current prevailing wage determination issued by the Department of Labor in each solicitation. The decision to award a contract or subcontract must be conditioned upon the acceptance of the wage determination. The non-federal entity must report all suspected or reported violations to the federal awarding agency. The contracts must also include a provision for compliance with the Copeland “Anti-Kickback” Act (40 U.S.C. § 3145), as supplemented by Department of Labor regulations (29 C.F.R. § 3, “Contractors and Subcontractors on Public Building or Public Work Financed in Whole or in Part by Loans or Grants from the United States”). The Act provides that each contractor or subrecipient must be prohibited from inducing, by any means, any person employed in the construction, completion, or repair of public work, to give up any part of the compensation to which he or she is otherwise entitled. The non-federal entity must report all suspected or reported violations to the federal awarding agency. Supplier must comply with all applicable Davis-Bacon Act provisions.

iii) **CONTRACT WORK HOURS AND SAFETY STANDARDS ACT (40 U.S.C. § 3701-3708).** Where applicable, all contracts awarded by the non-federal entity in excess of \$100,000 that involve the employment of mechanics or laborers must include a provision for compliance with 40 U.S.C. §§ 3702 and 3704, as supplemented by Department of Labor regulations (29 C.F.R. § 5). Under 40 U.S.C. § 3702 of the Act, each contractor must be required to compute the wages of every mechanic and laborer on the basis of a standard work week of 40 hours. Work in excess of the standard work week is permissible provided that the worker is compensated at a rate of not less than one and a half times the basic rate of pay for all hours worked in excess of 40 hours in the work week. The requirements of 40 U.S.C. § 3704 are applicable to construction work and provide that no laborer or mechanic must be required to work in surroundings or under working conditions which are unsanitary, hazardous or dangerous. These requirements do not apply to the purchases of supplies, materials, or articles ordinarily available on the open market, or contracts for transportation or transmission of intelligence. This provision is hereby incorporated by reference into this Agreement. Supplier certifies that during the term of an award for all Agreements by Sourcewell resulting from this procurement process, Supplier must comply with applicable requirements as referenced above.

iv) **RIGHTS TO INVENTIONS MADE UNDER A CONTRACT OR AGREEMENT.** If the federal award meets the definition of “funding agreement” under 37 C.F.R. § 401.2(a) and the recipient or subrecipient wishes to enter into a contract with a small business firm or nonprofit organization regarding the substitution of parties, assignment or performance of experimental, developmental, or research work under that “funding agreement,” the recipient or subrecipient must comply with the requirements of 37 C.F.R. § 401, “Rights to Inventions Made by Nonprofit Organizations and Small Business Firms Under Government Grants, Contracts and Cooperative Agreements,” and any implementing regulations issued by the awarding agency. Supplier certifies that during the term of an award for all Agreements by Sourcewell resulting from this procurement process, Supplier must comply with applicable requirements as referenced above.

v) **CLEAN AIR ACT (42 U.S.C. § 7401-7671Q.) AND THE FEDERAL WATER POLLUTION CONTROL ACT (33 U.S.C. § 1251-1387).** Contracts and subgrants of amounts in excess of \$150,000 require the non-federal award to agree to comply with all applicable standards, orders or regulations issued pursuant to the Clean Air Act (42 U.S.C. § 7401- 7671q) and the Federal Water Pollution Control Act as amended (33 U.S.C. § 1251- 1387). Violations must be reported to the Federal awarding agency and the Regional Office of the Environmental Protection Agency (EPA). Supplier certifies that during the term of this Agreement it will comply with applicable requirements as referenced above.

vi) **DEBARMENT AND SUSPENSION (EXECUTIVE ORDERS 12549 AND 12689).** A contract award (see 2 C.F.R. § 180.220) must not be made to parties listed on the government wide exclusions in the System for Award Management (SAM), in accordance with the OMB guidelines at 2 C.F.R. § 180 that implement Executive Orders 12549 (3 C.F.R. § 1986 Comp., p. 189) and 12689 (3 C.F.R. § 1989 Comp., p. 235), “Debarment and Suspension.” SAM Exclusions contains the names of parties debarred, suspended, or otherwise excluded by agencies, as well as parties declared ineligible under statutory or regulatory authority other than Executive Order 12549. Each Supplier certifies that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation by any federal department or agency.

vii) **BYRD ANTI-LOBBYING AMENDMENT, AS AMENDED (31 U.S.C. § 1352).** Suppliers must file any required certifications. Suppliers must not have used federal appropriated funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any federal contract, grant, or any other award covered by 31 U.S.C. § 1352. Suppliers must disclose any lobbying with non-federal funds that takes place in connection with obtaining any federal award. Such disclosures are forwarded from tier to tier up to the non-federal award. Suppliers must file all certifications and disclosures required by, and otherwise comply with, the Byrd Anti-Lobbying Amendment (31 U.S.C. § 1352).

viii) **RECORD RETENTION REQUIREMENTS.** To the extent applicable, each Supplier must comply with the record retention requirements detailed in 2 C.F.R. § 200.333. Each Supplier further certifies that it will retain all records as required by 2 C.F.R. § 200.333 for a period of 3 years after grantees or subgrantees submit final expenditure reports or quarterly or annual financial reports, as applicable, and all other pending matters are closed.

- ix) **ENERGY POLICY AND CONSERVATION ACT COMPLIANCE.** To the extent applicable, Supplier must comply with the mandatory standards and policies relating to energy efficiency which are contained in the state energy conservation plan issued in compliance with the Energy Policy and Conservation Act.
- x) **BUY AMERICAN PROVISIONS COMPLIANCE.** To the extent applicable, Supplier must comply with all applicable provisions of the Buy American Act. Purchases made in accordance with the Buy American Act must follow the applicable procurement rules calling for free and open competition.
- xi) **ACCESS TO RECORDS (2 C.F.R. § 200.336).** Each Supplier agrees that duly authorized representatives of a federal agency must have access to any books, documents, papers and records of each Supplier that are directly pertinent to Supplier's discharge of its obligations under this Agreement for the purpose of making audits, examinations, excerpts, and transcriptions.
- xii) **PROCUREMENT OF RECOVERED MATERIALS (2 C.F.R. § 200.322).** A non-federal entity that is a state agency or agency of a political subdivision of a state and its contractors must comply with Section 6002 of the Solid Waste Disposal Act, as amended by the Resource Conservation and Recovery Act. The requirements of Section 6002 include procuring only items designated in guidelines of the Environmental Protection Agency (EPA) at 40 C.F.R. § 247 that contain the highest percentage of recovered materials practicable, consistent with maintaining a satisfactory level of competition, where the purchase price of the item exceeds \$10,000 or the value of the quantity acquired during the preceding fiscal year exceeded \$10,000; procuring solid waste management services in a manner that maximizes energy and resource recovery; and establishing an affirmative procurement program for procurement of recovered materials identified in the EPA guidelines.
- xiii) **FEDERAL SEAL(S), LOGOS, AND FLAGS.** The Supplier cannot use the seal(s), logos, crests, or reproductions of flags or likenesses of Federal agency officials without specific pre-approval.
- xiv) **NO OBLIGATION BY FEDERAL GOVERNMENT.** The U.S. federal government is not a party to this Agreement or any purchase by a Participating Entity and is not subject to any obligations or liabilities to the Participating Entity, Supplier, or any other party pertaining to any matter resulting from the Agreement or any purchase by an authorized user.
- xv) **PROGRAM FRAUD AND FALSE OR FRAUDULENT STATEMENTS OR RELATED ACTS.** Each Supplier acknowledges that 31 U.S.C. § 38 (Administrative Remedies for False Claims and Statements) applies to the Supplier's actions pertaining to this Agreement or any purchase by a Participating Entity.
- xvi) **FEDERAL DEBT.** Each Supplier certifies that it is non-delinquent in its repayment of any federal debt. Examples of relevant debt include delinquent payroll and other taxes, audit disallowance, and benefit overpayments.
- xvii) **CONFLICTS OF INTEREST.** Each Supplier must notify the U.S. Office of General Services, Sourcewell, and Participating Entity as soon as possible if this Agreement or any aspect related to the anticipated work under this Agreement raises an actual or potential conflict of interest (as

described in 2 C.F.R. Part 200). Each Supplier must explain the actual or potential conflict in writing in sufficient detail so that the U.S. Office of General Services, Sourcewell, and Participating Entity are able to assess the actual or potential conflict; and provide any additional information as necessary or requested.

xviii) **U.S. EXECUTIVE ORDER 13224.** Each Supplier, and its subcontractors, must comply with U.S. Executive Order 13224 and U.S. Laws that prohibit transactions with and provision of resources and support to individuals and organizations associated with terrorism.

xix) **PROHIBITION ON CERTAIN TELECOMMUNICATIONS AND VIDEO SURVEILLANCE SERVICES OR EQUIPMENT.** To the extent applicable, each Supplier certifies that during the term of this Agreement it will comply with applicable requirements of 2 C.F.R. § 200.216.

xx) **DOMESTIC PREFERENCES FOR PROCUREMENTS.** To the extent applicable, each Supplier certifies that during the term of this Agreement, it will comply with applicable requirements of 2 C.F.R. § 200.322.

Article 2: Sourcewell and Supplier Obligations

The Terms in this Article 2 relate specifically to Sourcewell and its administration of this Master Agreement with Supplier and Supplier's obligations thereunder.

- 1) **Authorized Sellers.** Supplier must provide Sourcewell a current means to validate or authenticate each Supplier's authorized dealers, distributors, or resellers which may complete transactions of Included Solutions offered under this Agreement. Sourcewell may request updated information in its discretion, and each Supplier agrees to provide requested information within a reasonable time.
- 2) **Product and Price Changes Requirements.** Each Supplier may request Included Solutions changes, additions, or deletions at any time. All requests must be made in writing by submitting a Sourcewell Price and Product Change Request Form to Sourcewell. At a minimum, the request must:
 - Identify the applicable Sourcewell Agreement number;
 - Clearly specify the requested change;
 - Provide sufficient detail to justify the requested change;
 - Individually list all Included Solutions affected by the requested change, along with the requested change (e.g., addition, deletion, price change); and
 - Include a complete restatement of Pricing List with the effective date of the modified pricing, or product addition or deletion. The new pricing restatement must include all Included Solutions offered, even for those items where pricing remains unchanged.

A fully executed Sourcewell Price and Product Change Request Form will become an amendment to this Agreement and will be incorporated by reference.

- 3) **Authorized Representative.** Each Supplier will assign an Authorized Representative to Sourcewell for this Agreement and must provide prompt notice to Sourcewell if that person is changed. The Authorized Representative will be responsible for:

- Maintenance and management of this Agreement;
- Timely response to all Sourcewell and Participating Entity inquiries; and
- Participation in reviews with Sourcewell.

Sourcewell's Authorized Representative is its Chief Procurement Officer.

- 4) **Performance Reviews.** Each Supplier will perform a minimum of one review with Sourcewell per agreement year. The review will cover transactions to Participating Entities, pricing and terms, administrative fees, sales data reports, performance issues, supply chain issues, customer issues, and any other necessary information.
- 5) **Sales Reporting Required.** Each Supplier is required as a material element to this Master Agreement to report all completed transactions with Participating Entities utilizing this Agreement. Failure to provide complete and accurate reports as defined herein will be a material breach of the Agreement and Sourcewell reserves the right to pursue all remedies available at law including cancellation of this Agreement.
- 6) **Reporting Requirements.** Each Supplier must provide Sourcewell an activity report of all transactions completed utilizing this Agreement. Reports are due at least once each calendar quarter (Reporting Period). Reports must be received no later than 45 calendar days after the end of each calendar quarter. Supplier may report on a more frequent basis in its discretion. Reports must be provided regardless of the amount of completed transactions during that quarter (i.e., if there are no sales, Supplier must submit a report indicating no sales were made).

The Report must contain the following fields:

- Participating Entity Name (e.g., City of Staples Highway Department);
- Participating Entity Physical Street Address;
- Participating Entity City;
- Participating Entity State/Province;
- Participating Entity Zip/Postal Code;
- Sourcewell Participating Entity Account Number;
- Transaction Description;
- Transaction Purchased Price;
- Sourcewell Administrative Fee Applied; and
- Date Transaction was invoiced/sale was recognized as revenue by Supplier.

If collected by a Supplier, the Report may include the following fields as available:

- Participating Entity Contact Name;
- Participating Entity Contact Email Address;
- Participating Entity Contact Telephone Number;

- 7) **Administrative Fee.** In consideration for the support and services provided by Sourcewell, Supplier will pay an Administrative Fee to Sourcewell for each Participating Entity who contacts GGB and each Participating Entity who contacts GBS with an interest in obtaining any solution under Article 1, Section 7, as set forth in Exhibit A, which is attached and incorporated. The Party responsible for paying the Administrative Fee shall depend on whether GBS or GGB is providing the applicable solutions to a Participating Entity. Should both GBS and GGB be providing solutions to the same

Participating Entity, the Administrative Fee shall be split between GBS and GGB and paid to Sourcewell. Supplier may not directly charge Participating Entities to offset the Administrative Fee. The proposed Administration Fee shall not be considered commissions and should not be paid to Sourcewell as commissions. The Administrative Fee structure and offer listed in Exhibit A will be reviewed and renegotiated after one year.

- 8) **Fee Calculation.** Supplier's Administrative Fee payable to Sourcewell will be calculated pursuant to the Exhibit A.
- 9) **Fee Remittance.** Subject to section 7 above, Supplier will remit the Administrative Fee to Sourcewell no later than 45 calendar days after the close of the preceding calendar quarter in conjunction with Supplier's Reporting Period obligations defined herein. Payments should note the Supplier's name and Sourcewell-assigned Agreement number in the memo; and must be either mailed to Sourcewell above "Attn: Accounts Receivable" or remitted electronically to Sourcewell's banking institution per Sourcewell's Finance department instructions.
- 10) **Noncompliance.** Sourcewell reserves the right to seek all remedies available at law for unpaid or underpaid Administrative Fees due under this Agreement. Failure to remit payment, delinquent payments, underpayments, or other deviations from the requirements of this Agreement may be deemed a material breach and may result in cancellation of this Agreement and disbarment from future Agreements.
- 11) **Audit Requirements.** Pursuant to Minn. Stat. § 16C.05, subdivision 5, the books, records, documents, and accounting procedures and practices relevant to this Agreement are subject to examination by Sourcewell and the Minnesota State Auditor for a minimum of six years from the end of this Agreement. Supplier agrees to fully cooperate with Sourcewell in auditing transactions under this Agreement to ensure compliance with pricing terms, correct calculation and remittance of Administrative Fees, and verification of transactions as may be requested by a Participating Entity or Sourcewell.
- 12) **Assignment, Transfer, and Administrative Changes.** Each Supplier may not assign or otherwise transfer its rights or obligations under this Agreement without the prior written consent of Sourcewell. Such consent will not be unreasonably withheld. Sourcewell reserves the right to unilaterally assign all or portions of this Agreement within its sole discretion to address corporate restructurings, mergers, acquisitions, or other changes to the Responsible Party and named in the Agreement. Any prohibited assignment is invalid. Upon request Sourcewell may make administrative changes to agreement documentation such as name changes, address changes, and other non-material updates as determined within its sole discretion.
- 13) **Amendments.** Any material change to this Agreement must be executed in writing through an amendment and will not be effective until it has been duly executed by the parties.
- 14) **Waiver.** Failure by Sourcewell to enforce any right under this Agreement will not be deemed a waiver of such right in the event of the continuation or repetition of the circumstances giving rise to such right.

15) **Complete Agreement.** This Agreement represents the complete agreement between the parties for the scope as defined herein. Each Supplier and Sourcewell may enter into separate written agreements relating specifically to transactions outside of the scope of this Agreement.

16) **Relationship of Sourcewell and Supplier.** This Agreement does not create a partnership, joint venture, or any other relationship such as employee, independent contractor, master-servant, or principal-agent.

17) **Indemnification and Limitation of Liability.**

Supplier must indemnify, defend, save, and hold Sourcewell, including their agents and employees, harmless from any claims or causes of action, including attorneys' fees incurred by Sourcewell, to the extent arising out of any act or omission in the performance of this Agreement by the Supplier or its agents or employees; this indemnification includes injury or death to person(s) or property alleged to have been caused by some defect in design, condition, or performance of Included Solutions under this Agreement. Sourcewell's responsibility will be governed by the State of Minnesota's Tort Liability Act (Minnesota Statutes Chapter 466) and other applicable law. Notwithstanding any other term or provision of this Agreement, Supplier shall only be liable for actual damages incurred by Sourcewell and shall not be liable for any indirect, consequential or punitive damages. Furthermore, the aggregate liability under this Agreement, if any, of Supplier to Sourcewell for claimed losses or damages shall not exceed \$1,000,000 per contract year. This provision applies to the fullest extent permitted by applicable law.

18) **Data Practices.** Supplier and Sourcewell acknowledge Sourcewell is subject to the Minnesota Government Data Practices Act, Minnesota Statutes Chapter 13. As it applies to all data created and maintained in performance of this Agreement, Supplier may be subject to the requirements of this chapter.

19) **Grant of License.**

a) **During the term of this Agreement:**

i) **Supplier Promotion.** Sourcewell grants to each Supplier a royalty-free, worldwide, non-exclusive right and license to use the trademark(s) provided to each Supplier by Sourcewell in advertising, promotional materials, and informational sites for the purpose of marketing Sourcewell's Agreement with each Supplier.

ii) **Sourcewell Promotion.** Each Supplier grants to Sourcewell a royalty-free, worldwide, non-exclusive right and license to use its trademarks in advertising, promotional materials, and informational sites for the purpose of marketing Supplier's Agreement with Sourcewell.

b) **Limited Right of Sublicense.** The right and license granted herein includes a limited right of each party to grant sublicenses to their respective subsidiaries, distributors, dealers, resellers, marketing representatives, partners, or agents (collectively "Permitted Sublicensees") in advertising, promotional, or informational materials for the purpose of marketing the Parties' relationship. Any sublicense granted will be subject to the terms and conditions of this Article. Each party will be responsible for any breach of this section by any of their respective sublicensees.

c) **Use; Quality Control.**

- i) No party may alter any of the other party's trademarks from the form provided and must comply with removal requests as to specific uses of its trademarks or logos.
- ii) Each party agrees to use, and to cause its Permitted Sublicensees to use, the other party's trademarks only in good faith and in a dignified manner consistent with such party's use of the trademarks. Each party may make written notice to the other regarding misuse under this section. The offending party will have 30 days of the date of the written notice to cure the issue or the license/sublicense will be terminated.

- d) **Termination.** Upon the termination of this Agreement for any reason, each party, including Permitted Sublicensees, will have 30 days to remove all Trademarks from signage, websites, and the like bearing the other party's name or logo (excepting Sourcewell's pre-printed catalog of suppliers which may be used until the next printing). Each Supplier must return all marketing and promotional materials, including signage, provided by Sourcewell, or dispose of it according to Sourcewell's written directions.

20) **Venue and Governing law between Sourcewell and Supplier Only.** The substantive and procedural laws of the State of Minnesota will govern this Agreement between Sourcewell and Supplier. Venue for all legal proceedings arising out of this Agreement between Sourcewell and Supplier will be in court of competent jurisdiction within the State of Minnesota. This section does not apply to any dispute between a Supplier and Participating Entity. This Agreement reserves the right for each Supplier and Participating Entity to negotiate this term to within any transaction documents.

21) **Severability.** If any provision of this Agreement is found by a court of competent jurisdiction to be illegal, unenforceable, or void then each party will be relieved from all obligations arising from that provision. If the remainder of this Agreement is capable of being performed, it will not be affected by such determination or finding and must be fully performed.

22) **Insurance Coverage.**

At its own expense, Supplier shall at all times during the term of this Agreement and for a period of two (2) years thereafter, obtain and maintain in force the following minimum insurance coverages and limits at its own expense:

- a) Commercial General Liability (CGL) insurance on an ISO form number CG 00 01 (or equivalent) covering claims for bodily injury, death, personal injury, or property damage occurring or arising out of the performance of this Agreement, including coverage for premises, products, and completed operations, on an occurrence basis, with limits no less than \$2,000,000 per occurrence and \$4,000,000 in the aggregate;
- b) Workers Compensation insurance with statutory limits, as required by the state in which the work takes place, and Employer's Liability insurance with limits no less than \$1,000,000 per accident for bodily injury or disease. Insurer will be licensed to do business in the state in which the work takes place;
- c) Automobile Liability insurance on an ISO form number CA 00 01 covering all hired and non-owned automobiles with limit of \$1,000,000 per accident for bodily injury and property damage;

- d) Umbrella Liability insurance providing excess coverage over all limits and coverages with a limits no less than \$10,000,000 per occurrence or in the aggregate;
 - e) Errors & Omissions Liability insurance, including extended reporting conditions of two (2) years with limits of no less than \$5,000,000 per claim, or \$10,000,000 in the aggregate;
 - f) Cyber Liability, Technology Errors & Omissions, and Network Security & Privacy Liability insurance, including extended reporting conditions of two (2) years with limits no less than \$2,000,000 per claim and in the aggregate, inclusive of defense cost; and
 - g) Crime insurance covering third-party crime and employee dishonesty with limits of no less than \$1,000,000 per claim and in the aggregate.
 - h) All commercial insurance policies shall be written with insurers that have a minimum AM Best rating of no less than A-VI, and licensed to do business in the state of operation. Any cancelled or non-renewed policy will be replaced with no coverage gap, and a Certificate of Insurance evidencing the coverages set forth in this section shall be provided to Sourcewell upon request.
- 23) **Termination for Convenience** Sourcewell or either Supplier may terminate this Agreement upon 60 calendar days' written notice to the other Parties. The Parties agree that the Agreement may continue in force between Sourcewell and the non-terminating Supplier in the event of a termination under this section 23 by either GBS or GGB. Termination pursuant to this section will not relieve the Supplier's obligations under this Agreement for any transactions entered with Participating Entities through the date of termination, including reporting and payment of applicable Administrative Fees.
- 24) **Termination for Cause.** Sourcewell may terminate this Agreement as to either or both GBS and GGB upon providing written notice of material breach to either or both GBS and GGB. Notice must describe the breach in reasonable detail and state the intent to terminate the Agreement. Upon receipt of Notice, the respective Supplier will have 30 calendar days in which it must cure the breach. Termination pursuant to this section will not relieve such Supplier's obligations under this Agreement for any transactions entered with Participating Entities through the date of termination, including reporting and payment of applicable Administrative Fees.

Article 3: Supplier Obligations to Participating Entities

The Terms in this Article 3 relate specifically to each Supplier and a Participating Entity when entering transactions utilizing the General Terms established in this Master Agreement. Article 1 General Terms control over any conflict with this Article 3. Where this Master Agreement is silent on any subject, Participating Entity and each Supplier retain the ability to negotiate mutually acceptable terms.

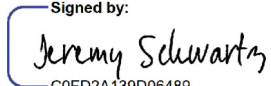
- 1) **Quotes to Participating Entities.** Suppliers are encouraged to provide all pricing information regarding the total cost of acquisition when quoting to a Participating Entity. Suppliers and Participating Entities are encouraged to include all cost specifically associated with or included within the Suppliers proposal and Included Solutions within transaction documents.

- 2) **Shipping, Delivery, Acceptance, Rejection, and Warranty.** A Supplier's proposal may include proposed terms relating to shipping, delivery, inspection, and acceptance/rejection and other relevant terms of tendered Solutions. A Supplier and Participating Entity may negotiate final terms appropriate for the specific transaction relating to non-appropriation, shipping, delivery, inspection, acceptance/rejection of tendered Solutions, and warranty coverage for Included Solutions. Such terms may include, but are not limited to, costs, risk of loss, proper packaging, inspection rights and timelines, acceptance or rejection procedures, and remedies as mutually agreed include notice requirements, replacement, return or exchange procedures, and associated costs.
- 3) **Applicable Taxes.** Participating Entity is responsible for notifying a Supplier of its tax-exempt status and for providing Supplier with any valid tax-exemption certification(s) or related documentation.
- 4) **Ordering Process and Payment.** Supplier's ordering process and acceptable forms of payment are included within its Proposal. Participating Entities will be solely responsible for payment to each Supplier and Sourcewell will have no liability for any unpaid invoice of any Participating Entity.
- 5) **Transaction Documents.** Participating Entity may require the use of its own forms to complete transactions directly with a Supplier utilizing the terms established in this Agreement. A Supplier's standard form agreements may be offered as part of its Proposal. A Supplier and Participating Entity may complete and document transactions utilizing any type of transaction documents as mutually agreed. In any transaction document entered utilizing this Agreement, a Supplier and Participating Entity must include specific reference to this Master Agreement by number and to Participating Entity's unique Sourcewell account number.
- 6) **Additional Terms and Conditions Permitted.** Participating Entity and each Supplier may negotiate and include additional terms and conditions within transaction documentation as mutually agreed. Such terms may supplant or supersede this Master Agreement when necessary and as solely determined by Participating Entity. Sourcewell has expressly reserved the right for each Supplier and Participating Entity to address any necessary provisions within transaction documents not expressly included within this Master Agreement, including but not limited to transaction cancellation, dispute resolution, governing law and venue, non-appropriation, insurance, defense and indemnity, force majeure, and other material terms as mutually agreed.
- 7) **Subsequent Agreements and Survival.** Each Supplier and Participating Entity may enter into a separate agreement to facilitate long-term performance obligations utilizing the terms of this Master Agreement as mutually agreed. Such agreements may provide for a performance period extending beyond the full term of this Master Agreement as determined in the discretion of Participating Entity.
- 8) **Participating Addendums.** Each Supplier and Participating Entity may enter a Participating Addendum or similar document extending and supplementing the terms of this Master Agreement to facilitate adoption as may be required by a Participating Entity.

Signature Page Follows

IN WITNESS WHEREOF, Sourcewell and each Supplier, by their designated representatives, hereby acknowledge that they have read and understand each of the provisions of this Agreement, and execute and deliver this Agreement as of the date first written above.

Sourcewell

Signed by:

 By: C0FD2A139D06489...
 Jeremy Schwartz
 Title: Chief Procurement Officer
 Date: 9/16/2025 | 12:13 PM CDT

Gallagher Benefit Services, Inc.

Michael Burchill
 By: Michael Burchill
 Title: Chief Financial Officer
 Date: 9/12/2025

Arthur J. Gallagher Rik Management Services, LLC.

Wes Van Der Voort
 By: Wes Van Der Voort
 Title: Area President
 Date: 9/11/2025

EXHIBIT A: ADMINISTRATIVE FEE

Supplier shall pay the following Administrative Fee to Sourcewell, as permitted:

1. *For referrals of Participating Entities in Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Washington, D.C., Hawaii, Idaho, Illinois, Indiana, Iowa, Maine, Maryland, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, North Carolina, Oklahoma, Oregon, Pennsylvania, Rhode Island, Utah, Vermont and Wyoming:*

Supplier agrees that Sourcewell shall be entitled to an Administrative Fee in an amount equal to 3% of revenue collected by Supplier for the first year of services (set out in Article 1, section 7) provided by Supplier to each Participating Entity referred. The amount shall be due and payable to Sourcewell following payment to Supplier for each Participating Entity as a result of referral by Sourcewell.

2. *For referrals of Participating Entities in Florida, Georgia, Kansas, Kentucky, Louisiana, Massachusetts, New York, North Dakota, Ohio, South Carolina, South Dakota, Texas, Washington and Wisconsin:*

Supplier agrees that Sourcewell shall be entitled to an Administrative Fee in the form of a flat fee of \$500 for each referral of a potential Participating Entity by Sourcewell to Supplier. The amount shall be due and payable to Sourcewell as long as the Participating Entity is a quotable prospect, without regard to whether any services are actually provided to that Participating Entity.

3. *For referrals of Participating Entities in Alaska, Mississippi, Tennessee, Virginia and West Virginia:*

Supplier agrees that Sourcewell shall be entitled to an Administrative Fee in the form of a flat fee for each referral of a potential Participating Entity (\$20 in Mississippi and \$25 in Alaska, Tennessee, Virginia and West Virginia) by Sourcewell to Supplier. The amount shall be due and payable to Sourcewell as long as the Participating Entity is a quotable prospect, without regard to whether any services are actually provided to that Participating Entity.

4. No fee will be paid for referrals of Participating Entities in Montana or New Mexico.

PROPOSAL

RFP 012125 - Risk Management, Employee Benefits, and Insurance Consulting Services

Vendor Details

Company Name: Gallagher
Address: 221 N. Wall Street
Suite 201
Spokane, Washington 992001
Contact: Corree Riley
Email: corree_riley@ajg.com
Phone: 714-323-1403
HST#: 81-7058658

Submission Details

Created On: Friday December 13, 2024 14:39:20
Submitted On: Tuesday January 21, 2025 15:43:38
Submitted By: Nichole Johnson
Email: Nichole_Johnson@ajg.com
Transaction #: c1c2606c-8eb6-46e5-8caa-01e2440b7577
Submitter's IP Address: 136.226.108.182

Specifications

Table 1: Proposer Identity & Authorized Representatives (Not Scored)

General Instructions (applies to all Tables) Sourcewell prefers a brief but thorough response to each question. Do not merely attach additional documents to your response without also providing a substantive response. Do not leave answers blank; respond “N/A” if the question does not apply to you (preferably with an explanation).

Table 1 Specific Instructions. Sourcewell requires identification of all parties responsible for providing Solutions under a resulting master agreement(s) (Responsible Supplier). Proposers are strongly encouraged to include all potential Responsible Suppliers including any corporate affiliates, subsidiaries, D.B.A., and any other authorized entities within a singular proposal. All information required under this RFP must be included for each Responsible Supplier as instructed. Proposers with multiple Responsible Supplier options may choose to respond individually as distinct entities, however each response will be evaluated individually and only those proposals recommended for award may result in a master agreement award. Unawarded entities will not be permitted to later be added to an existing master agreement through operation of Proposer’s corporate organization affiliation.

Line Item	Question	Response *
1	Provide the legal name of the Proposer authorized to submit this Proposal.	Property & Casualty Services: Arthur J. Gallagher Risk Management Services, LLC Employee Benefit Services: Gallagher Benefit Services, Inc.* *Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc. is a licensed insurance agency that does business in California as “Gallagher Benefit Services of California Insurance Services” and in Massachusetts as “Gallagher Benefit Insurance Services.” Neither Arthur J. Gallagher & Co., nor its affiliates provide accounting, legal or tax advice.
2	In the event of award, is this entity the Responsible Supplier that will execute the master agreement with Sourcewell? Y or N.	Yes. Gallagher is pleased to submit this proposal to client. While this proposal is not meant to constitute a formal offer, acceptance, or contract, notwithstanding anything to the contrary contained in the proposal, Gallagher is submitting this proposal with the understanding the parties would negotiate and sign a contract containing terms and conditions that are mutually acceptable to both parties.

3	<p>Identify all subsidiaries, D.B.A., authorized affiliates, and any other entity that will be responsible for offering and performing delivery of Solutions within this Proposal (i.e. Responsible Supplier(s) that will execute a master agreement with Sourcewell).</p>	<p>Property & Casualty Services</p> <ul style="list-style-type: none"> • Artex Risk Solutions, Inc., provides access to the many specialized insurance and reinsurance companies operating within a marketplace that includes North America, Bermuda and the Caribbean, performs risk analysis and claims advocacy, and acts as a captive manager and an intermediary in providing services to pools, captives, rent-a-captives, risk retention groups and self-insurance arrangements. • Arthur J. Gallagher Risk Management Services, LLC, Gallagher's largest division, specializes in structuring property/casualty insurance and risk management programs for commercial, industrial, institutional and governmental organizations through its offices in the U.S. and through a network of strategic alliance partners in more than 150 countries. • Arthur J. Gallagher Australasia Holdings Pty Ltd. provides a full range of property/casualty solutions for wholesale and retail clients in Australia and New Zealand. Retail brokerage services are provided by Arthur J. Gallagher (Aus) Pty Ltd, which offers cost-effective insurance and risk management solutions. • Arthur J. Gallagher (UK) Ltd. is a Financial Services Authority (FSA) registered broker and approved Lloyd's of London broker that accesses Lloyd's and other London and international insurance and reinsurance markets. It places risks for Gallagher's own brokers, other brokers/carriers and direct retail clients worldwide, across all aviation, marine and non-marine classes. • Risk Management Partners Ltd. markets insurance and risk management products and services to U.K. public entities through offices in England and Scotland. <p>Property & Casualty Third-Party Administration:</p> <ul style="list-style-type: none"> • Gallagher Bassett Services, Inc. provides a broad range of risk management services – including claims and information management, risk control consulting and appraisal services – to help corporations and institutions reduce their costs of risk. • Western Litigation, Inc. provides medical malpractice and professional liability, third-party claims administration and litigation consulting. • Gallagher Bassett Services Pty Ltd. provides claims management services, workcover (workers' compensation), crisis management claim handling and consulting, loss control and information management services to clients in Australia and New Zealand. • Gallagher Bassett Canada Inc. provides claims management, workers compensation oversight, appraisal and information management services to Canadian and U.S. clients. • Gallagher Bassett (UK) provides Pan-European claims management, loss control and information management services to clients. • MountainView Software Corp. designs standardized and customized electronic claims reporting and claims management software that enables users to submit/view claims, such as OSHA 300, workers compensation, state First Report of Injury, property, and general and auto liability via the Internet, as well as generate loss runs and claims analysis reports. • Shelter Island Risk Services provides data consulting services to members of the insurance industry, including carriers, brokers and third-party administrators as well as directly to risk managers of companies. <p>Wholesale Services:</p> <ul style="list-style-type: none"> • Arthur J. Gallagher Australasia Holdings Pty Ltd. provides a full range of property & casualty solutions for wholesale and retail clients in Australia and New Zealand. Wholesale services are provided by Australis Group (Underwriting) Pty Ltd, a multiple lines general insurance and reinsurance underwriting agency. • Arthur J. Gallagher (UK) Limited is a Financial Services Authority (FSA) registered broker and approved Lloyd's of London broker that accesses Lloyd's and other London and international insurance and reinsurance markets. It places risks for Gallagher's own brokers, other brokers/carriers and direct retail clients worldwide, across all aviation, marine and non-marine classes. • Risk Placement Services, Inc. operates as a traditional wholesale broker, managing general agent and program manager, working with both Gallagher and non-Gallagher producers, and has access to all major excess/surplus lines carriers. Its operating units include: ARM of California, Castle Insurance Associates, National Insurance Professionals Corporation, Edwin M. Rollins, Healthcare Insurers, Yanoff Companies, Yanoff South, Alternative Market Specialists, WorkCare Northwest and CoverageFirst.com. <p>Employee Benefit Services:</p> <p>Gallagher Benefit Services, Inc. (Gallagher), a wholly owned subsidiary of Arthur J. Gallagher & Co., has provided brokerage and consulting services since the benefits division was founded in 1961. For over 60 years, Gallagher has specialized in strategic benefits consulting, brokerage and administration. Gallagher's Employee Benefits Consulting division is an autonomous subsidiary with a direct reporting channel to top management, rather than through the property/casualty or retirement/wealth management divisions.</p>
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4	Provide your CAGE code or Unique Entity Identifier (SAM):	Gallagher is not registered in SAM and does not contract with, or provide services to, federal government entities. Gallagher is not a federal contractor (or subcontractor) and is not registered in SAM, and has made an informed business decision not to enter into this space.	*
5	Provide your NAICS code applicable to Solutions proposed.	524210, 524000, 525100, 525120, 524298	
6	Proposer Physical Address:	2850 Golf Road, Rolling Meadows, IL 60008	*
7	Proposer website address (or addresses):	www.ajg.com	*
8	Proposer's Authorized Representative (name, title, address, email address & phone) (The representative must have authority to sign the "Proposer's Assurance of Compliance" on behalf of the Proposer):	Property & Casualty: Wes Van Der Voort Dallas Branch Manager 12750 Merit Drive, Dallas, TX wes_vandervoort@ajg.com +1 972 663 6106 Employee Benefits: Brian Lomas Regional President, Great Lakes Region 2850 Golf Road, Rolling Meadows, IL Brian_Lomas@ajg.com 630-694-5256	*
9	Proposer's primary contact for this proposal (name, title, address, email address & phone):	Property & Casualty: Mike Kessler Area Vice President mike_kessler@ajg.com 972-663-6113 12750 Merit Drive, Ste 1000, Dallas, TX 75251 Employee Benefit: Nichole Johnson Area Senior Vice President nichole_johnson@ajg.com 630-634-4028 2850 Golf Road, Rolling Meadows, IL 60008	*
10	Proposer's other contacts for this proposal, if any (name, title, address, email address & phone):	Stacie Kroll Executive Director, Higher Ed Practice, Gallagher Global Brokerage 2850 Golf Road, Rolling Meadows, IL Stacie_Kroll@ajg.com 630-228-6791 Dorothy Gjerdrum Executive Director, Public Sector Practice, Gallagher Global Brokerage 2850 Golf Road, Rolling Meadows, IL Dorothy_Gjerdrum@ajg.com 952-358-7551 Kaleb Holt Division VP, Health Pools & Coalitions, Gallagher Benefit Services 2850 Golf Road, Rolling Meadows, IL Kaleb_Holt@ajg.com 260-402-7097	*

Table 2A: Financial Viability and Marketplace Success (100 Points, applies to Table 2A and 2B)

Line Item	Question	Response *
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11	Provide a brief history of your company, including your company's core values, business philosophy, and industry longevity related to the requested Solutions.	<p>Gallagher started as a single office in Chicago and has grown to a publicly traded global organization with more than \$9.9 billion in adjusted revenues, 960+ offices globally, more than 52,000 team members with service capabilities in 130-plus countries. Our business units and subsidiaries provide the full spectrum of specifically tailored risk management products and solutions for complex operations. Gallagher became a publicly-traded company in 1984 (NYSE: AJG). Gallagher's history is a compelling story of the insurance business; to learn more visit ajg.com/us/about-us/. Our most recent financial report can be found on our website http://www.ajg.com under the "Investor Relations" tab.</p> <p>As one of the world's leading insurance brokers, Gallagher plans and administers a full array of insurance, risk management, self-insurance, claims management and employee benefits products and services through specialized companies. These companies can be accessed anytime the resources are needed to serve our clients.</p> <p>Gallagher's Mission: We are an international Sales and Marketing company that plans and administers cost-effective, differentiated property & casualty and human resource risk management programs as brokers, consultants and third-party administrators. Our mission is to:</p> <ul style="list-style-type: none"> • Provide superior, cost-effective risk management products and services that meet the ever-changing needs of our current and prospective clients while striving for the highest professional excellence in delivering them. • Provide our employees with an opportunity for professional growth, personal satisfaction and financial security. • Build and maintain long-lasting, consistent, honest, and profitable relationships with our insurance markets, which we recognize as crucial in meeting our clients' risk management needs. • Grow shareholder value by increasing our client base and dedicating ourselves to increased productivity, profitability, and professionalism, resulting in long-term earnings-per-share growth. • We will accomplish our mission with the kind of leadership to perpetuate our corporate culture. We will also adhere to rigid moral and ethical standards in all of our dealings as we look to future challenges with confidence in our ability to create and maintain a Gallagher Team that is the very best at what we do. <p>Our Culture: Gallagher has a very strong culture; we believe in and promote it.. Every year, we invest a significant amount of time in recognizing, promoting, and living by its ideals. We emphasize our commitment to supporting our local communities, delivering superior client service, working as a team, upholding the highest of ethical behavior and embracing diversity.</p> <p>History of Integrity: Dedicated to doing what's right for our clients, colleagues, and communities. Since 1927, Gallagher has led with integrity, ethics and purpose — the building blocks of The Gallagher Way. Founded on the principles of transparency and accountability, we've upheld our commitment to ethical business through decades of growth, change and expansion. For nearly a century, we've proudly built a reputation of trust and integrity with our clients and colleagues.</p>	
12	What are your company's expectations in the event of an award?	<p>This award would recognize our commitment to excellence and innovation in insurance brokerage for public sector and education. We anticipate that such recognition will enhance our reputation, motivate our employees, and strengthen our relationships with clients and partners. Additionally, we hope it will provide opportunities for further growth and development within the industry.</p> <p>Upon award, Mike and Nichole will promote the Sourcewell award through the appropriate internal channels to education our Consultants/Producers across the U.S. We will have a series of educational opportunities and resources deployed, to train Consultants/Producers on this deal. The Sourcewell award will become a key piece of our public sector and education sales pitch. We will ensure that the best Consultants/Producers are reaching out to these public sector and education entities, by ensuring a mix of local market expertise and industry expertise.</p>	

13	Demonstrate your financial strength and stability with meaningful data. This could include such items as financial statements, SEC filings, credit and bond ratings, letters of credit, and detailed reference letters. Upload supporting documents (as applicable) in the document upload section of your response. DO NOT PROVIDE ANY TAX INFORMATION OR PERSONALLY IDENTIFIABLE INFORMATION.	<p>In an effort to be more environmentally friendly, we have opted not to include the 100-plus page annual reports in this document and instead provide directions to the electronic copies. Gallagher became a publicly traded company in 1984 (NYSE: AJG). Our most recent financial reports can be found on our website at https://investor.ajg.com/home/default.aspx or you may access the corporate financial data for 2023, 2022, and 2021 directly via the links below. The annual reports will contain all information as it pertains to our company's ownership structure, finances, size, etc.</p> <p>Please note, Gallagher publishes annual financial statements as one corporate entity; these statements are not published for each of our individual offices.</p> <p>2023 Annual Report: https://s28.q4cdn.com/872121257/files/doc_financials/2023/ar/2023-annual-report.pdf 2022 Annual Report: https://s28.q4cdn.com/872121257/files/doc_financials/2022/ar/ajg-2022-annual-report.pdf 2021 Annual Report: https://s28.q4cdn.com/872121257/files/doc_financials/2022/41370-CRP-2022-Annual-Report-2021-10K-Combined_RPT-FINAL-DG.pdf</p>	*
14	What is your US market share for the Solutions that you are proposing?	<p>Gallagher is the largest provider of insurance services nationwide to Public Entities with over 10,000 clients.</p> <p>Property & Casualty: We have over 10,000 public entity clients. No percentage is available.</p> <p>Benefit Services: We have over 4,700 public entity clients. No percentage is available.</p>	*
15	Disclose all current and completed bankruptcy proceedings for Proposer and any included possible Responsible Party within the past seven years. Proposer must provide notice in writing to Sourcwell if it enters a bankruptcy proceeding at any time during the pendency of this RFP evaluation.	We confirm that there have been no current or completed bankruptcy proceedings for the Proposer or any included Responsible Party within the past seven years.	*
16	How is your organization best described: is it an agency, broker, etc?	Gallagher is a Global insurance brokerage and risk management services firm. Gallagher is publicly traded on the New York Stock Exchange as AJG and is a Fortune 500 Company.	*
17	If applicable, provide a detailed explanation outlining the licenses and certifications that are both required to be held, and actually held, by your organization (including third parties and subcontractors that you use) in pursuit of the business contemplated by this RFP.	<p>As a global insurance brokerage and risk management firm, Arthur J. Gallagher & Co. is required to hold various licenses and certifications to operate legally and effectively in different jurisdictions. These typically include:</p> <ol style="list-style-type: none"> 1. Insurance Brokerage Licenses: Gallagher must obtain insurance brokerage licenses in each state or country where it conducts business. These licenses are issued by state insurance departments or equivalent regulatory bodies in other countries. 2. Surplus Lines Licenses: For placing insurance with non-admitted carriers, Gallagher may need surplus lines licenses, which allow brokers to work with insurers not licensed in a particular state but permitted to provide coverage for unique or high-risk situations. 3. Risk Management Certifications: While not always mandatory, certifications such as Certified Risk Manager (CRM) or Associate in Risk Management (ARM) can enhance the credibility and expertise of Gallagher's professionals. 4. Professional Liability Insurance: Gallagher is required to maintain professional liability insurance (also known as errors and omissions insurance) to protect against claims of negligence or inadequate work. 5. Continuing Education Requirements: To maintain their licenses, Gallagher's brokers and agents must typically fulfill continuing education requirements, ensuring they stay updated on industry changes and regulatory developments. 6. Compliance with International Regulations: In countries outside the U.S., Gallagher must comply with local insurance regulations, which may include additional licensing and certification requirements specific to those regions. 7. Gallagher Benefit Services, Inc. holds business entity insurance licenses in all 50 states and the District of Columbia. <p>These licenses and certifications ensure that Gallagher operates within legal frameworks and maintains high standards of professionalism and expertise in serving its clients.</p>	*
18	Disclose all current and past debarments or suspensions for Proposer and any included possible Responsible Party within the past seven years. Proposer must provide notice in writing to Sourcwell if it enters a debarment or suspension status any time during the pendency of this RFP evaluation.	We confirm that there have been no current or past debarments or suspensions for the Proposer or any included Responsible Party within the past seven years.	*

19	Describe any relevant industry awards or recognition that your company has received in the past five years.	<ul style="list-style-type: none"> Gallagher's chairman, president, and CEO, J. Patrick Gallagher Jr., was the recipient of the 2022 Business Insurance Lifetime Achievement Award for outstanding accomplishments in the insurance and risk management sector. Recognized as one of the Best Places to Work for Disability Inclusion by the Disability Equality Index Named one of America's Greatest Workplaces for Women by Newsweek Recognized as a Best Place to Work for LGBTQ+ Equality for the fifth consecutive year, receiving a top score of 100 percent on the Human Rights Campaign Foundation's Corporate Equality Index (CEI) Awarded by Forbes as one of America's Best Employers for Diversity two years in a row 	*
20	What percentage of your sales are to the governmental sector in the past three years?	<p>Property & Casualty: Over the last two years, our Government and Nonprofit clients make up 10% of our total client revenue.</p> <p>Employee Benefits: Over the last 2 years, our Government and Nonprofit clients make up 7% of our total client revenue.</p> <p>This makes our Public Sector practice one of the largest sales practice groups. We are not able to report on sales history by industry.</p>	*
21	What percentage of your sales are to the education sector in the past three years?	<p>Property & Casualty: Over the last two years, our K - 12 and Higher Ed clients make up 10% of our total client revenue.</p> <p>Employee Benefits: Over the last 2 years, our K-12 and Higher Ed clients make up 7-8% of our total client revenue.</p> <p>This makes our Education practice one of the largest sales practice groups. We are not able to report on sales history by industry.</p>	*
22	List all state, cooperative purchasing agreements that you hold. What is the annual sales volume for each of these agreement over the past three years?	<p>Gallagher has dedicated resources focused on Consortium/Group Purchasing contracting. Today, Gallagher delivers financial and administrative efficiencies to many multiplayer Pools, Trusts, & Coalitions (PT&C) covering thousands of participating employers and their employees. This pertains to multiple employers coming together to group purchase insurance.</p> <p>We have more tools and resources than any other broker/consultant in our space. Gallagher has been developing and managing consortiums for over 40 years.</p> <p>Gallagher offers group purchasing cooperatives as part of its services. We also bring consulting expertise to those entities looking to create new group purchasing arrangements. Cooperatives allow organizations to pool their purchasing power to negotiate better pricing and terms with suppliers. By participating in a group purchasing cooperative facilitated by Gallagher, organizations can benefit from cost savings, increased efficiency, and access to a wider range of products and services. Gallagher has extensive experience in developing and managing consortiums, including group purchasing cooperatives, for various industries and sectors.</p> <p>Property & Casualty: Gallagher provides risk management services to over 100 Pools. We will discuss the disclosure of client names upon award.</p> <p>Employee Benefits: Over 60 individual employee benefit cooperatives, representing over 2,000 unique entities, and more than 450,000 employees trust Gallagher to provide consortium management services. We will discuss the disclosure of client names upon award.</p>	*
23	List any GSA contracts or Standing Offers and Supply Arrangements (SOSA) that you hold. What is the annual sales volume for each of these contracts over the past three years?	We may have these arrangements in place today. We will discuss if we advance to next stages of the RFP process.	*

Table 2B: References/Testimonials

Line Item 24. Supply reference information from three customers who are eligible to be Sourcwell participating entities.

Entity Name *	Contact Name *	Phone Number *	
Harris County Texas	Shain Carrizal, Deputy Executive Director, Risk Management Division Office of Management and Budget	713-274-5525	*
City of Dallas	Zeronda D. Smith, Director, Office of Risk Management	214-671-9051	*
Rock Valley College	Maureen Miller, HR & Benefits Coordinator	815-921-4769	*

Table 3: Ability to Sell and Deliver Solutions (200 Points)

Describe your company's capability to meet the needs of Sourcewell participating entities across the US and Canada, as applicable. Your response should address in detail at least the following areas: locations of your network of sales and service providers, the number of workers (full-time equivalents) involved in each sector, whether these workers are your direct employees (or employees of a third party), and any overlap between the sales and service functions.

Line Item	Question	Response *	
25	Sales force.	See our answer to #26.	*
26	Describe the network of agents, brokers, and consultants who will deliver Solutions, including dealers, distributors, resellers, and other distribution methods.	<p>The Gallagher team is readily available to assist with the vast responsibilities needed daily, which outlines the persistence and diligent team approach Gallagher holds as an organization. Gallagher's pool of talent from various practice and industry expertise backgrounds ensures we service your account with the highest level of quality. They have superior industry knowledge and years of insurance and risk management experience to address your constantly changing needs.</p> <p>Your Gallagher team coordinates with industry and coverage experts across Gallagher's network of global resources, as necessary, to continue to reduce our client's total cost of risk.. Our account service members come from various backgrounds and are active with similar accounts. Their purposeful experience will provide relentless service to guarantee excellent service.</p> <p>Through our structure, our client's are provided the benefit of a global broker with access to highly specialized resources through our sister companies, account service delivered by local expertise, and a client-focused corporate model unencumbered by management bureaucracy.</p> <p>Our network of service professional includes:</p> <ul style="list-style-type: none"> • Retail brokers and consultants • Reinsurance placement experts • Claims & Loss Control network • Wholesale experts • Underwriting specialists • Alternative Risk specialists 	*
27	Service force.	See our answer to #28.	*
28	Describe the ordering process. If orders will be handled by distributors, dealers or others, explain the respective roles of the Proposer and others.	Gallagher will use centralized reporting concerning the Sourcewell agreement. A single point person will be assigned for Property & Casualty (Mike) and Employee Benefits (Nichole). Mike and Nichole will work to assign the appropriate team for each account, lead by a Producer/Consultant. That Producer/Consultant would then meet with the interested entity to present our scope of work and pricing. Should the entity be interested in moving forward, that Producer/Consultant will execute the necessary agreements to start the engagement.	*
29	Describe in detail the process and procedure of your customer service program, if applicable. Include your response-time capabilities and commitments, as well as any incentives that help your providers meet your stated service goals or promises.	<p>PROPERTY & CASUALTY:</p> <p>Technical Service Standards:</p> <ul style="list-style-type: none"> • Return phone calls: Same day or within 24 hours • Issue invoices and related documents: 8 work days of binding coverage or final terms are confirmed • Incorporate policy changes: Date of receipt or date coverage needed • Issue certificates: 24 hours of receipt or as needed • Process endorsements: 10 work days of receipt from carrier • Process agency bill audits: 7 work days of receipt from carrier • Issue auto ID cards: 24 hours or as needed • Check policies: Check 90 work days of effective date; deliver them within 10 work days of checking <p>Service Standards:</p> <ul style="list-style-type: none"> • Conduct annual renewal strategy meeting: 90-100 business days prior to expiry • Identify key changes in competing primary policy forms and/or recommend changes to be incorporated into renewing policy form: 60-90 business days prior to expiry • Bind coverage: 15-30 business days prior to expiry • Review all binders and confirm accuracy: Within 2 business days post authorization to bind • Request and get binder corrections from carrier: Within 7-5 business days post binder • Deliver electronic copies of all binders: Within 2 business days post authorization to bind • Update and deliver electronic copies of all domestic COIs: Within 2-3 business days post binder • Deliver an electronic summary of the global insurance program renewal to include (but not limited to): carrier, coverage type, deductible, net premium paid, main program features: Within 10-15 days post binder • Verify rates and premiums, issue domestic invoices: Within 10-15 days post binder • Broker's coverage specialist to conduct detailed review checking the wording and accuracy of each policy, binder, endorsements, or other documents received from the 	

carrier to ensure the intended coverage is provided and will get the revision of such documents as necessary. Secure the amending endorsements from the insurer: Within 45 days of receipt of policy

- Deliver in writing a listing of all deficiencies or errors to client: Within 45 days of receipt of policy
- Deliver electronic copies of corrected endorsements to client: Within 60 business days from broker request
- Deliver electronic copies of all reviewed primary policies and endorsements: Within 60 business days post binder
- Deliver electronic copies of remaining reviewed policies: Within 120 business days post binder
- Continually monitor client operations and loss exposures, and make any appropriate recommendations for coverage changes and/or addition of new coverages: Within 5 business days post identification of loss exposure or sooner if high risk
- Answer client's questions or get answers from underwriters for policy coverage questions: Within 2 business days
- Issue domestic COIs: Within 1 business day or sooner if required
- Process and send to insurer requests for additions or deletions to policies: Within 5 business days of receipt
- Deliver endorsements reflecting additions/deletions to policies: Within 60 business days from broker request
- Deliver quarterly loss run reports of all liability policies with tendered claims: 30 days prior to renewal and 6 months post renewal
- File claims with appropriate carrier(s) and policies: Within 1-2 business days from client request to tender
- Respond to questions regarding insurance and/or indemnity clauses within contracts: Within 1 business day or sooner if required during client's quarter end
- Respond to questions regarding insurance and/or indemnity clauses in contracts: Within 1 business day from receipt of request
- Stewardship/CORE360 strategic review to set goals for the upcoming year while discussing marketing trends and expectations: Once a year
- Pre-renewal/renewal review meeting to discuss the exposures and strategies for renewal: 180 days prior to renewal
- Claims review with liability and property carrier and with workers' compensation carrier to discuss open and recently closed claims: 3-4 times a year

EMPLOYEE BENEFITS:

Exceptional customer service is at the heart of our commitment to Sourcewell. We will regularly meet with you and your team to review your program and assess the performance of our service.

Effective communication is crucial for building successful business relationships and ensuring your satisfaction. We measure performance in the following ways:

- Respond to all inquiries within a 24-hour business day
- Consistently follow through on requests and meets agreed upon deadlines
- Demonstrate professionalism and conducts meetings in a professional manner
- Perform work accurately
- Demonstrate understanding of your culture, business environment, benefits philosophy and your employees' needs
- Provide information on relevant legislative issues and assists in compliance
- Provide annual client service plan and conducts strategic planning
- Provide updates on benefit trends and current practices
- Provide information to benchmark your benefits vs. other employers' benefits
- Provide clear and concise written and verbal communications
- Disclose benefits revenue annually (transparency)
- Conduct renewal/marketing planning meeting within 6 months from renewal date
- Negotiate effectively on your behalf for initial and final renewals
- Provide a pre-renewal/renewal report 3-6 months prior to renewal (if applicable)
- Provide appropriate and timely utilization reporting based on available data (as applicable)
- Provide actuarial and underwriting support as needed

We succeed by adding value to our client relationships. We evaluate our performance based on your overall experience and satisfaction. We are committed to actively listening and optimizing your experience through thorough diligence. To ensure that we continuously improve our services, we follow a Client Satisfaction Protocol. This includes conducting surveys to gather your feedback and understand our strengths and areas for improvement. Your input is invaluable to us, and we carefully review and incorporate it into our internal evaluation process. Additionally, to uphold our commitment to excellence, we adhere to Gallagher Standards of Excellence. These mandatory procedures ensure a high level of professionalism and quality across our organization.

30	Describe your ability and willingness to provide your products and services to Sourcewell participating entities.	<p>We are able and ready to provide our brokerage services to your participating entities. We to this every day and we're ready to provide this to Sourcewell's participating entities. It's likely that we're already working with many of your entities today!</p> <p>Our commitment to the highest quality standards and your satisfaction is our top priority; this is fundamental in how we do business. We accept nothing less from ourselves than the delivery of exceptional value to our clients by:</p> <ul style="list-style-type: none"> • Investing in knowledge of our clients' businesses and industries • Listening closely for our clients' expressed and unexpressed needs • Providing a dedicated client service team • Offering proactive ideas that advance and protect our clients' businesses • Being flexible to respond to changes in our clients' business needs • Communicating candidly, directly and often with our clients • Leveraging the best tools to realize efficiency and cost savings for our clients • Paying attention to logistics: when we deliver is as important as what we deliver • Doing what we promise • Being accountable for our performance <p>We require these commitments of ourselves. You get intelligent, aggressive, cost-effective consulting when you need it, as you need it, and consistent with our client's commitment to high quality. We use in-house training, outside continuing education training, and in-house specialists to educate us and keep our consultants' knowledge "state of the art." We innovate on behalf of our clients, making our consulting services the most creative and effective as possible and finding new ways to communicate with our clients cost-effectively and timely. Early analysis and definition of the issues – with a pragmatic determination of the right strategy to meet your goals – allow us to help you avoid the greater expense, lost time, and spent resources that a less disciplined approach would incur. Our philosophy is to bring you superior consulting services at exceptional value.</p>	*
31	Identify any account type of Participating Entity which will not have full access to your Solutions if awarded an agreement, and the reasoning for this.	<p>PROPERTY & CASUALTY: None</p> <p>EMPLOYEE BENEFITS: For Employee Benefits Brokerage, there will be difference in reporting and data capabilities depending on group size and funding (fully-insured vs self-funded). The smaller the market size, the less data reporting available. So, when we have mid/larger market accounts, we have access to more data and can in turn provide more analysis, reporting, and projections.</p> <p>Also, very small public entities with less than 10 full-time employees, may not offer group benefits. For those that do not offer group benefits, our services would not apply. Instead, we do offer a solution for individual coverage via LIG Solutions, a Gallagher company. Gallagher has acquired LIG Solutions to support employers with their non-benefit eligible population. LIG has insurance advisors who care – offering a comprehensive portfolio of insurance products including:</p> <ul style="list-style-type: none"> • Health Insurance – coverage for your under-65 population with individual, family, group, and short-term coverage • Medicare – Part C (Medicare Advantage), Part D, and Medicare Supplement Ancillary + Supplemental Insurance – Life, Dental, Vision, Telehealth, Rx Discount Plans, etc. 	*

32	Define any specific requirements or restrictions that would apply to our participating entities in Hawaii and Alaska and in US Territories.	<p>EMPLOYEE BENEFITS: None</p> <p>PROPERTY & CASUALTY: When dealing with insurance and risk management for participating entities in Hawaii, Alaska, and U.S. Territories, there are specific requirements and restrictions that may apply due to unique regulatory environments, geographic considerations, and local market conditions. Here are some general considerations for these regions:</p> <p>Hawaii:</p> <ol style="list-style-type: none"> 1. State-Specific Regulations: Hawaii has its own set of insurance regulations governed by the Hawaii Department of Commerce and Consumer Affairs, Insurance Division. Entities must comply with state-specific licensing, filing, and reporting requirements. 2. Hurricane and Natural Disaster Coverage: Due to the risk of hurricanes and other natural disasters, there may be specific requirements for coverage types and limits. Insurers might also impose restrictions or higher premiums for certain types of property insurance. 3. Workers' Compensation: Hawaii has unique workers' compensation laws that entities must adhere to, including specific coverage requirements and benefits. <p>Alaska:</p> <ol style="list-style-type: none"> 1. Remote and Rural Considerations: Alaska's vast and remote areas can impact risk assessments and insurance coverage, particularly for transportation and logistics. Entities may face higher premiums or specific coverage requirements due to these factors. 2. Oil and Gas Industry Regulations: For entities involved in the oil and gas industry, Alaska has stringent environmental and safety regulations that must be followed, impacting liability and environmental insurance policies. 3. Workers' Compensation: Alaska has its own workers' compensation system with specific requirements for coverage and benefits, which entities must comply with. <p>U.S. Territories (e.g., Puerto Rico, Guam, U.S. Virgin Islands):</p> <ol style="list-style-type: none"> 1. Local Regulatory Bodies: Each U.S. Territory has its own insurance regulatory body, which sets forth specific licensing, compliance, and reporting requirements. Entities must ensure compliance with these local regulations. 2. Natural Disaster Risks: Similar to Hawaii, U.S. Territories are often prone to natural disasters such as hurricanes and earthquakes. This can affect insurance requirements, coverage options, and premiums. 3. Economic and Infrastructure Considerations: The economic conditions and infrastructure in U.S. Territories can influence risk assessments and insurance needs, particularly for business interruption and property insurance. 4. Workers' Compensation and Employment Laws: Each territory has its own employment laws and workers' compensation requirements that entities must adhere to. <p>General Considerations:</p> <ul style="list-style-type: none"> o Licensing and Compliance: Ensure that all participating entities are properly licensed and compliant with local regulations in each jurisdiction. o Local Expertise: Engage with local insurance experts or brokers who understand the specific regulatory and market conditions in these regions. o Tailored Insurance Solutions: Develop tailored insurance programs that address the unique risks and requirements of each location. <p>It's important for entities operating in these regions to work closely with insurance professionals who have expertise in local regulations and market conditions to ensure compliance and adequate coverage.</p>	*
33	Will Proposer extend terms of any awarded master agreement to nonprofit entities?	Yes	*
34	In which states does your organization hold agency or individual insurance licenses?	Gallagher as an entity holds insurance licenses in every US state and the District of Columbia. Individual insurance licenses vary by individual as to which states each producer holds a license.	
35	What region of the United States does your organization primarily serve? List the number of public sector clients your organization serves in each state.	All regions and states of the US are served. Gallagher has over 10,000 Public Entity clients. We have offices all over the country to supporting these clients. For a full listing of all Gallagher offices, please visit www.ajg.com/locations . Unfortunately, a list of industry specific clients by state is not available.	

36	What lines of insurance coverage does your organization offer public sector?	<p>Arthur J. Gallagher & Co. offers a comprehensive range of insurance coverage options tailored specifically for the public sector. These lines of coverage are designed to address the unique risks and challenges faced by public entities, including:</p> <ol style="list-style-type: none"> 1. Property Insurance: Protects public sector buildings and assets against damage or loss due to events like fire, theft, or natural disasters. 2. Liability Insurance: Includes general liability, public officials' liability, and law enforcement liability to cover claims of negligence or wrongful acts. 3. Workers' Compensation: Provides coverage for employees who are injured or become ill as a result of their job duties. 4. Cyber Liability Insurance: Protects against data breaches and cyber-attacks, covering costs related to data recovery, legal fees, and notification expenses. 5. Automobile Insurance: Covers vehicles owned or operated by public entities, including liability and physical damage coverage. 6. Professional Liability Insurance: Also known as errors and omissions insurance, this covers claims arising from professional services provided by public sector employees. 7. Environmental Liability Insurance: Addresses risks related to pollution and environmental damage, including cleanup costs and third-party claims. 8. Crime Insurance: Protects against losses resulting from criminal acts such as theft, fraud, or embezzlement. 9. Risk Management Services: Provides consulting and risk management strategies to help public entities identify, assess, and mitigate potential risks. 10. Health and Benefits Programs: Offers employee benefit insurance brokerage, including medical, dental, vision, life, disability, and voluntary benefits.
37	How many insurance carrier appointments does your organization have that have a current appetite for public sector? Please identify the number of carriers appointments by line of coverage your organization is offering on this contract.	As the third largest brokerage firm in the world with over 52,000 worldwide employees, we represent literally every insurance company. There may be a small number of proprietary programs that we do not represent.
38	Does your agency represent any clients that participate in government risk pools for either employee benefits or property/casualty? If so, how do your services change, alter, or coordinate with services offered by the risk pool?	<p>Yes, we do represent clients that participate in government risk pools for Employee Benefits and Property & Casualty? We do support various pools (used interchangeably with trust, cooperative, and consortium) for both employee benefits and property/casualty.</p> <p>Gallagher offers group purchasing cooperatives as part of its services. We also bring consulting expertise to those entities looking to create new group purchasing arrangements. Cooperatives allow organizations to pool their purchasing power to negotiate better pricing and terms with suppliers. By participating in a group purchasing cooperative facilitated by Gallagher, organizations can benefit from cost savings, increased efficiency, and access to a wider range of products and services. Gallagher has extensive experience in developing and managing consortiums, including group purchasing cooperatives, for various industries and sectors.</p> <p>For our pools, our scope of work is similar to a stand-alone, individual client. The difference is that many presentations, analysis, and deliverables may be presented on an aggregate level, in addition to each employer.</p>

39	Describe how your agency regularly communicates and provides educational opportunities to your producing salesforce?	<p>To support professional advancement, Gallagher offers access to a full range of training programs, all aimed at providing continuous growth, helping our people achieve maximum earning potential, and enabling employees to stay abreast of the best techniques and skills necessary to excel in the marketplace. When it comes to our training and development:</p> <ul style="list-style-type: none"> • Many of our employees have spent most or all of their careers with Gallagher, a true credit to our company, its advancement opportunities, and the people who work here. • We offer robust training programs focused on everything from sales, management, and customer service to product knowledge, business, and technical skills. • Our team approach to professional development enables less experienced employees to learn from their more seasoned counterparts. • Each year, hundreds of employees benefit from classroom and online training programs. • Our subject matter experts provide internal training that covers a wide range of topics to help us advise our clients. We also encourage employees to take external courses and earn industry designations to deepen their knowledge. Additionally, we invest in our employees' growth by offering tuition reimbursement. • Early career hires on the sales track can take advantage of our Gallagher Career Associate Program - a robust and comprehensive three-year development program to organically grow our early sales talent, and accelerate the career path for individual contributors. <p>Mandatory Compliance Training: In addition to the training opportunities outlined above, Gallagher requires employees to complete key compliance training courses through our eLearning portal. The mandatory compliance trainings are scheduled annually. Topics are designed to assure Gallagher employees are competent in regulations impacting service to our clients:</p> <ul style="list-style-type: none"> • Business Resiliency Awareness • Insider Trading Policy • Global Data Privacy • Leading With Integrity/Global Standards Certification & Disclosure • Anti-Corruption Training • Cyber Security Awareness • Preventing Workplace Harassment <p>Gallagher's Career Associate Program: Gallagher's Career Associate Program (GCAP) is a nationwide educational program for new hires that gives them the business tools and skills they will need to succeed. This three-year program includes professional standards, leadership, project management, client services, and insurance coverage. GCAP is a three-year externship for new graduates. 70 percent of participants are former interns, and the program reinforces our learning-by-doing culture. The externship aims to build industry-leading sales capabilities in early talent, fostering cross-divisional networking and cross-solving opportunities.</p> <p>Our client service operations and staff have access to various training materials to keep them abreast of the ever-changing insurance environment. Gallagher's training calendar provides a comprehensive view of global learning opportunities.</p> <p>Gallagher encourages individuals to enhance their careers in various ways, from leadership development to process and systems to general business applications and insurance knowledge.</p> <p>Licensing Credentials: Any Gallagher associate that interacts with a client, whether in person, via phone or virtually, must be licensed as a Health and Life Producer in the respective states in which the client and their employees are located.</p>
40	What local agency team specialists are available to work directly with public agencies?	<p>Nichole (Employee Benefits) and Mike (Property & Casualty) will work with their division's State Market Leaders to assign local consultants to work with each participating agency. We will deploy our local teams to support each public agency. We will deploy our local office teams because of the local nuances of the insurance market. The insurance carriers and solutions vary by state to state and even within a state. We want to ensure that we're assigning the best consultant to each public agency organization, with the experience of the local market. Click here for a list of local offices: https://locations.ajg.com/us.</p> <p>For Property & Casualty specifically, areas of insurance have specialized Teams. These might include Auto, Aviation, Construction, Crime, Cyber, D&O, EPLI, Fiduciary, Fine Arts, GL, Property, Student Accident, Workers' Compensation, Etc. Gallagher has more than 28 different practice groups of highly specialized professionals who leverage resources, develop customized products and services, and address critical business issues based on our clients' industries or particular risks. Our practices are structured to help your team share information and seek additional expertise from colleagues across the country or the globe.</p>

Table 4: Marketing Plan (125 Points)

Line Item	Question	Response *
41	Describe your marketing strategy for promoting this opportunity. Upload representative samples of your marketing materials (if applicable) in the document upload section of your response.	<p>Nichole (Employee Benefits) and Mike (P&C) will be the point people for the Gallagher and Sourcewell relationship. They will work with Industry Vertical leaders, Regional/Area Presidents, State Market Leaders, and local consultants to deploy our services. Should we be awarded this contract, we will notify our public sector industry vertical teams. Those team members will be encouraged to leverage the Sourcewell contract. With the leadership and guidance of Nichole and Mike, we will create a deployment strategy. We will assign a consultant to each member account. Assignments will be based on geographic location, industry vertical experience, and the size of the group. Nichole and Mike will regularly check in on the progress of these engagements.</p> <p>If Gallagher is awarded a master agreement, our marketing department and production teams will collaborate to develop an effective plan to market to the entities affiliated with Sourcewell. Here is a sample marketing strategy that we can deploy:</p> <ol style="list-style-type: none"> 1. Acceptance and Execution of Agreement 2. Consultant/Producer Assignments & Strategy: With the support and guidance of our Regional Presidents and Market Leaders, we will assign consultants to manage each state/territory. These consultants will be members of our industry verticals. 3. Go-To-Market Team Training: The assigned consultants will receive training on the Sourcewell contract and relationship. The assigned consultants will be encouraged to reach out to all public entities. Resources, including sales collateral, will be shared to support their outreach. 4. Deployment: The go-to-market team will be off and running! Our consultants will work to make contact and schedule a meeting to present Gallagher capabilities. 5. Ongoing – Ongoing status updates to Sourcewell and training of latest resources to Gallagher consultants.
42	Describe your use of technology and digital data (e.g., social media, metadata usage) to enhance marketing effectiveness.	<p>To promote our presence in the market as a leader in insurance brokerage and consulting, we have a strong presence on LinkedIn. We are always sharing our latest insights, reporting, webinars, and tools via LinkedIn posts.</p> <p>We are commonly interviewed and quoted in many notable news outlets, in regards to insurance trends and forecasts.</p> <p>We also have professional sports partnerships, including the Buffalo Bills, Chicago Cubs, FC Dallas, Rugby Premiership, Houston Astros, Jacksonville Jaguars, Miami Dolphins, etc.</p>
43	In your view, what is Sourcewell's role in promoting agreements arising out of this RFP? How will you integrate a Sourcewell-awarded agreement into your sales process?	<p>We recognize that Sourcewell will promote our services on your website for all participating agencies to see. Should a participating agency be interested in insurance brokerage services, they can simply search that and see Gallagher's RFP response and award.</p> <p>We would love to see an announcement from Sourcewell to your participating agencies, to notify them of this new award.</p> <p>For all public sector entities, promotion of our Sourcewell-awarded agreement will become a necessary addition to our sales materials. This award should be heavily leveraged in our sales conversations.</p>
44	Describe your insurance marketing philosophy and strategy for making carrier or solution recommendations?	<p>Gallagher does not outsource marketing to a separate team that is detached and disconnected from your account. Instead, your core team, who oversees your account, are the same ones who will market your account, increasing the level of advocacy on your behalf. This difference, combined with Gallagher's outstanding market relationships and leverage, is crucial to telling your story to underwriters who are limiting their appetites in this hardening market and securing coverage for your risks.</p> <p>Our marketing style is predominately determined in collaboration with our clients. Our process involves actively listening to your goals and objectives. Our approach is to present the positive aspects of your risk as well as the proactive steps you are taking to address any negative aspects, such as large losses, high claimant maintenance issues, contract language changes, etc.</p> <p>Marketing is our opportunity to create interest and competition for you in the insurance marketplace.</p> <p>PROPERTY & CASUALTY: At Gallagher, our insurance marketing philosophy and strategy for making carrier or solution recommendations are centered around understanding the unique needs and goals of our clients. Our approach is client-focused, data-driven, and collaborative, ensuring that we deliver tailored and comprehensive insurance solutions. Here are the key components of our strategy:</p> <ol style="list-style-type: none"> 1. Client-Centric Approach: We prioritize understanding the specific needs, risks, and objectives of each client. This involves in-depth consultations and assessments to ensure that our recommendations align with their business goals and risk management strategies. 2. Market Expertise: Leveraging our extensive industry knowledge and global reach, we stay informed about the latest trends, products, and innovations in the insurance market. This allows us to provide clients with the most relevant and effective solutions.

		<p>3. Data-Driven Analysis: We utilize advanced data analytics to assess risk profiles and identify the most suitable carriers and solutions. This approach ensures that our recommendations are based on empirical evidence and tailored to the client's risk exposure.</p> <p>4. Strong Carrier Relationships: Our longstanding relationships with a wide range of reputable insurance carriers enable us to negotiate favorable terms and conditions for our clients. We work closely with carriers to ensure that the solutions we recommend are both competitive and comprehensive.</p> <p>5. Customized Solutions: Recognizing that each client is unique, we develop customized insurance programs that address specific risks and requirements. This includes designing bespoke coverage options and risk management strategies.</p> <p>6. Ongoing Support and Review: Our commitment to clients extends beyond the initial recommendation. We provide ongoing support, regularly reviewing and adjusting insurance programs to adapt to changing circumstances and emerging risks.</p> <p>7. Ethical and Transparent Practices: We adhere to the highest ethical standards, ensuring transparency in our recommendations and maintaining the trust of our clients. By integrating these elements into our insurance marketing philosophy and strategy, we aim to deliver exceptional value and peace of mind to our clients, helping them protect their assets and achieve their business objectives.</p> <p>EMPLOYEE BENEFITS:</p> <p>1. Review Plan Design: Gallagher will review and assess your current benefits program for competitiveness, cost-effectiveness and alignment with your benefits philosophy. When the entity chooses to move forward with a plan design change, we will develop a strategy to communicate changes and educate employees for effective utilization.</p> <p>2. Determine Employee Contribution Strategy: Plan design and employee contribution modeling are fundamental to an effective program strategy. We have broad experience developing contribution strategies to meet a variety of objectives, including: cost control, plan migration goals, protection against anti-selection and promotion of consumer driven initiatives. We have access to considerable benchmark data from both proprietary tools and subscription sources to assist your organization in its decision-making process.</p> <p>3. Leverage Data Analysis and Claims Benchmarking: Gallagher leverages the latest in sophisticated analysis techniques from our Financial and Actuarial consulting team. As we build your program together, our in-house specialists review your benefits experience and create models to determine the effects of multiple plan design scenarios. We will carefully monitor your completed program and you will receive detail and summary reports at regularly scheduled intervals. Gallagher uses three key benchmarking resources: our data warehouse, Gallagher's Benefits Strategy & Benchmarking Survey, and Client Benchmarking.</p> <p>4. Provide Rate and Budget Projections: The rate development process has been developed in conjunction with our actuaries and follows sound underwriting practice. Depending on available carrier information, rates and required rate changes can be developed on an aggregate basis for the entire group, or on an operation unit basis, reflecting differences in plan design, demographics, claim costs, business goals, risk fluctuation tolerance, margin requirements, and internal pooling levels, etc.</p> <p>5. Assess Current Market Conditions and Establish Custom Market Studies: When it comes to representing an entity to carriers, we know the markets, and we know their specific strengths. Gallagher maintains complete independence to remain objective in providing the most qualified carriers, vendors, networks and risk arrangements for each unique negotiation. We manage every detail of the marketing process, including: strategic development, management of renewal, RFP development and deployment, evaluation of responses, and recommendations.</p> <p>6. Provide Detailed Contract Review: Contracts will be formally reviewed by your Gallagher team to help ensure that they accurately reflect the appropriate provisions, services and/or coverage placed on behalf of an entity. The review must be checked against such documents as the application(s), proposal(s), prior policy(s) and/or renewal(s). This is to determine the accuracy of the policy. Once completed and documented, we will request any necessary corrections from the carrier.</p> <p>7. Additional Innovative Solutions Delivered for our Clients: Employers are striving to achieve a 360-degree integration across total compensation strategies and programs. A big-picture perspective makes it possible to fully address employee wellbeing and human capital talent needs while controlling costs and managing risk. As employers gain a deeper understanding of how these elements work together, they can see more clearly how to align human resource and organizational strategies to drive better business results.</p>
45	Describe in detail the procurement process your agency would conduct on behalf of public sector clients.	See Question #44 answer.

46	Does your organization charge a fee to insurance carriers, technology platforms, point solutions or any other company in order for those companies to receive opportunities from your organization?	No
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Table 5A: Value-Added Attributes (50 Points, applies to Table 5A and 5B)

Line Item	Question	Response *
47	Describe any training programs that you offer to Sourcewell participating entities. Include details, such as whether training is standard or optional, who provides training, and any costs that apply.	<p>PROPERTY & CASUALTY:</p> <p>Gallagher offers a variety of training programs for clients designed to enhance their understanding of risk management, insurance solutions, and overall organizational wellbeing. These programs are tailored to meet the specific needs of clients across different industries and sectors. Here are some key aspects of Gallagher's training programs for clients:</p> <ol style="list-style-type: none"> 1. Risk Management Training: These programs focus on educating clients about effective risk management strategies. Topics may include risk assessment, mitigation techniques, and the development of comprehensive risk management plans. The goal is to empower clients to proactively manage and reduce their risk exposure. (Gallagher STEP see question #48) 2. Insurance Education Workshops: Gallagher provides workshops that cover the fundamentals of insurance, including policy structures, coverage options, and claims processes. These sessions help clients better understand their insurance programs and make informed decisions. 3. Industry-Specific Training: Recognizing that different industries face unique challenges, Gallagher offers industry-specific training sessions. These programs address the particular risks and regulatory requirements relevant to sectors such as healthcare, construction, education, and public entities. 4. Cybersecurity Awareness: With the increasing threat of cyber risks, Gallagher provides training on cybersecurity best practices. These sessions aim to educate clients on how to protect their digital assets and respond effectively to cyber incidents. (eRiskHub see question #48) 5. Claims Management Training: Clients can benefit from training on managing insurance claims efficiently. This includes understanding the claims process, documentation requirements, and strategies for minimizing claim costs. 6. Customized Training Solutions: Gallagher offers the flexibility to develop customized training programs that address the specific needs and objectives of individual clients. This ensures that the training is relevant and impactful. 7. Online Learning Platforms: To accommodate diverse learning preferences and schedules, Gallagher provides access to online learning platforms. These platforms offer a range of courses and resources that clients can access at their convenience. 8. Workshops and Seminars: Gallagher regularly hosts workshops and seminars featuring industry experts and thought leaders. These events provide clients with insights into emerging trends and innovative solutions in the insurance and risk management landscape. <p>EMPLOYEE BENEFITS:</p> <p>A well-informed HR staff is essential for your organization. Our clients benefit significantly from our wide range of professional development and training opportunities, enhancing their knowledge and skills. These resources include:</p> <ul style="list-style-type: none"> • Client seminars and webinars • Topics include employee communications, mental health, compliance, employee engagement, cost control, and peer organizational case studies. • Gallagher is an approved provider through the Human Resources Certification Institute (HRCI) and a SHRM Professional Development Credit provider. • For Gallagher webinars on relevant employee benefits topics, please visit https://www.ajg.com/us/news-and-insights/ to view our comprehensive resources. • HR Training <p>HIPAA Training: Gallagher offers comprehensive training on the Health Insurance Portability and Accountability Act (HIPAA) regulations. This training helps clients understand their obligations under HIPAA, including privacy and security requirements for protected health information (PHI).</p> <p>Compliance Training: Gallagher provides training on various compliance topics, such as Equal Employment Opportunity (EEO) laws, Fair Labor Standards Act (FLSA), Family and Medical Leave Act (FMLA), Americans with Disabilities Act (ADA), and other federal and state employment laws. This training ensures that clients stay up-to-date with the latest legal requirements and minimize the risk of non-compliance.</p> <p>Diversity and Inclusion Training: Gallagher offers training programs promoting workplace diversity and inclusion. These programs help clients create inclusive work environments, foster cultural awareness, and prevent discrimination and harassment.</p> <ul style="list-style-type: none"> • Publications <p>Gallagher Better Works Insight Report provides valuable insights and recommendations for improving workforce wellbeing and meeting the needs of both employees and organizations.</p> <p>Employee Benefits & HR Articles</p>

		<p>White Papers</p> <ul style="list-style-type: none"> Compliance Education <p>Webinars: The Compliance webinar series provides a high-level overview of federal laws and regulations that impact health and welfare plans.</p> <p>Directions: Bi-monthly publication featuring articles on employee benefits and HR.</p> <p>Compliance Alerts: Timely analysis of breaking legislative updates and regulatory changes.</p> <p>Technical Bulletins: Included in Directions, these provide a detailed analysis of regulatory requirements</p> <p>Benefits Boost: Our newest monthly write-up covers various health and welfare compliance topics and provides practical tips, guidance, and links to resources and tools.</p> <ul style="list-style-type: none"> Insights: Weekly Financial Markets Update Sharing of best practices Trend and market reports presented by the consulting team <p>There are no additional charges to participate in these training sessions.</p>	
48	Describe any technological advances that your proposed Solutions offer.	<p>PROPERTY & CASUALTY</p> <p>Gallagher Insight: Gallagher Insight is a user-friendly web portal that allows secure, real-time collaboration between you and your Gallagher team. It will you to remain in close contact with your insurance team, empower you with 24/7 access to your insurance information, and provide easy access to an array of materials necessary to run your risk management program. We will use Gallagher Insight to streamline communication to customize your secure, password-protected portal.</p> <p>eRiskHub: With technology constantly evolving and hackers adjusting their tactics daily, we know it can be difficult to get a strong handle on the strength of your cyber-security. That's why we offer eRiskHub.</p> <p>eRiskHub is complimentary and can be immediately implemented to strengthen cyber-security. This platform is readily available and easily accessible with up-to-date content on the latest cyber-risk topics to prevent against cyberattacks and to study and simulate potential cyber-threats. Whether it is our data breach calculator, due diligence checklists, claims examples by niche, or employer technology policies we will provide you and your IT department with information to feel confident you are taking the necessary steps to protect your assets your employers and most certainly your clients.</p> <p>Gallagher Drive: Gallagher Drive is Gallagher's platform of data and analytics that analyzes market conditions, claims history and industry benchmarks to give clients and carriers data to optimize risk management programs. Together with CORE360, Gallagher Drive creates meaningful insights to help clients identify their total cost of risk.</p> <p>Gallagher Verify: There is more to managing compliance than just collecting your third-party vendors' certificates. Gallagher Verify, located within the Gallagher Go Client Portal, ensures you are tracking all the information you need to keep your company organized, compliant and properly protected. Take advantage of our intelligent technology and experienced compliance experts to gain insight into your level of risk, giving you the freedom to focus on your day-to-day operations. Gallagher Verify incurs an additional fee.</p> <p>Gallagher Forecast: Gallagher Forecast is an online software platform for managing property risk, delivering catastrophe risk analytics and insights in real-time that help plan, monitor and respond to catastrophic events. Ultimately, Gallagher Forecast transforms client data into actionable risk intelligence.</p> <p>Gallagher Go: Gallagher Go is our client portal that makes it even easier to do business with Gallagher by simplifying access to your insurance information and providing self-service tools to streamline support for your insurance and risk management programs - anywhere, anytime. It allows for secure, real-time collaboration between our clients and their Gallagher team.</p> <p>Gallagher STEP (Safety Training Education Platform): Gallagher STEP is a web-based learning management system that provides the tools needed to effectively manage and train your staff, communicate important information related to safety and health, and enhance your overall risk management program. The base system is available for no cost. Additional customization, for example, a client logo or more than 10 modules annually, will incur a fee. For more information about Gallagher STEP, please visit https://www.ajg.com/us/gallagher-step/ and for a free demonstration click here.</p> <p>Gallagher Submit: Linked through our preferred software program, EPIC, Gallagher Submit is a portal that can safely house all the documents required for an upcoming renewal in one secure location. Gallagher Submit allows you and your Gallagher team to work simultaneously during the renewal process while housing all of your renewal documents in one place.</p> <p>EMPLOYEE BENEFITS:</p> <p>Focus on technology-based innovation is a strategic priority for Gallagher. The leadership team of our HR & Benefits Consulting Division includes experts in digital strategy, data analytics and AI. As a result, we have created and continue to actively enhance three key proprietary platforms of technology tools designed to bring exceptional service and expertise</p>	*

		<p>to our clients:</p> <ol style="list-style-type: none"> 1. Gallagher Drive: Data-driven consulting solutions to support optimal strategic recommendations, effective implementation, and ongoing measurement and optimization of programs for our clients. This platform includes data-driven savings opportunity indexing, data warehousing and analytics, benchmarking, predictive modeling, and other tools. 2. Gallagher Go: Dynamic solutions to optimize digital collaboration with our clients, including employer portal and collaboration technology, employer knowledge tools, and more. 3. Gallagher Guide: Suite of solutions for our clients' employees/plan members to maximize engagement and simplify delivery of total rewards, benefits, and financial programs. <p>Specific to the topic of generative AI, Gallagher is recognized as a thought leader on this subject matter within the employee benefits space, as evidenced by our appointment to lead the recently established national AI Task Force for the Council on Employee Benefits. We leverage AI and automation within our own proprietary platforms to maximize the accuracy and speed of predictive analytics and data-driven insights. Additionally, our HR Technology Consulting Practice helps clients to strategize, buy, implement and optimize a broad range of technology solutions, including the front-runners in leveraging AI, in such areas as benefit administration and healthcare navigation.</p>
49	Describe any "green" initiatives that relate to your company or to your Solutions, and include a list of the certifying agency for each.	<p>Gallagher offers several products and features to support sustainability and green initiative efforts through its Climate & ESG services. Our Climate and ESG team provides comprehensive advisory, analytical, and transactional services to help clients manage and prepare for climate risks and opportunities. Our offerings include:</p> <ol style="list-style-type: none"> 1. Advisory Services: Guidance on aligning business strategies with evolving regulatory mandates, voluntary disclosures, and ESG requirements. 2. Analytics Solutions: Climate analytics to support underwriting and event response statements for catastrophic events. 3. Transactional Solutions: Risk transfer mechanisms to manage ESG risks and explore sustainable underwriting opportunities, including insights into carbon markets and portfolio carbon emissions measurements. <p>These solutions are designed to help clients navigate the transition to a low-carbon economy, improve financial resilience, and meet regulatory and market expectations for sustainability</p> <p>Environmental Protection: Gallagher is committed to environmental protection. In addition to complying with applicable laws and regulations, we look for ways to reduce the environmental impact of our operations and services. Throughout our Gallagher Green initiative and in other ways, we show our respect for the environment by striving to minimize any environmental impact of our global operations.</p> <p>200 Days of Sustainability Challenge: The 200-Day Sustainability Challenge is an annual employee sustainability challenge that runs from April 22, Earth Day, through November 8, the International Week of Science and Peace.</p> <p>When we refer to "sustainability", we are talking about the balance between the environment, equity and the economy or, to put another way, it is about how we can meet our present needs while ensuring that future generations can also face their future with confidence. When we first launched this program, we set out to create lasting impact in our offices, homes and communities. Now, three years in, we aren't slowing down. Together, we are driving meaningful change, including:</p> <ul style="list-style-type: none"> • Kept over 422,000 items from reaching landfills • Recycled & donated over 50,700 clothing items • Volunteered over 17,000 hours to our local communities & environment • Donated over 5,800 books to children and people in need <p>Climate Change Impact Modeling: Leveraging various data sets to run scenarios on different climate impacts to an organization's operational footprint. Such an analysis can help organizations prioritize mitigations and secure appropriate risk financing for an uncertain climate future.</p> <p>Environmental Stewardship Assessment: Our team of industrial hygienists and safety experts can conduct reviews of your facilities and make recommendations to improve efficiency and reduce the chance of environmental contamination and loss.</p> <p>2023 Impact Sustainability Report: Gallagher is committed to sustainability. We comply with applicable laws and regulations, and we seek to reduce the environmental impact of our operations and services. We show our respect for the environment by striving to minimize environmental hazards, managing our energy usage and reducing the environmental impact of our global operations.</p> <p>Gallagher's sustainability report provides in-depth information about our ongoing sustainability efforts. We are committed to operating in a sustainable manner to safeguard the future. With our people at our core, they are the driving force that impacts our clients, partners, and communities. In addition to our global initiatives are the stories of our people working in their communities to support our planet.</p> <p>Some highlights are noted below. More on our Social Impact and our full 2023 Sustainability Report is available here: Social Impact & Corporate Social Responsibility</p>

50	<p>What unique attributes does your company, your products, or your services offer to Sourcwell participating entities? What makes your proposed solutions unique in your industry as it applies to Sourcwell participating entities?</p>	<p>Gallagher's Public Sector and K-12 Education practice leverages its knowledge and expertise to help organizations safeguard public assets, operate efficiently and fulfill their public mandate. Our insurance, risk management and consulting professionals go beyond the placement of insurance — we collaborate with our clients to create solutions that support their mission and objectives.</p> <p>Our proposal articulates our overall value proposition, our unique client service model, and our strong commitment to this engagement.</p> <p>Strategy + Creativity = Results We are confident Gallagher can provide the support to execute the participating agency's overall objectives by providing in-depth resources, a comprehensive service, and a support team, along with deep technical knowledge and relevant client experience.</p> <p>We believe Gallagher is an excellent fit for Sourcwell's needs because of our:</p> <p>Integrated Services & Value Proposition: Gallagher is differentiated by our comprehensive, integrated value proposition. We will approach our partnership by drawing on Gallagher's deep insight and broad expertise, robust proprietary and third-party industry insights, and a clear understanding of the crowded and confusing vendor solution marketplace. Combined, this provides you with a partner who can address your immediate needs while keeping in mind the bigger picture and long-term interests of your organization and everything that affects the success of your business operation.</p> <p>In-House Services and Resources: We offer a full range of in-house brokerage, consulting, and administrative services and resources. For each client, we create a custom, integrated service, incorporating all the expertise and resources needed to help you attain your strategic objectives.</p> <p>Global Resources, Local Service: Gallagher's flat organizational structure ensures that client support decisions are made at the local office level and align with our clients' objectives. Local offices have the flexibility to use these resources as needed to meet their clients' needs. This structure sets us apart from national firms that lack local control or from local competitors that may lack the resources to handle complex issues.</p> <p>Broad Consulting Expertise: Our proposed core team has extensive experience in all facets of insurance consulting and approaches our employee benefits engagement with a view to optimizing total rewards for talent attraction and retention. This is a key differentiator to other brokerage and consulting competitors. The consulting expertise is also specific to the needs of government, nonprofit, and education employers.</p> <p>Strategic and Analytical Expertise: Decisions for our marketing, business operations, and client services are made in conjunction with a jointly decided actionable, forward-looking strategy backed by solid analysis and clear implementation plans.</p> <p>Renowned Compliance Team: Gallagher's local and national compliance teams work to ensure our clients stay up-to-date on legislative activities affecting benefit plan sponsors.</p> <p>Focus on Ethics: We serve our clients with uncompromising integrity and openness. We are committed to complete transparency and disclosure in all our business dealings, including compensation.</p>
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51	Describe how you stay current with ethics and public sector procurement requirements.	<p>Gallagher stays current with ethics and public sector procurement requirements through a multifaceted approach that emphasizes continuous education, expert collaboration, and adherence to best practices. Here are the key strategies Gallagher employs to ensure compliance and ethical standards in public sector procurement:</p> <ol style="list-style-type: none"> 1. Dedicated Compliance and Ethics Teams: Gallagher has specialized teams focused on compliance and ethics, including experts in public sector procurement. These teams are responsible for monitoring changes in regulations and ensuring that Gallagher's practices align with legal and ethical standards. 2. Continuous Training and Education: Gallagher invests in ongoing training and education for employees to keep them informed about the latest developments in ethics and procurement requirements. This includes mandatory training sessions, workshops, and access to online learning resources. 3. Collaboration with Legal and Industry Experts: Gallagher collaborates with legal advisors, industry associations, and regulatory bodies to gain insights into evolving procurement requirements and ethical standards. These partnerships help ensure that Gallagher's practices are informed by expert analysis and interpretation. 4. Participation in Industry Conferences and Events: Gallagher actively participates in industry conferences, seminars, and events related to public sector procurement and ethics. These gatherings provide valuable opportunities to learn about emerging trends, best practices, and regulatory changes. 5. Internal Policies and Procedures: Gallagher has established comprehensive internal policies and procedures that outline ethical standards and procurement requirements. These documents are regularly reviewed and updated to reflect changes in laws and industry standards. 6. Ethics and Compliance Programs: Gallagher implements robust ethics and compliance programs that promote a culture of integrity and accountability. These programs include codes of conduct, whistleblower policies, and mechanisms for reporting and addressing ethical concerns. 7. Regular Audits and Assessments: Gallagher conducts regular audits and assessments to evaluate compliance with procurement requirements and ethical standards. These audits help identify potential gaps and areas for improvement, ensuring proactive management. 8. Client and Stakeholder Engagement: Gallagher engages with clients and stakeholders to understand their specific procurement needs and ethical expectations. This engagement helps tailor Gallagher's services to meet the unique requirements of public sector entities. 9. Feedback and Continuous Improvement: Gallagher actively seeks feedback from employees, clients, and industry stakeholders to identify emerging challenges and areas for improvement. This feedback informs Gallagher's approach to staying current with ethics and procurement requirements.
52	Do you provide employee communication services for your clients' employees? If so, provide a general description of your capabilities. Also include a sample of employee communication materials that you have distributed to other clients.	<p>PROPERTY & CASUALTY: The Property and Casualty policies, and services, are shared with the designated Public Entity personnel only.</p> <p>EMPLOYEE BENEFITS: Yes, Gallagher provides comprehensive employee communication services for our clients' employees. The value of your employee benefits program relies on your employees' understanding of your program as a part of their total rewards package. Your Gallagher Communications team will work with you to develop a communications strategy and roadmap for ensuring your employees feel confident they understand the benefits you offer and can choose the benefits that are best for them.</p> <p>Gallagher's Communications team creates all communications materials. We will support with print and digital employee communications. We also offer communications services, resources, and technology solutions that include:</p> <ul style="list-style-type: none"> • Standard benefits summaries • Organization of vendors and applicable materials • Announcement letters (benefits fairs, plan design changes, etc.) • Open Enrollment literature, presentations, videos • Implementation timeline • Web-based communications – Gallagher works with several employee communications platforms. We can make a recommendation based on your needs.
53	What resources do you provide to help your clients remain compliant?	<p>PROPERTY & CASUALTY: Gallagher provides a range of resources to help clients remain compliant with regulatory</p>

requirements and industry standards. These resources are designed to support clients in navigating the complex and ever-changing compliance landscape. Here are some of the key resources and services offered:

1. **Regulatory Updates and Alerts:** Gallagher keeps clients informed about the latest regulatory changes and compliance requirements through regular updates and alerts. This ensures that clients are aware of new laws, regulations, and industry standards that may impact their operations.
2. **Compliance Audits and Assessments:** Gallagher offers compliance audits and assessments to help clients identify potential gaps in their current practices. These assessments provide a comprehensive review of the client's compliance status and offer recommendations for improvement.
3. **Policy and Procedure Development:** Gallagher assists clients in developing and updating policies and procedures to ensure they align with current regulatory requirements. This includes creating customized compliance manuals and guidelines tailored to the client's specific industry and operational needs.
4. **Training and Education Programs:** Gallagher provides training programs focused on compliance-related topics. These programs educate clients and their employees on regulatory requirements, best practices, and strategies for maintaining compliance.
5. **Risk Management and Compliance Consulting:** Gallagher's team of experts offers consulting services to help clients integrate compliance into their overall risk management strategy. This includes advising on compliance frameworks, risk assessments, and mitigation strategies.
6. **Industry-Specific Compliance Support:** Recognizing that different industries have unique compliance challenges, Gallagher provides industry-specific support. This includes guidance on sector-specific regulations and standards, such as those in healthcare, construction, and financial services.
7. **Online Compliance Tools and Resources:** Gallagher offers access to online tools and resources that facilitate compliance management. These may include compliance checklists, templates, and self-assessment tools that clients can use to monitor and maintain their compliance status.
8. **Claims and Legal Support:** In the event of a compliance-related issue, Gallagher provides support through its claims and legal teams. This includes assistance with regulatory inquiries, investigations, and potential litigation.
9. **Benchmarking and Best Practices:** Gallagher helps clients benchmark their compliance practices against industry peers and best practices. This enables clients to identify areas for improvement and adopt strategies that enhance their compliance efforts.

By offering these comprehensive resources and services, Arthur J. Gallagher aims to support clients in achieving and maintaining compliance, thereby reducing risk and enhancing operational resilience.

EMPLOYEE BENEFITS:

Gallagher maintains an in-house compliance team whose aim is to assist our clients in meeting the complex legal requirements for health and welfare plan sponsors in the most efficient and effective manner. Our national compliance team includes over 30 compliance professionals, and our Gallagher service teams are assisted by regional compliance professionals that are essential extension of our overall client service model.

Gallagher's compliance team maintains a number of tools that enable us to review your benefit program for compliance – both on an initial and ongoing basis. Our comprehensive and proprietary compliance review tool allows us to assist you in identifying potential gaps in compliance under the ACA, ERISA, COBRA, HIPAA, as well as newer legislative and regulatory requirements, and state law issues that impact your benefit program as well. Further, our annual notices and reporting checklists will help you meet your participant disclosure and governmental reporting obligations. Finally, as new requirements are set forth by Congress, the regulatory agencies, or the courts, our compliance team is vigilant in creating additional tools, newsletters, and alerts, so that our partnership with you keeps compliance obligations at the forefront and assists you in minimizing compliance gaps. In addition to these tools, our standard consulting services include a comprehensive set of compliance services and resources as part of our core scope:

1. **Compliance Toolkits, Guides, and FAQs:** In-depth information on major topics, such as employer shared responsibility rules and reporting under the ACA, wellness programs, HSAs, FSAs, HRAs, and more.
2. **Compliance Education:** Our compliance experts interpret legislative developments on such topics as the ACA, ERISA, COBRA, HIPAA, and many others, and circulate that information through newsletters, technical bulletins, educational guides, compliance alerts, and

		<p>webinars. We pride ourselves on developing educational resources that are user-friendly and jargon free.</p> <p>3. Compliance Consulting: Our compliance experts will work alongside your Gallagher consulting team and with your staff and/or your legal counsel to help you resolve complex situations and answer questions.</p>
54	What types of materials can you provide to communicate pertinent information to client's employees?	<p>PROPERTY & CASUALTY:</p> <p>Gallagher offers a wide range of relevant information to communicate to employees of various organizations. Here are some examples of the types of materials Gallagher can provide:</p> <ol style="list-style-type: none"> 1. Employee Handbooks and Guides: Comprehensive documents that outline insurance benefits, company policies, and procedures. These guides serve as a reference for employees to understand their coverage and responsibilities. 2. Brochures and Flyers: Concise and visually appealing materials that highlight key aspects of insurance plans, wellness programs, or safety initiatives. These are useful for quick reference and distribution. 3. Newsletters: Regularly distributed newsletters that provide updates on benefits, wellness tips, safety reminders, and other relevant topics. These can be tailored to address specific themes or time-sensitive information. 4. Posters and Infographics: Visual materials designed to convey important information in an engaging and easily digestible format. These can be displayed in common areas to reinforce key messages. 5. Email Campaigns: Targeted email communications that deliver important updates, reminders, and educational content directly to employees' inboxes. These campaigns can be customized to address specific topics or events. 6. Webinars and Online Presentations: Interactive sessions that provide detailed information on insurance options, risk management strategies, or wellness programs. These can be recorded and made available for on-demand viewing. 7. Videos and Multimedia Content: Engaging video content that explains complex topics in a simple and relatable manner. Videos can be used for training, onboarding, or general education purposes. 8. FAQs and Fact Sheets: Documents that address common questions and provide clear, concise answers. These materials help employees quickly find the information they need. 9. Interactive Tools and Calculators: Online tools that allow employees to explore different insurance options, calculate potential costs, or assess their personal risk factors. 10. Surveys and Feedback Forms: Tools to gather employee feedback on communication effectiveness, program satisfaction, and areas for improvement. This feedback helps tailor future communications to better meet employee needs. <p>EMPLOYEE BENEFITS: See our answers to Question #52.</p>

55	Do you have any internet-based employee communication tools?	<p>For Employee Benefits, Gallagher offers internet-based employee communication tools designed to enhance engagement, streamline communication, and support organizational wellbeing. These tools are part of Gallagher's broader commitment to providing comprehensive solutions that help organizations manage their workforce effectively. Here are some of the key internet-based communication tools and platforms available*:</p> <ol style="list-style-type: none"> 1. Online Benefits Portals: Gallagher provides customized online benefits portals that allow employees to access information about their benefits packages, enroll in plans, and make changes as needed. These portals serve as a centralized hub for benefits communication and management. 2. Connect2MyBenefits: This is Gallagher's powerful employee communications platform for you and your workforce. The Connect2MyBenefits platform provides customized, up-to-date communications and decision-support tools that span the entire workforce life cycle — from hire to retire — for employers and employees. Your employees have access to information ranging from an overview of their health coverage to an in-depth look at their retirement plan. It also offers guidance for life events such as marriage, birth of a child, planning for college or retirement, dealing with a terminal illness, preparing for a disaster, and even surviving a tax audit. In addition, the site features several financial calculators to help employees with retirement planning, contributing to a Roth IRA, buying insurance, budgeting, home financing and credit lines. To view a sample demonstration site, visit: https://c2mb.ajg.com/demo/pyramidco/home/. 3. Wellbeing and Engagement Apps: Gallagher offers mobile apps that focus on employee wellbeing and engagement. These apps provide resources, challenges, and tools to support physical, mental, and financial wellbeing, while also fostering communication and community among employees. 4. Collaboration and Messaging Tools: Gallagher supports the use of collaboration and messaging tools that enable real-time communication and teamwork among employees. These tools help break down silos and promote a culture of open communication. <p>We are meeting the evolving needs of our clients in today's dynamic landscape. Our solutions are built to effectively connect with employees and drive success by providing tailored strategies and innovation that will elevate your brand and achieve communication goals. We'll help you evaluate the employee digital experience offered through the online enrollment tools of benefits administration vendors, decision-support tools, and other digital solutions. We want to help you meet your employees where they are with a goal to create greater understanding and appreciation for their benefit options.</p> <p>*These web based technology solutions may come at an additional fee.</p>
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56	What safety training assistance does your firm provide?	<ol style="list-style-type: none"> 1. Customized Safety Training Programs: Gallagher develops tailored safety training programs that address the unique risks and challenges faced by each client. These programs are designed to meet industry-specific standards and regulatory requirements. 2. Onsite and Virtual Training Sessions: Gallagher offers both onsite and virtual training sessions to accommodate the diverse needs and schedules of clients. This flexibility ensures that all employees have access to essential safety training. 3. Occupational Safety and Health Training: Gallagher provides training on occupational safety and health topics, including hazard identification, risk assessment, and the implementation of safety management systems. This training helps organizations create safer work environments. 4. Regulatory Compliance Training: To help clients comply with OSHA and other regulatory requirements, Gallagher offers training on relevant safety standards and practices. This includes guidance on recordkeeping, reporting, and maintaining compliance. 5. Emergency Preparedness and Response Training: Gallagher assists clients in preparing for emergencies by providing training on emergency response procedures, evacuation plans, and crisis management. This training helps organizations respond effectively to incidents and minimize their impact. 6. Behavior-Based Safety Programs: Gallagher offers behavior-based safety programs that focus on promoting safe behaviors and creating a culture of safety within organizations. These programs involve training employees to recognize and mitigate unsafe behaviors. 7. Safety Leadership and Culture Development: Gallagher provides training for leaders and managers on fostering a strong safety culture. This includes strategies for engaging employees, setting safety expectations, and leading by example. 8. Online Safety Training Resources: Gallagher offers access to online safety training resources, including e-learning modules, webinars, and safety toolkits. These resources provide convenient and continuous learning opportunities for employees. 9. Risk Control and Loss Prevention Services: Gallagher's risk control specialists work with clients to identify potential hazards and implement loss prevention strategies. This includes conducting safety audits, inspections, and providing targeted training to address identified risks. 10. Incident Investigation and Analysis Training: Gallagher provides training on conducting effective incident investigations and root cause analysis. This training helps organizations learn from incidents and implement corrective actions to prevent future occurrences.
57	How does your firm ensure compliance with regulatory requirements?	<ol style="list-style-type: none"> 1. Dedicated Compliance Teams: Gallagher has dedicated compliance teams that specialize in understanding and interpreting regulatory requirements across different jurisdictions. These teams work to ensure that all operations and practices align with applicable laws and regulations. 2. Comprehensive Policies and Procedures: Gallagher has established comprehensive policies and procedures that outline compliance requirements and expectations. These documents are regularly reviewed and updated to reflect changes in regulations and industry standards. 3. Collaboration with Legal and Regulatory Experts: Gallagher collaborates with legal and regulatory experts to gain insights into complex compliance issues and receive guidance on best practices. This collaboration helps ensure that Gallagher's compliance strategies are informed and effective.

Table 5B: Value-Added Attributes

Line Item	Question	Certification	Offered	Comment	
58	Select any Women or Minority Business Entity (WMBE), Small Business Entity (SBE), or veteran owned business certifications that your company or hub partners have obtained. Upload documentation and a listing of dealerships, HUB partners or resellers if available. Select all that apply.		<input type="radio"/> Yes <input checked="" type="radio"/> No	<p>Gallagher collaborates with organizations and networks that support minority business development. These partnerships help Gallagher identify and engage with certified minority-owned businesses</p> <p>While Gallagher itself does not hold minority business certifications, it recognizes the importance of supporting and partnering with certified minority-owned businesses to enhance diversity and inclusion in the industry. If you are looking for specific information about Gallagher's partnerships with minority-owned businesses or its supplier diversity program, I recommend reaching out to Gallagher directly for more detailed information</p> <p>Gallagher Connect Partners is our network of specialized minority, women and other diverse certified partners strategically selected to partner with Gallagher based on their perspectives and capabilities. We don't believe in minority partners for the sake of checking a box; through Gallagher Connect Partners we are promoting a substance of contribution, which makes us different from other brokers. We have a vested interest in helping our partners be successful, and we have already benefited from their ability to help us and our clients as well. We can work with you to incorporate these relationships into your program if this aligns with your goals.</p>	*
59		Minority Business Enterprise (MBE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	See commentary to question #58.	*
60		Women Business Enterprise (WBE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	See commentary to question #58.	*
61		Disabled-Owned Business Enterprise (DOBE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	See commentary to question #58.	*
62		Veteran-Owned Business Enterprise (VBE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	See commentary to question #58.	*
63		Service-Disabled Veteran-Owned Business (SDVOB)	<input type="radio"/> Yes <input checked="" type="radio"/> No	See commentary to question #58.	*
64		Small Business Enterprise (SBE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	See commentary to question #58.	*
65		Small Disadvantaged Business (SDB)	<input type="radio"/> Yes <input checked="" type="radio"/> No	See commentary to question #58.	*
66		Women-Owned Small Business (WOSB)	<input type="radio"/> Yes <input checked="" type="radio"/> No	See commentary to question #58.	*

Table 6A: Pricing (400 Points, applies to Table 6A and 6B)

Provide detailed pricing information in the questions that follow below.

Line Item	Question	Response *
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67	Describe your payment terms and accepted payment methods.	<p>Regarding compensation structure, we can accept fees, commissions, or a combination of both for our brokerage and consulting services.</p> <p>Regardless of the chosen compensation method, Gallagher's standard operating policy mandates timely disclosure of all revenue related to services or products provided to or placed on behalf of the client. Clients can expect to receive a compensation disclosure at least once a year. Transparency is a fundamental principle of the Gallagher Way.</p> <p>An important part of our value proposition is our guaranteed cost structure. Gallagher uniquely offers a proposal that provides a broad and deep set of services under a fixed fee structure. Our proposal includes a realistic budget that will not change over time because of an increased number of meetings, phone calls, or unanticipated work. Our fees are not based on billable hours and assumptions but represent the cost to get the work done right at a market rate that is defined and manageable for clients.</p> <p>Should payment be via a fee, the preferred method of payment is ACH. We can invoice monthly, quarterly, bi-annually, or annually.</p> <p>Since there are so many variables included in our approach to pricing each client engagement, we cannot provide a "not to exceed price." We'd be happy to give you pricing scenarios, should we move to a finalist stage.</p> <p>Our pricing proposal is in USD.</p>	*
68	Describe any standard transaction documents that you propose to use in connection with an awarded agreement (order forms, terms and conditions, service level agreements, etc.). Upload all template agreements or transaction documents which may be proposed to Participating Entities.	<p>PROPERTY & CASUALTY: A Client Authorization to Bind Coverage from Gallagher Insurance is a document that authorizes Gallagher to bind insurance coverage for a client. The client agrees to the terms and conditions of the proposal and acknowledges that they have reviewed and understood the information provided .</p> <p>EMPLOYEE BENEFITS: Between Gallagher Benefit Services, Inc. and Sourcewell, we will execute a Referral Agreement. See a sample attached.</p> <p>For every client, we will execute a Consulting Agreement to outline the scope of work performed and the compensation. We will also ask the client to execute Broker of Record (BOR) letters for all lines of coverage involved.</p> <p>For Employee Benefits Brokerage, we will execute a Business Associate Agreement with each client. The Health Insurance Portability and Accountability Act (HIPAA) is a 1996 US law that provides privacy standards to protect patients' medical records and other health information provided to health plans, doctors, hospitals and other health care providers. Covered Entities, Business Associates, and Business Associate subcontractors are all responsible for adhering to HIPAA privacy rules. HIPAA provides federal protections for personal health information, also referred to as Protected Health Information (PHI) and gives individuals rights with respect to that information. At the same time, the HIPAA Privacy Rule is balanced so that it permits disclosure of PHI as required for patient care, claims processing, and other important functions that occur as related to health plans. Health plans sponsored by Gallagher's clients are considered Covered Entities. Gallagher, in its role of supporting the client's health insurance program, is considered a Business Associate. Likewise, insurance carriers are also considered Covered Entities, and when Gallagher is an appointed agent of an insurance carrier, Gallagher is considered a BA in this regard. A Business Associate Agreement (BAA) is a written arrangement that specifies each party's responsibilities as related to the treatment of PHI.</p>	*
69	Describe your billing process.	<p>After a Consulting Agreement is signed, our finance office carefully reviews the documentation to ensure its accuracy before issuing an invoice. Should we be compensated via a fee arrangement, we bill for all services within the agreed upon scope of services on the agreed upon frequency.</p>	*

70	Describe your pricing model (e.g., line-item discounts or product-category discounts). Provide detailed pricing data (including standard or list pricing and the Sourcewell discounted price) on all of the items that you want Sourcewell to consider as part of your RFP response. If applicable, provide a SKU for each item in your proposal. Upload your pricing materials (if applicable) in the document upload section of your response.	<p>PROPERTY & CASUALTY: Insurance services, or policies, are priced based on the appropriate exposure data for each specific coverage. This may include number of planes or vehicles for aviation or auto coverage, revenue for general liability coverage, value, location, and construction type, for property coverage, payroll for Workers' compensation, etc.</p> <p>EMPLOYEE BENEFITS: Our Employee Benefit Brokerage & Consulting pricing is activated through a quote. There are too many variables in the insurance market to provide established pricing. The insurance market is structured by the size of the employer (full-time employee count). Smaller employers are likely to be fully-insured, while mid to large sized employers can take on more risk and can be self-funded. Claims reporting and customization varies by funding method, so the services and recommendations we can provide are dependent on these variables. As such, we develop a scope of work and corresponding compensation schedule that matches the scope of work. To appropriately quote potential clients, we will require the following information:</p> <ul style="list-style-type: none"> • Total number of full-time, benefit eligible employees • Total number of employees enrolled in the medical plan • Medical renewal month • State(s) where employees are located • Medical coverage for non-full-time employees (i.e. part-time employees, retirees, etc.) • Medical Plan Funding arrangement (fully-insured or self-funded) • If self-funded, is your stop loss and/or Pharmacy Benefit Manager carved in or out • Number of onsite employee education and/or committee meetings required 	*
71	Quantify the pricing discount represented by the pricing proposal in this response. For example, if the pricing in your response represents a percentage discount from MSRP or list, state the percentage or percentage range.	We do not provide quantity or volume discounts for insurance brokerage.	*
72	Describe any quantity or volume discounts or rebate programs that you offer.	<p>We do not provide quantity or volume discounts for insurance brokerage.</p> <p>Rebating is prohibited under the NAIC Model Unfair Trade Practices Act as an unfair method of competition and has been prohibited by almost all states to some extent. While the most obvious rebate is a cash payment, other items may also constitute a rebate, such as provision of certain services at no cost or at a discount.</p> <p>Premium rebating is against Gallagher's corporate policy and the majority of states prohibit such a practice. It should also be noted that in states that do not have anti-rebating laws (i.e., California), Gallagher follows the same anti-rebating policy due to the applicability of other laws relating to unfair trade practices.</p>	*
73	Propose a method of facilitating "sourced" products or related services, which may be referred to as "open market" items or "non-contracted items". For example, you may supply such items "at cost" or "at cost plus a percentage," or you may supply a quote for each such request.	Not Applicable	*
74	Identify any element of the total cost of acquisition that is NOT included in the pricing submitted with your response. This includes all additional charges associated with a purchase that are not directly identified as freight or shipping charges. For example, list costs for items like pre-delivery inspection, installation, set up, mandatory training, or initial inspection. Identify any parties that impose such costs and their relationship to the Proposer.	We do not charge additionally for travel (lodging, airfare, meals), to meet with our clients. Mail and shipping charges may apply, should a client request shipping fulfillment of employee communications materials.	*
75	Specifically describe any self-audit process or program that you plan to employ to verify compliance with your proposed agreement with Sourcewell. This process includes ensuring that Sourcewell participating entities obtain the proper pricing.	<p>With the leadership and guidance of Nichole Johnson and Mike Kessler, we will create a deployment strategy and ongoing tracking process. We will assign a consultant to each account. Assignments will be based on geographic location, industry vertical experience, and the size of the group.</p> <p>Sales activity will be tracked via our Salesforce platform, to track the progress of engagements and closed deals. This reporting will be shared with our Finance teams. We'll use this reporting to ensure that payment is sent to Sourcewell.</p>	*

76	If you are awarded an agreement, provide a few examples of internal metrics that will be tracked to measure whether you are having success with the agreement.	<p>We will be able to track Sourcewell referred business through our Salesforce platform. We can track the progress of the various sales cycle stages and the sale. This will help Mike (Property & Casualty) and Nichole (Employee Benefits), to support their sales teams throughout the sales cycle and confirm wins.</p> <p>As for client satisfaction, we actively monitor service quality through client satisfaction surveys, performance metrics, and feedback mechanisms. Gallagher measures service quality through a comprehensive approach that includes various key performance indicators (KPIs) and feedback mechanisms, some of which include:</p> <ul style="list-style-type: none"> • Client Experience Surveys: Based on the current Client Experience Survey, Gallagher has achieved a Net Promoter Score of 76, which is considered excellent (the industry average is 42). • Service Level Agreements (SLAs): We also establish SLAs with clients, which outline specific performance metrics and targets. These SLAs serve as benchmarks for measuring service quality and ensuring that agreed-upon service levels are consistently met. • Performance Metrics: Our team tracks and analyzes various performance metrics, such as response times, resolution rates, and accuracy of deliverables. These metrics provide quantitative insights into the quality of service delivery. • Client Reviews and Testimonials: We value client feedback and testimonials as a measure of service quality. Positive reviews and testimonials from satisfied clients serve as indicators of the high-quality service provided. • Continuous Improvement Initiatives: This includes analyzing client feedback, identifying areas for improvement, and implementing necessary changes to deliver better service. • Industry Recognition: Our service quality is often recognized through industry awards and accolades. These external validations serve as further evidence of the high standards of service provided. 	*
77	Does your organization agree to disclose all fees, commissions, and other forms of revenue generated by serving public sector clients?	<p>Yes, Gallagher is committed to transparency and ethical business practices. That includes the disclosure of all fees, commissions, and other forms of revenue generated to all clients. This commitment is part of Gallagher's broader dedication to maintaining trust and integrity in its client relationships. We will report an annual revenue total to Sourcewell.</p> <p>Sample compensation disclosures have been attached.</p>	
78	Does your firm assist public agencies with state specific discount programs?	We do not offer discount programs. Each product or service is offered at its lowest possible price initially.	
79	Provide an example of fee or commission disclosure documents provided to your clients.	<p>Gallagher upholds the core value of being an Open Society, which extends to our commitment to transparency in compensation. Our standard operating policy mandates timely disclosure of all revenue related to services or products provided to or placed on behalf of the client. You will receive a compensation disclosure from us at least once a year.</p> <p>Sample compensation disclosures have been attached.</p>	

80	Provide a proposed Administration Fee payable to Sourcewell. THE PROPOSED ADMINISTRATION FEE SHALL NOT BE CONSIDERED COMMISSIONS AND SHOULD NOT BE PAID TO SOURCEWELL AS COMMISSIONS. Proposers awarded a master agreement are expected to pay to Sourcewell an administrative fee in exchange for Sourcewell facilitating the resulting master agreements. Sourcewell does not solicit insurance products and services on behalf of awarded suppliers. The solicitation, placement, and servicing of insurance remains the role of awarded suppliers and their distribution channels. Therefore, the proposed administration fee shall not be considered commissions and should not be paid to Sourcewell as commissions. The administrative fee is normally calculated as a percentage of the total sales to Participating Entities for all products or services made during a calendar quarter and is typically one percent (1%) to two percent (2%). Sourcewell is open to multiple structures that may include flat fee per transaction or percentage of total sales volume and this is purposed in the questionnaire portal of your RFP response.	Some state's insurance laws restrict fees paid by insurance brokers to unlicensed parties to referral or administration fees in amounts that are not determined with regard to, or contingent on, insurance sold. To avoid running afoul of these rules, we suggest that Gallagher pay Sourcewell a one-time administration fee for each placement (i.e., Sourcewell's facilitation of a master services agreement), in an amount to be mutually agreed upon. We are also open to considering other payment alternatives that do not violate applicable state insurance laws.	*
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Table 6B: Pricing Offered

Line Item	The Pricing Offered in this Proposal is: *	Comments	
81	The pricing offered is consistent with standard market pricing typically offered to individual municipalities, universities, or school districts.	Gallagher approaches every deal competitively with the best solutions at the best price. We will continue to offer that to Sourcewell participating agencies.	*

Table 7A: Depth and Breadth of Offered Solutions (125 Points, applies to Table 7A and 7B)

Line Item	Question	Response *	
82	Provide a detailed description of all the Solutions offered offered in the proposal.	We have extensive expertise and resources to meet the outlined Scope of Services. Should a need arise, we have trusted partnerships with outside firms to provide additional services with the same care we offer our clients. Please refer to the attached Scope of Services.	*
83	Within this RFP category there may be subcategories of solutions. List subcategory titles that best describe your products and services.	Arthur J. Gallagher & Co., together with its subsidiaries, provides insurance and reinsurance brokerage, consulting, and third-party property/casualty claims settlement and administration services to entities and individuals worldwide. The Risk Management segment provides contract claim settlement and administration services, and claims management, loss control consulting, and insurance property appraisal services. The Employee Benefits segment provides strategic planning, renewal analysis, periodic and annual financial reporting (as applicable), carrier marketing and negotiations, legislative and regulatory compliance support, employee education and communications, benchmarking, benefit plan design (or redesign), wellbeing resources, and day-to-day assistance.	*
84	Describe in detail the full complement of risk management services your organization offers to the public sector. Including but not limited to property/casualty, employee benefit, population health management, or community risk management exposures.	Property & Casualty: All services were referenced in our answer to question #82. Employee Benefits: Please refer to the attached total Scope of Services that we can offer, not limited to this RFP.	
85	What customer service standards can public agencies expect from your organization?	See question #29	

86	What reports do you provide your Public Entities and with what frequency?	<p>Property & Casualty: Reports are usually policy specific and may range from Actuarial reports for loss picks to Workers' Compensation claim reports.</p> <p>Employee Benefits: We can provide the following healthcare financial reporting. The availability is dependent on data availability and frequency is to be mutually agreed upon.</p> <p>Periodic Plan Financial Reports:</p> <ul style="list-style-type: none"> • Summary of plan costs • Analysis of actual vs. budget • Employee contributions • Large claims tracking • Identification of costs for specific line of coverage • Comparison of plan costs to aggregate stop-loss projections, if applicable • Utilization review • Comparison to prior claim period • Plan trends <p>Annual Financial Reports (End of Year Accounting):</p> <ul style="list-style-type: none"> • Executive summary of program expenses • Comparison of current costs to renewal costs • Incurred But Not Reported (IBNR) claims analysis • Overview of specific Stop-loss projections • Future plan costs projections • Dollars saved by contract negotiation • Percent of benefit dollars paid by employee • Claims by size • Physician visit details • Benefits paid by type of service • Plan funding/budget comparison • Fixed expense comparison
87	What inspection or other consulting services to you offer internally or by a 3rd party?	We offer full inspection or consulting services for insurance related activities. These are usually a fee provided services as insurance policies may not be a component of the engagement.
88	What educational programs or services do you offer specifically for Public Sector?	See answer to question #47.
89	How do you stay current with Public Entities needs?	<p>Gallagher stays current with the needs of public entities through a comprehensive approach that involves continuous engagement, specialized expertise, and proactive research. Here are the key strategies Gallagher employs to ensure they remain aligned with the evolving needs of public entities:</p> <ul style="list-style-type: none"> • Dedicated Public Sector Practice • Regular Client Engagement • Industry Conferences and Events • Research and Analysis • Partnerships and Collaborations
90	What is your process to identify and correct any challenges Public Entities have with your agency or staff?	<p>If you are not satisfied with the performance of any member of your Gallagher team, we will provide you with the opportunity to replace that individual. While the time required to replace a team member may vary depending on availability and specific requirements, we will work diligently to minimize any disruption and ensure a smooth transition to a new team member.</p> <p>Your satisfaction is our top priority, and we are committed to ensuring you have the right team in place to meet your needs.</p>
91	Describe the various claims management services, protocols that your organization would make available for public agencies.	<p>Gallagher's team of claims professionals possesses extensive expertise across all lines of coverage and industries. With an average of 20 years of experience, our staff comprises over 180 claims professionals nationwide, dedicated to providing exceptional claims services to our clients. This robust team allows us to carefully match the appropriate advocate to each claim, ensuring the best possible outcome for our clients. Here are some of the key services we offer:</p> <ul style="list-style-type: none"> • Claims Advocacy • Initial Claim Reporting • Claims Reviews • Large Loss Consultation • Catastrophe Claims Centers • Loss Runs and Stratification Reports
92	Describe any technology made available to public sector clients.	See answer to question #48.

93	Describe your account services department.	<p>Gallagher will provide a designated service team for each client, in addition to access to a full range of Subject Matter Experts. Your core team will include:</p> <ul style="list-style-type: none"> • Managing Partner/Executive Sponsor – Responsible for overall client satisfaction and serves as a senior point of escalation and an independent voice for the client. • Strategic Consultant – Has dedicated areas of focus to provide comprehensive strategic direction. • Associate Consultant – Oversees the execution of the strategic plan and team alignment. • Client Manager – Will oversee all client deliverables and vendor performance. Serves in a day-to-day plan management capacity. Assists with the execution of strategy and attends scheduled strategy and renewal meetings. • Client Associate – Primarily an internal facing role with a focus on supporting the tactical work to enable other team members to spend additional time on the strategic work.
94	What is your process for ensuring customer satisfaction?	<p>Gallagher's CORE360 experience provides multiple opportunities throughout the renewal cycle to review coverage discuss goals and engage in open and honest discussions on how you think your broker is doing. Below are a few examples of how Gallagher measures success.</p> <p>CORE360 Scorecard: To effectively and efficiently manage our overall commitment to your Risk Management Program, our CORE360 scorecard was developed to provide our clients with a snapshot of how we have affected the total cost of risk over time by monetizing the cost of risk changes by the cost driver. The scorecard will serve as the basis for which you will evaluate the Gallagher service team. We will accomplish this by actionable and reportable items across the entire scorecard with simple yet effective processes.</p> <p>Stewardship Reports and Accountability: We will submit annual stewardship reports and hold stewardship meetings where you can evaluate our performance and offer feedback. Stewardship meetings are designed for one purpose – open, clear communications between the risk manager and the broker. Gallagher's stewardship report uses CORE360 to analyze how we've managed your total cost of risk and focus on the core areas of account management, marketing and risk control & claims support. Reports are also customized around your annual objectives.</p> <p>Executive Summary & Strategic Review: We outline our recommendations and present side-by-side comparisons of program options such as coverages, sub-limits, exclusions or limitations, and premiums through our CORE360 Executive Summary and CORE360 Strategic Review documents to ensure you have the best information available to aid in decision-making. The CORE360 Executive Summary accompanies your proposal and highlights the critical decisions needed, available options, and our recommendations.</p> <p>Client Experience Surveys: Gallagher regularly conducts client experience surveys to gather feedback on the quality of services provided. These surveys help assess client satisfaction levels, identify areas for improvement, and measure overall service quality. The survey provides us with our Net Promoter Score (NPS). The NPS measures our clients' willingness to recommend Gallagher to others. Based on the current Client Experience Survey, Gallagher has achieved an NPS score of 76, which is considered excellent (the industry average is 42). By analyzing the survey data and NPS ratings, each Gallagher account team can develop an action plan to address client feedback and ensure that we consistently meet or exceed client expectations.</p>
95	What kind of training (industry, internal, computer, other) does your staff receive?	<p>State insurance requirement mandate training for licensed insurance professionals. Gallagher mandates internal ELearn modules on multiple products. Branch offices require training, Practice Groups require specific training, etc. Training can occur weekly. Please see questions 39 and 88 for more details.</p>
96	How can you assist in facilitating employee meetings?	<p>For Employee Benefits, we include employee education within our scope of services. In the sales process, we will learn how many onsite or virtual meetings will be required on an annual basis to educate employees on their benefits.</p> <p>We are also ready to support Insurance Committee, Wellbeing Committee, Benefits Committee, and union meetings to help drive decisions. We will work with the client to facilitate, prepare, present, and follow up on these meetings.</p>
97	How do you assist in facilitating employee meetings regarding solutions in your proposal?	<p>See the answer to question #96.</p>

98	What resources do you use to analyze and file medical and pharmacy claims?	<p>Using your actual medical and pharmacy claims allows more precise budgeting, rate calculation, renewal analysis, and understanding of the risk and behaviors of the population. Our ability to perform this work depends on our access to your data from your carriers, TPA, or PBM. Your Gallagher team relies on proprietary tools to analyze medical and pharmacy claims including:</p> <ul style="list-style-type: none"> • Health Rating Model: A predictive modeling tool developed by our Financial and Actuarial Consulting (FAC) team used to model rates based on a vast variety of factors, as well as to forecast the impact of plan design changes on utilization and rates. • Utilization Analysis using Data Warehouse: A method for benchmarking claims experience against industry/geographic/demographic norms that can be used for in-depth analysis of plan utilization. • Provider Network Discount Analysis: This proprietary tool allows Gallagher to develop a consistent, comparable measure of the discounts across carriers. The goal of this evaluation is to present the discounts on a uniform basis, allowing clients to make a meaningful choice between networks. • Renewal Analysis: Our Financial and Actuarial Consulting (FAC) team reviews both fully insured renewals and stop loss renewals against the known medical and pharmacy claims to determine if the renewals are appropriate for the risk presented by your group. • Pharmacy Benefit Manager Analysis: Gallagher's national pharmacy consulting practice offers reliable PBM (Pharmacy Benefit Manager) solutions available to our clients through national arrangements
99	Will your organization complete a provider analysis of physicians, clinics and hospitals that treat our plan participants?	<p>Yes. Gallagher has substantial experience supporting clients looking to explore unique provider and network models; including ACOs, PCMHs, narrow networks, COEs, etc. In addition to our strategic expertise, we also have a number of tools and data sources to support our clients in assessing these health plan decisions. These include:</p> <ul style="list-style-type: none"> • Our Data Warehouse – Gallagher's secure, flexible and proprietary data warehouse, providing customized health plan analytics and intelligence. Due to the limitless filtering and drill-down capabilities of our warehouse and analytics platform, we can provide customized demographic and location-specific analytics to support network considerations across multiple geographies. Further, our analytics can provide aggregated and segmented data on procedure-specific costs, episode-of-care metrics, PCP utilization, etc. – a number of the population-specific metrics necessary to understand the potential value in specific provider and network models. • Healthcare Rating Model (HRM) – In addition to our data warehousing and analytics capabilities, which can support plan design strategy based on key cost and utilization metrics; our team of actuaries maintains a proprietary tool called the Healthcare Rating Model (HRM). This tool provides plan design pricing comparisons and modeling capabilities; as well as stop loss pricing, population demographic insights, and network disruption analytics. • Discount Database – Gallagher also maintains a proprietary Discount Database which includes robust data on network discounts for all major carriers and their associated networks to be utilized during official carrier bids. Our underwriting and actuarial teams can provide extensive analysis and expertise on expected carrier and network discounts based on your organization's actual plan utilization to illustrate potential savings opportunities. <p>We are confident these tools, paired with our actuaries and industry experts, will allow us to help you successfully navigate the complexities of different provider and network models; and ultimately determine the best direction for your organization.</p> <p>These services are dependent on the availability of data, which can vary by market size.</p>

100	<p>What resources do you have available to help public sector client's manage benefits and outline a benefits strategy consistent with current and future business plans?</p>	<p>Strategic planning is the foundation of our relationships and will assist us in helping these entities manage their employee benefits programs year-over-year.</p> <p>Our strategic approach aims to help design and manage benefits programs satisfying current needs, and to help develop a forward-looking strategy with built-in cost containment measures for upcoming years. We will work with your organization to develop a multi-year plan that ensures the benefits program is in sync with your short- and long-term objectives.</p> <p>Your Client Service Team thoroughly reviews, analyzes and makes appropriate recommendations in terms of competitiveness, cost-effectiveness, and benefits philosophy as they relate to the strategic plan. The following five steps are what we undertake across all of your benefits programs.</p> <ol style="list-style-type: none"> 1. Discovery & Analysis <ul style="list-style-type: none"> • Demographics: Analyze employee characteristics. • Cost and Financial Modeling: Inventory employee benefit programs while focusing on key cost drivers, outcomes, and comparisons with benchmarks. • Satisfaction: Survey the population and assess current employee benefit programs, including the communication of these programs and benefits. 2. Desired State and Goal Setting <ul style="list-style-type: none"> • Determine Differences: Identify areas where meaningful changes are expected for the organization, employees, and macro environment. • Identify Impacts: Evaluate the preferred future state and the impacts of changing variables on benefits program stakeholders. • Develop Specific Goals: Outline goals for the next three (3) years using tangible metrics. 3. Identify Opportunities <ul style="list-style-type: none"> • Evolving Needs: Align offerings with the changing needs in your employee benefits program due to environmental impacts. • Compliance Review: Conduct a compliance review to identify any potential gaps or opportunities for improvement. 4. Strategic and Tactical Options Evaluation <ul style="list-style-type: none"> • Develop Strategic Alternatives: Leverage the gaps and opportunities analysis to create options for reaching goals over the next three (3) years. • Propose Tactics: Evaluate tactics that support strategic alternatives while considering institutional culture, benchmarking data, and other factors. 5. Implementation and Management <ul style="list-style-type: none"> • Vendor Selection: Select and secure the most qualified vendors with the most favorable terms to deliver the programs and designs determined by this strategic planning process. • Implementation: Onboard newly customized programs based on identified needs. • Integration: Introduce programs to employees ensuring a positive onboarding experience. • Measurement: Identify key metrics with each entity that will be regularly tracked to determine performance and provide insight for continued strategic opportunities. • Communicate and Engage: Develop a communication strategy to educate and engage staff so they perceive value. • Advocacy: Provide a dedicated support team to offer ongoing assistance for employees and management, answering questions, educating members, and helping to resolve claims issues. • We will help you face your future with confidence, through implementing the five steps above across all of your benefits programs, providing you with a comprehensive and strategic solution.
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101	How can you help governments develop cost projections tied to their fiscal goals?	<p>Gallagher can assist governments in developing cost projections tied to their fiscal goals through a comprehensive approach that includes the following:</p> <ol style="list-style-type: none"> 1. Risk Assessment and Analysis: We conduct thorough risk assessments to identify potential financial exposures and liabilities. This helps in understanding the factors that could impact cost projections and fiscal planning. 2. Data Analytics and Benchmarking: Utilizing advanced data analytics, we analyze historical data and current trends to provide accurate cost projections. We also benchmark against similar entities to ensure projections are realistic and aligned with industry standards. 3. Customized Insurance Solutions: We design tailored insurance and risk management solutions that align with the government's fiscal goals, helping to control costs and mitigate risks effectively. 4. Strategic Planning and Consultation: Our team of experts works closely with government entities to develop strategic plans that incorporate cost projections into broader fiscal strategies. This includes scenario planning and financial modeling to anticipate future needs and challenges. 5. Ongoing Monitoring and Reporting: We provide continuous monitoring and reporting services to track progress against fiscal goals, allowing for adjustments and refinements to projections as needed. 6. Training and Education: We offer training sessions and workshops to government officials and staff to enhance their understanding of cost management and risk mitigation strategies. <p>By leveraging our expertise in risk management and financial planning, Gallagher helps governments create accurate and actionable cost projections that support their fiscal objectives</p>
102	How will you help with the management of insurance, including: monthly (or quarterly) supervision and/or preparation of claims activity reports from carriers; executive summary reports; underwriting analysis for annual renewals; annual financial projections for budgeting purposes; and alternative funding analyses?	<p>Property & Casualty: Quarterly claim reviews are the most common claim review method. Claims may be reviewed at any time.</p> <p>Employee Benefits: See our answer to question #86.</p>
103	How does your firm stay current with state regulations that impact multi-state employers?	<p>Arthur J. Gallagher stays current with state regulations that impact multi-state employers through a comprehensive approach that combines expert resources, technology, and proactive engagement. Here are the key strategies Gallagher employs to ensure they remain informed about state-specific regulations affecting multi-state employers:</p> <ol style="list-style-type: none"> 1. Dedicated Compliance Teams: Gallagher has specialized compliance teams that focus on monitoring and interpreting state regulations. These teams are responsible for staying abreast of legislative changes and ensuring that Gallagher's services and advice are aligned with current laws. 2. Regulatory Monitoring Tools: Gallagher utilizes advanced regulatory monitoring tools and software to track changes in state laws and regulations. These tools provide real-time updates and alerts on legislative developments that may impact clients. 3. Network of Local Experts: Gallagher maintains a network of local experts and regional offices across the United States. These professionals have in-depth knowledge of state-specific regulations and provide valuable insights into local compliance requirements. 4. Partnerships with Legal and Industry Experts: Gallagher collaborates with legal firms, industry associations, and regulatory bodies to gain insights into state regulations. These partnerships help ensure that Gallagher has access to expert analysis and interpretation of complex legal changes.

104	Will your firm notify your client of changes in federal and/or local laws that would affect us?	<p>For Employee Benefits, Gallagher is committed to keeping clients informed about changes in federal and local laws that may affect their operations. As part of our comprehensive service offering, we provide clients with timely updates and guidance on regulatory changes that could impact their insurance programs, risk management strategies, and compliance obligations. Here's how Gallagher ensures clients are notified of relevant legal changes:</p> <ol style="list-style-type: none"> 1. Regulatory Alerts and Updates: Gallagher issues regulatory alerts and updates to clients, highlighting significant changes in federal and local laws. These communications are designed to be clear and actionable, helping clients understand the implications of new regulations. 2. Client Newsletters and Bulletins: Regular newsletters and bulletins often include sections dedicated to legal and regulatory developments. These publications provide a broader context for understanding how changes in the law might affect different aspects of a client's business. 3. Dedicated Account Teams: Each client is typically assigned a dedicated account team that monitors relevant legal changes and proactively communicates any potential impacts. These teams work closely with clients to ensure they understand and can respond to new requirements. 4. Webinars and Educational Sessions: Gallagher hosts webinars and educational sessions focused on regulatory changes and compliance issues. These sessions provide clients with detailed insights and practical advice on how to adapt to new legal landscapes. 5. Consultation and Advisory Services: Gallagher offers consultation and advisory services to help clients navigate complex regulatory environments. This includes personalized advice on how to adjust policies and practices in response to legal changes. 6. Collaboration with Legal Experts: Gallagher collaborates with legal experts and regulatory specialists to interpret complex legal changes and provide accurate, up-to-date information to clients. 7. Online Resources and Tools: Clients have access to online resources and tools that track regulatory changes and provide guidance on compliance. These resources are regularly updated to reflect the latest legal developments. <p>By providing these services, Arthur J. Gallagher ensures that clients are well-informed and prepared to address changes in federal and local laws, helping them maintain compliance and mitigate potential risks.</p>
105	Explain what steps you have taken to become HIPAA compliant.	<p>Gallagher understands that the privacy and security of our client's plan data is imperative. We take our handling of that information very seriously and are meticulous about taking extra precautions. At Gallagher, we have strict security policies and procedures. All Gallagher employees with access to confidential information are regularly trained on security issues and HIPAA compliance.</p> <p>Gallagher has specific written information security policies that cover a variety of security and privacy areas including physical security, user administration, network security, electronic media handling and acceptable use. The information security policies are reviewed and updated annually under the direction of our Chief Information Security Officer.</p> <p>Gallagher uses both an internal audit department as well as external auditors to monitor compliance with policies. Periodic risk assessments are conducted with high-risk issues highlighted and reported quarterly to senior management.</p> <p>Annually, a third-party security vendor performs penetration testing on our external network. As part of this vulnerability program, Gallagher also conducts ongoing vulnerability scans of client-facing websites that may host personal data.</p> <p>We have implemented a worldwide infrastructure that supports the unique needs of our diverse businesses and their clients. To ensure that our infrastructure is in compliance with the many state, federal and industry regulations that govern our business, we have implemented policies outlining system controls over governance, security administration, data backup, change control, problem management, and system development within the IT environment at Gallagher. All of your data is stored on secure servers, backed-up each night and stored off-site while stand-by servers perform online duplication of critical issues. Finally, online access to relevant areas of our website is only possible through a HTTPS browser sessions.</p>

106	What is your process for measuring the success or failure of a wellness program?	<p>We customize our specific process to each unique organization and the goals of their wellness program. Our Wellbeing Consultants take the following steps to guide our clients in measuring the success or failure of a wellbeing program:</p> <ol style="list-style-type: none"> 1. Define goals, objectives, and key performance indicators (KPIs): We clearly establish the goals and objectives of your wellness program. These could include improving employee health, reducing healthcare costs, increasing productivity, or enhancing employee satisfaction. We then determine which KPIs align with those targeted areas. 2. Baseline assessment: We conduct an initial assessment to establish a baseline for the selected KPIs. This will help us in comparing the results before and after the implementation of your wellness program. 3. Evaluate program/vendor implementation and performance: We implement the wellness program, ensuring that it aligns with your defined goals and objectives. 4. Data collection and analysis: We continuously collect data on the selected KPIs throughout the program's duration. This can be done through surveys, health screenings, insurance claims, and other relevant sources. We analyze the data to evaluate the program's impact on the selected metrics. 5. Collect employee feedback: We gather feedback from employees through surveys or focus groups to understand their perception of the program's offerings, satisfaction levels, and areas for improvement. 6. Adjustments, improvements, and ongoing evaluation: Based on the evaluation results, we make necessary adjustments and improvements to your wellness program. This could involve modifying activities, communication strategies, or incentives to enhance effectiveness. <p>The success or failure of a wellness program is contingent upon key factors such as support of senior leadership, incentives, communications and competing business objectives as examples.</p>
107	Describe how you keep your clients abreast of employment laws in a timely manner.	<p>Gallagher has an in-house compliance team that consists of over 30 team members across the country. We regularly monitor critical developments at the federal and state level, including federal issues under the ACA, ERISA, COBRA, HIPAA, and similar laws, and state law issues such as state individual mandates and related reporting requirements, state and local benefit mandates for employers doing business in those jurisdictions, and other state law issues affecting your health and welfare plans.</p> <p>We maintain a complete compliance database for our advisors with summaries of legislative and regulatory requirements along with practical tools, such as FAQs, sample forms, and checklists. In addition, we subscribe to IRS, DOL and other federal and state distribution lists, as well as materials provided by the Employee Benefits Institute of America (EBIA) and the American Benefits Council (ABC), to ensure that we have access to timely information that we can then review, interpret, and communicate to our Gallagher service teams and their clients.</p> <p>We utilize a variety of formats to communicate compliance developments to our clients, ranging from a concise "just the facts" approach to a deeper dive into the complexities of new laws and regulations. Among our most popular compliance communications are the following:</p> <ul style="list-style-type: none"> • Directions Newsletter: Our signature bi-monthly publication featuring articles on employee benefits and HR topics that affect our diverse group of clients nationwide. • Compliance Connections: Publications highlighting a wide variety of compliance topics for employers to consider. Each issue will focus on a specific topic that confronts each entity as they continue to better their compliance. • Compliance Alerts: Updates on developments in Congress, the regulatory agencies, and the courts, that are the most newsworthy or time-sensitive. • Benefits Boost!: Our monthly communication provides guidance, resources, and tools on a variety of health and welfare compliance topics to help employers stay prepared. <p>With respect to state law issues in particular, our monthly Directions newsletter contains a "State Law Review," which provides a monthly discussion of new state and local benefit laws that affect our clients. Gallagher has clients in all 50 states and rises to challenge to meet the needs of our national book of business.</p> <p>In addition to these publications, Gallagher provides webinars and HR Strategy Sessions to discuss a variety of compliance topics throughout the year. We gather experts and thought leaders within Gallagher to lead these presentations and to provide education on timely and key topics.</p>

108	<p>What types of materials can you provide to communicate pertinent information to client's employees?</p>	<p>Our goal is to meet employees' needs by designing efficient and effective educational processes, whether during an enrollment event or throughout the year. Employee education is typically conducted in the following ways:</p> <p>Year-round Education Events</p> <ul style="list-style-type: none"> • Campaigns – We can help you develop content for campaigns that highlight specific offerings. We will create an employee education plan at the beginning of each year, based on your priorities, leveraging carrier and Gallagher communication resources. • Webinars – The Gallagher team can help you create employee webinars, including building presentations and delivering messages. We can host these live or provide recorded sessions. • Wellbeing – We provide our clients access to a wellbeing website with pre-built campaigns for each month throughout the year. Materials include posters, flyers, presentations, and more. Our Wellbeing Specialists are available to provide consulting advice to help you plan and guide wellbeing discussions. • Enrollment Events <p>Benefit fairs (in-person or virtual) – Benefit fairs are an ideal way for employees to gather information and ask questions in a fun environment. We'll work with you to create a fair agenda, identify and schedule carriers, vendors, and local providers. We will communicate your expectations of these participants, such as providing intellectual data, informational flyers, free services — chair massages, blood pressure screenings, etc. — and arrange for "giveaways" when available.</p> <p>Manager engagement – Educating managers before Open Enrollment is crucial because most employees rely on their managers for information about the company, including benefits. Gallagher will help draft and distribute Open Enrollment and new hire orientation talking points, and other relevant communications. We'll provide Open Enrollment guidance and meeting materials to educate your managers. For multi-location clients, we'll provide train-the-trainer education for HR representatives who can deliver the presentations to managers. Gallagher also will coordinate demos, benefits overviews, and training when working with new carriers and vendor partners.</p> <p>Group meetings (on-site or virtual) – Gallagher will conduct Open Enrollment meetings with employees and coordinate carrier or vendor presentations if you want employees to have a more in-depth overview of certain benefits or programs.</p> <p>Individual enrollment meetings (on-site or telephonic)* – One-on-one counselor-assisted benefits enrollment meetings are a best practice because of their effectiveness. We recommend providing every employee with the opportunity to review their elections with one of our non-commissioned benefits counselors. These sessions allow employees to ask questions in a private setting and gain a better understanding of and appreciation for the benefits you offer. Meetings can be on-site or by telephone through Gallagher's call center.</p>
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109	What provisions do you offer for after-hours claims support?	<p>PROPERTY & CASUALTY:</p> <p>We understand that claims can occur at any time, and providing timely support is crucial for minimizing disruptions and ensuring effective resolution. To address this need, Gallagher offers several provisions for after-hours claims support:</p> <ol style="list-style-type: none"> 1. 24/7 Claims Reporting Hotline: Gallagher provides a dedicated 24/7 claims reporting hotline that clients can call to report claims outside of regular business hours. This ensures that clients can initiate the claims process immediately, regardless of when an incident occurs. 2. Online Claims Portal: Clients have access to an online claims portal where they can report claims, upload necessary documentation, and track the status of their claims at any time. This digital platform provides flexibility and convenience for after-hours reporting. 3. Emergency Response Teams: Gallagher has emergency response teams that are available to assist with urgent claims situations. These teams are trained to handle a variety of incidents, including natural disasters, accidents, and other emergencies, providing clients with expert guidance and support. 4. Dedicated Claims Representatives: Clients are often assigned dedicated claims representatives who are familiar with their specific policies and needs. These representatives can be contacted after hours to provide personalized assistance and expedite the claims process. 5. Partnerships with Third-Party Administrators: Gallagher partners with reputable third-party administrators (TPAs) who offer after-hours claims support. These TPAs have the resources and expertise to manage claims efficiently and provide additional support when needed. 6. Crisis Management and Communication Plans: Gallagher helps clients develop crisis management and communication plans that outline procedures for handling claims and emergencies after hours. These plans ensure that clients are prepared and know how to access support quickly. 7. Mobile Apps and Technology Solutions: Gallagher offers mobile apps and technology solutions that enable clients to report claims and communicate with claims representatives from their smartphones or other devices, providing an additional layer of accessibility for after-hours support. <p>EMPLOYEE BENEFITS:</p> <p>Our goal is to respond to our client inquiries and requests by the end of the business day or within twenty-four hours. We understand the importance of addressing our clients' needs promptly, and we strive to ensure our clients receive the assistance they require. Our client management team is accessible through phone or email during core business hours, 8 am to 5 pm, Monday through Friday. Depending on the severity of the client's need, an in-person meeting may also be scheduled. Our boots on the ground, teamwork approach allows us to always remain available and accessible to our clients.</p> <p>Benefit Advocacy Center: Callers who contact outside of operational hours will receive an after-hours recording. Additionally, employees can send an inquiry via email at any time. The Standard Tier of the Benefit Advocate Center (BAC) operates during regular business hours, from 8 a.m. to 6 p.m. in your local time zone, while the Concierge Tier offers extended hours. The BAC may come at an additional cost.</p>
110	How does your firm assist in analyzing NCCI EMOD calculations?	Our Property and Casualty Division calculates the Experience Mods for clients. We then compare with prior years. The E-Mod itself compares with other like-kind entities within that specific state, and those same Class Codes for Workers' Compensation payroll exposure.
111	Explain how your firm assists with proactive budgetary projections prior to policy renewal?	Budgeting is more than contributions in and expenses out. Our team uses financial projections to create a budget and monitor performance to evaluate the impact on net position, including quarterly re-projections. In collaboration with the claims advocates, we will manage claims and litigation payments within the projected casualty budget. We also review independent third-party actuarial reports and assist with overall strategic financial planning, renewal strategies, and surplus guideline studies, providing a recommendation to the Board to develop a paid claims budget.

112	What services does your firm provide for audit assistance?	<p>Property & Casualty: Workers' Compensation audits are offered and conducted for a sampling of client WC claims. Audit assistance is an additional fee per audit.</p> <p>Employee Benefits: Gallagher has expertise in auditing vendors for third-party administrators and/or self-insured benefit plans. Please note, audit services may come at an additional fee.</p> <p>We have in-house audit experts that can provide both clinical and claims-related audit services for all aspects of our client's benefits plans. We utilize market leading technology and expertise to ensure the plans are being administered properly and to the intent of each plan, recognizing that administration quality has a profound effect on employers' annual benefit spend. Our focus is on evaluating current performance and identifying opportunities for improvement.</p> <p>Our audit teams have conducted both dependent verification audits as well as prescription drug audits. In both circumstances, minor variations were found, but generally confirmed that the plans have been running well and are in compliance. Gallagher maintains relationships at the executive level with all the national and most of the regional carriers in the marketplace. These relationships give us the ability to negotiate favorably on behalf of our clients. We maintain a comprehensive database of our clients' programs, their vendor relationships, underwriting/pricing trends, and other elements that enable us to target and leverage improvement opportunities.</p> <p>Gallagher consultants routinely communicate within/across all geographies to share experiences, market trends, and resources. We enjoy access to hundreds of insurance companies, with relationships that have been formed over time through extensive due diligence by our executive team. Our evaluation process of new carrier partners is exhaustive to ensure we are consistently partnering with top-quality insurance companies and vendors.</p> <p>Pharmacy Audit Expertise: Gallagher's PBM audits aim to hold PBMs accountable for their financial and operational performance, adhering to the expectations outlined in the PBM contract. Through our diligent efforts in 2023, Gallagher's National Pharmacy Practice auditors successfully recovered \$4.5 million through 141 PBM audits, with 27% of audits resulting in some type of recovery from financial discrepancies and coding errors.</p> <p>Dependent Eligibility Audits</p> <ul style="list-style-type: none"> • Conducts thorough audits to verify the eligibility of dependents enrolled in benefit plans. • Reviews documentation and conducts interviews to ensure that only eligible dependents are receiving benefits. • Provides detailed reports and recommendations to help address any discrepancies or potential issues. • Offers ongoing support and guidance to help maintain accurate and compliant dependent eligibility records
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113	Provide an example of how your firm has helped a Public Sector Entity with claims management?	<p>The Situation An electric utility suffered a \$4 million transformer failure. The client owned a multi-purpose spare that could be used at any of several power stations. During inspection of the failed unit, Gallagher engineers overheard the insurer's engineer tell the client that they would only pay for a replacement "in kind" and would not pay the additional cost for the special purpose spare. This action would have left the client with the additional costs to add equipment needed to replace the multi-purpose spare.</p> <p>Additionally, as a result of the same loss, the utility's engineers began the process of redesigning the pre-existing firewall to accommodate the newer transformer. The risk manager asked the Gallagher engineer to evaluate the need for a firewall modification.</p> <p>The Solution We utilized our risk engineering team to provide their expertise and recommendations. The Gallagher engineer pointed out that the policy had coverage allowing the client to recover the cost of removing the spare transformer when an "in-kind" replacement was available and the second in-and-out costs would exceed the cost of the equipment needed to make the replacement transformer multipurpose.</p> <p>On the issue of modifying the existing firewall, Gallagher's engineers reasoned that the existing firewall was only necessary to protect the new transformer from a small station service transformer, and that its height was more than adequate for that purpose. The utility's engineers understood the rationale and agreed. They asked if Gallagher would be able to explain their logic to the insurers. Gallagher confirmed their request without hesitation.</p> <p>The Result Because of the claim advocacy by our engineers, the adjuster agreed to the additional costs for replacing the special purpose spare, saving the client \$300,000. The Gallagher engineers went on to explain their rationale for keeping the existing firewall rather than building a new firewall to the insurers, saving the Utility \$250,000 in fire protection costs. In one day, Gallagher saved the Utility more than \$550,000.</p>
114	Provide an example of how your firm has helped a public entity to save money Workers Compensation?	<p>Example Scenario: Client: A mid-sized city government with a diverse workforce, including public safety personnel, administrative staff, and public works employees. Challenge: The city was experiencing rising workers' compensation costs due to a high frequency of claims, particularly in physically demanding roles such as public safety and public works. The city sought to reduce these costs while maintaining a safe working environment for its employees. Gallagher's Approach:</p> <ol style="list-style-type: none"> 1. Comprehensive Risk Assessment: Gallagher conducted a thorough risk assessment to identify the primary drivers of workers' compensation claims. This included analyzing historical claims data, identifying high-risk job functions, and evaluating workplace safety practices. 2. Safety Program Enhancement: Based on the assessment, Gallagher worked with the city to enhance its safety programs. This involved implementing targeted safety training for high-risk roles, introducing ergonomic assessments, and promoting a culture of safety across all departments. 3. Claims Management Optimization: Gallagher helped the city streamline its claims management process by implementing best practices for early intervention and return-to-work programs. This included training supervisors on how to handle incidents promptly and effectively, reducing the duration and cost of claims. 4. Data Analytics and Benchmarking: Gallagher utilized advanced data analytics to benchmark the city's workers' compensation performance against similar public entities. This provided insights into areas for improvement and helped set realistic goals for cost reduction. 5. Alternative Risk Financing: Gallagher explored alternative risk financing options, such as self-insurance or participation in a risk pool, to provide the city with more control over its workers' compensation costs and potential savings. 6. Regular Monitoring and Reporting: Gallagher established a system for regular monitoring and reporting of workers' compensation metrics. This allowed the city to track progress, identify emerging trends, and make data-driven decisions to further reduce costs. <p>Outcome: Through these initiatives, the city achieved a significant reduction in workers' compensation costs over a two-year period. The enhanced safety programs led to a decrease in the frequency and severity of claims, while improved claims management practices expedited the resolution process. The city's participation in a risk pool also provided additional financial stability and cost savings.</p>

Table 7B: Depth and Breadth of Offered Solutions

Indicate below if the listed types or classes of Solutions are offered within your proposal. Provide additional comments in the text box provided, as necessary.

Line Item	Category or Type	Offered *	Comments	
115	Insurance Policy Placement along with solicitations	<input checked="" type="radio"/> Yes <input type="radio"/> No	Included. For more details, please see our scope of work response in 7A.	*
116	Comprehensive Risk Analysis	<input checked="" type="radio"/> Yes <input type="radio"/> No	Included. For more details, please see our scope of work response in 7A.	*
117	Claims Prevention and Mitigation	<input checked="" type="radio"/> Yes <input type="radio"/> No	Included. For more details, please see our scope of work response in 7A.	*
118	Incident Response and Recovery	<input checked="" type="radio"/> Yes <input type="radio"/> No	Included. For more details, please see our scope of work response in 7A.	*
119	Worker's Compensation Safety Programs	<input checked="" type="radio"/> Yes <input type="radio"/> No	Included. For more details, please see our scope of work response in 7A.	*
120	Regulatory Compliance and Governance	<input checked="" type="radio"/> Yes <input type="radio"/> No	Included. For more details, please see our scope of work response in 7A.	
121	Technology and Data Analytics Integration	<input checked="" type="radio"/> Yes <input type="radio"/> No	Included. For more details, please see our scope of work response in 7A.	
122	Strategic Risk Advisory Services	<input checked="" type="radio"/> Yes <input type="radio"/> No	Included. For more details, please see our scope of work response in 7A.	
123	Northeast which includes Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont	<input checked="" type="radio"/> Yes <input type="radio"/> No	Included. Gallagher holds business entity insurance licenses in all 50 states and the District of Columbia, and has clients in all 50 states to meet the needs of our national book of business.	
124	Midwest which includes Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin	<input checked="" type="radio"/> Yes <input type="radio"/> No	Included. Gallagher holds business entity insurance licenses in all 50 states and the District of Columbia, and has clients in all 50 states to meet the needs of our national book of business.	
125	South which includes Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Washington, D.C., and West Virginia	<input checked="" type="radio"/> Yes <input type="radio"/> No	Included. Gallagher holds business entity insurance licenses in all 50 states and the District of Columbia, and has clients in all 50 states to meet the needs of our national book of business.	
126	West which includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming	<input checked="" type="radio"/> Yes <input type="radio"/> No	Included. Gallagher holds business entity insurance licenses in all 50 states and the District of Columbia, and has clients in all 50 states to meet the needs of our national book of business.	

Table 8: Exceptions to Terms, Conditions, or Specifications Form

Line Item 127. NOTICE: To identify any exception, or to request any modification, to Sourcewell standard Master Agreement terms, conditions, or specifications, a Proposer must submit the proposed exception(s) or requested modification(s) via redline in the Master Agreement Template provided in the "Bid Documents" section. Proposer must upload the redline in the "Requested Exceptions" upload field. All exceptions and/or proposed modifications are subject to review and approval by Sourcewell and will not automatically be included in the Master Agreement.

Do you have exceptions or modifications to propose?	Acknowledgement *
	<input checked="" type="radio"/> Yes <input type="radio"/> No

Documents

Ensure your submission document(s) conforms to the following:

1. Documents in PDF format are preferred. Documents in Word, Excel, or compatible formats may also be provided.
 2. Documents should NOT have a security password, as Sourcewell may not be able to open the file. It is your sole responsibility to ensure that the uploaded document(s) are not either defective, corrupted or blank and that the documents can be opened and viewed by Sourcewell.
 3. Sourcewell may reject any response where any document(s) cannot be opened and viewed by Sourcewell.
 4. If you need to upload more than one (1) document for a single item, you should combine the documents into one zipped file. If the zipped file contains more than one (1) document, ensure each document is named, in relation to the submission format item responding to. For example, if responding to the Marketing Plan category save the document as "Marketing Plan."
- [Pricing](#) - Pricing.zip - Tuesday January 21, 2025 12:32:52
 - [Financial Strength and Stability](#) - Financial Strength & Stability.zip - Tuesday January 21, 2025 12:38:25
 - Marketing Plan/Samples (optional)
 - WMBE/MBE/SBE or Related Certificates (optional)
 - [Standard Transaction Document Samples](#) - Standard Transaction Documents.zip - Tuesday January 21, 2025 12:34:10
 - [Requested Exceptions](#) - Requested Exceptions.zip - Tuesday January 21, 2025 12:35:41
 - [Upload Additional Document](#) - Additional Documents.zip - Tuesday January 21, 2025 12:39:31

Addenda, Terms and Conditions

PROPOSER AFFIDAVIT OF COMPLIANCE

I certify that I am an authorized representative of Proposer and have authority to submit the foregoing Proposal:

1. The Proposer is submitting this Proposal under its full and complete legal name, and the Proposer legally exists in good standing in the jurisdiction of its residence.
2. The Proposer warrants that the information provided in this Proposal is true, correct, and reliable for purposes of evaluation for award.
3. The Proposer certifies that:
 - (1) The prices in this Proposal have been arrived at independently, without, for the purpose of restricting competition, any consultation, communication, or agreement with any other Proposer or competitor relating to-
 - (i) Those prices;
 - (ii) The intention to submit an offer; or
 - (iii) The methods or factors used to calculate the prices offered.
 - (2) The prices in this Proposal have not been and will not be knowingly disclosed by the Proposer, directly or indirectly, to any other Proposer or competitor before award unless otherwise required by law; and
 - (3) No attempt has been made or will be made by Proposer to induce any other concern to submit or not to submit a Proposal for the purpose of restricting competition.
4. To the best of its knowledge and belief, and except as otherwise disclosed in the Proposal, there are no relevant facts or circumstances which could give rise to an organizational conflict of interest. An organizational conflict of interest is created when a current or prospective supplier is unable to render impartial service to Sourcewell due to the supplier's: a. creation of evaluation criteria during performance of a prior agreement which potentially influences future competitive opportunities to its favor; b. access to nonpublic and material information that may provide for a competitive advantage in a later procurement competition; c. impaired objectivity in providing advice to Sourcewell.
5. Proposer will provide to Sourcewell Participating Entities Solutions in accordance with the terms, conditions, and scope of a resulting master agreement.
6. The Proposer possesses, or will possess all applicable licenses or certifications necessary to deliver Solutions under any resulting master agreement.
7. The Proposer will comply with all applicable provisions of federal, state, and local laws, regulations, rules, and orders.
8. Proposer its employees, agents, and subcontractors are not:
 1. Included on the "Specially Designated Nationals and Blocked Persons" list maintained by the Office of Foreign Assets Control of the United States Department of the Treasury found at: <https://www.treasury.gov/ofac/downloads/sdnlist.pdf>;
 2. Included on the government-wide exclusions lists in the United States System for Award Management found at: <https://sam.gov/SAM/>; or
 3. Presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from programs operated by the State of Minnesota; the United States federal government, as applicable; or any Participating Entity. Vendor certifies and warrants that neither it nor its principals have been convicted of a criminal offense related to the subject matter of this solicitation.

☒ By checking this box I acknowledge that I am bound by the terms of the Proposer's Affidavit, have the legal authority to submit this Proposal on behalf of the Proposer, and that this electronic acknowledgment has the same legal effect, validity, and enforceability as if I had hand signed the Proposal. This signature will not be denied such legal effect, validity, or enforceability solely because an electronic signature or electronic record was used in its formation. - Nichole Johnson, Managing Director, Gallagher Benefit Services, Inc.

The Proposer declares that there is an actual or potential Conflict of Interest relating to the preparation of its submission, and/or the Proposer foresees an actual or potential Conflict of Interest in performing the obligations contemplated in the solicitation proposal.

☒ Yes ☐ No

The Bidder acknowledges and agrees that the addendum/addenda below form part of the Bid Document.

Check the box in the column "I have reviewed this addendum" below to acknowledge each of the addenda.

File Name	I have reviewed the below addendum and attachments (if applicable)	Pages
Addendum 9 Risk Management RFP 012125 Tue January 14 2025 08:27 AM	<input checked="" type="checkbox"/>	1
Addendum 8 Risk Management RFP 012125 Fri January 10 2025 12:53 PM	<input checked="" type="checkbox"/>	2
Addendum 7 Risk Management RFP 012125 Thu January 9 2025 10:08 AM	<input checked="" type="checkbox"/>	2
Addendum 6 Risk Management RFP Wed January 8 2025 03:22 PM	<input checked="" type="checkbox"/>	2
Addendum 5 Risk Management RFP Wed January 8 2025 03:22 PM	<input checked="" type="checkbox"/>	1
Addendum 4 Risk Management RFP 012125 Fri December 20 2024 09:34 AM	<input checked="" type="checkbox"/>	1
Addendum 3 Risk Management RFP 012125 Tue December 17 2024 03:39 PM	<input checked="" type="checkbox"/>	2
Addendum 2 Risk Management RFP 012125 Fri December 13 2024 01:06 PM	<input checked="" type="checkbox"/>	2
Addendum 1 Risk Management RFP 012125 Tue December 10 2024 12:42 PM	<input checked="" type="checkbox"/>	1

**AMENDMENT #1
TO
MASTER AGREEMENT #012125-GLG**

THIS AMENDMENT is effective upon the date of the last signature below by and between **Sourcewell** and **Gallagher Benefit Services, Inc. and Arthur J. Gallagher Risk Management Services, LLC**("Suppliers").

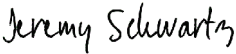
Sourcewell awarded a Master Agreement (#12125-GLG) to Suppliers to provide Risk Management, Employee Benefits, and Insurance Consulting Services to Sourcewell and its Participating Entities, effective September 16, 2025 ("Contract").

The Contract's Proposal attachment inadvertently omitted when the Contract was initially signed, and the parties wish to correct the scrivener's error.

NOW, THEREFORE, the parties amend the Contract to include the Proposal, which is attached and incorporated into this Amendment.


Except as amended, the Contract remains in full force and effect.

Sourcewell

Signed by:

By: C0FD2A139D06489...
Jeremy Schwartz
Chief Procurement Officer


Date: 10/13/2025 | 12:58 PM CDT

Gallagher Benefit Services, Inc.


By: Mike Burchill (Oct 21, 2025 10:53:40 CDT)
Mike Burchill
CFO

Date: _____

**Arthur J. Gallagher Risk Management
Services, LLC.**


By: Wes Vandervoort (Oct 21, 2025 11:39:01 CDT)
Wes Van Der Voort
Area President

Date: _____