



**MARSH & McLENNAN
AGENCY**

WORLD CLASS. LOCAL TOUCH.

TOWN OF WESTON AND WESTON SCHOOL DISTRICT

REQUEST FOR PROPOSALS FOR RISK MANAGEMENT & INSURANCE BROKERAGE SERVICES

MAY 18, 2018

Presented by:
Marsh McLennan Agency

Addressed to:
Jonathan Luiz, Town Administrator, Town of Weston, 56 Norfield Road, Weston, CT 06883

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Brokerage Service Fee Proposal

TOWN OF WESTON

REQUEST FOR PROPOSALS FOR RISK MANAGEMENT & INSURANCE BROKERAGE SERVICES FEE PROPOSAL FORM

Directions: Complete this form in full. Note that Weston's contract will be awarded on a fee basis and that any and all fees will be paid directly from Weston. No commissions, fees, payments may be accepted by your and/or the company you represent in consideration of the performance of services to and on behalf of Weston.

Total fees for services provided from 7/1/18 – 6/30/19: \$25,000

Total fees for services provided from 7/1/19 – 6/30/20: \$25,000

Total fees for services provided from 7/1/20 – 6/30/21: \$26,250

Total fees for services provided from 7/1/21 – 6/30/22: \$26,250

Total fees for services provided from 7/1/22 – 6/30/23: \$27,550

******See page 4 for Employee Benefits Broker Revised Fee Proposal******

By signing below, I acknowledge and accept the fact that Weston's contract award will be awarded on a fee basis and that any and all fees will be paid directly from Weston. I understand that no commissions, fees, payments may be accepted by me and/or the company I represent in consideration of the performance of services to and on behalf of Weston. I understand that this offer of services shall remain valid for a period of at least ninety (90) days from the date this RFP is due to Weston. I have read, understand, and have no objection to the scope of services contained in the RFP for Employee Benefits Broker. I submit this proposal in good faith and without collusion with any other person, individual or firm.

Name and Address of Respondent:

Marsh & McLennan Agency LLC, 344 West Main Street, Milford, CT 06460

Name, Title and Contact Information (phone, email) of Authorized Representative:

Marty Burger, Risk Management Consultant

Phone: 203-647-8825, Email: Mburger@mma-ne.com

Signature of Authorized Representative:

Martin S. Burger

Date of Signature: **5/15/2018**

TOWN OF WESTON
EMPLOYEE BENEFITS BROKER
REVISED FEE PROPOSAL
ASSUMING MARSH & MCLENNAN AGENCY IS APPOINTED
INSURANCE BROKER AND RISK MANAGER
EFFECTIVE JULY 1, 2018

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Total fees for services provided from 7/1/18 – 6/30/19: \$23,750*

Total fees for services provided from 7/1/19 – 6/30/20: \$23,750*

Total fees for services provided from 7/1/20 – 6/30/21: \$23,750*

Total fees for services provided from 7/1/21 – 6/30/22: \$24,760*

Total fees for services provided from 7/1/22 – 6/30/23: \$24,760*

* If Town of Weston enters into the CT Partnership the service fee decreases to \$20,000 per year assuming MMA is not required to obtain alternative Group Medical Proposals.

By signing below, I acknowledge that accept the fact that Weston's contract award will be awarded on a fee basis and that any and all fees will be paid directly from Weston. I understand that no commissions, fees, payments may be accepted by me and/or the company I represent in consideration of the performance of services to and on behalf of Weston. I understand that this offer of services shall remain valid for a period of at least ninety (90) days from the date this RFP is due to Weston. I have read, understand, and have no objection to the scope of services contained in the RFP for Employee Benefits Broker. I submit this proposal in good faith and without collusion with any other person, individual or firm.

Name and Address of Respondent:

Marsh & McLennan Agency LLC, 344 West Main Street, Milford, CT 06460

Name, Title and Contact Information (phone, email) of Authorized Representative:

Marty Burger, Risk Management Consultant

Phone: 203-647-8825, Email: Mburger@mma-ne.com

Signature of Authorized Representative:

Martin S. Burger

Date of Signature: **5/15/2018**

Executive Summary

Marsh McLennan Agency (MMA) appreciates the opportunity to continue to present MMA as a strategic resource to The Town of Weston and Weston School District (hereinafter referred to as “Weston”).

MMA is pleased to present our response to Weston’s request for Risk Management and Insurance Brokerage Services. As you know, MMA has a proven track record, having partnered with Weston for many years.

As a result of our many years relationship with Weston, as well as our extensive experience in the Public Entity Sector, we are aware that Weston’s diverse risk profile requires an exceptional risk management and insurance program; one that is customized and tailored to Weston’s specific needs and strategic objectives. In addition, we realize that your Broker relationship is a critical component of that Risk Management program.

We believe there is true value to the knowledge we have gained through our relationship built over these many years. By understanding your culture, the diverse and unique exposures embedded in Weston’s risk platform and your risk management appetite and priorities, MMA is best positioned to execute Weston’s vision. The following key differentiators further exemplify why MMA should continue to serve your needs in the future:

Earns Client Trust by Delivering Results - A proven advocate to Weston, MMA has continually been able to negotiate with the insurance carriers and renew coverages at the most effective and competitive premium rates available.

Commitment to Quality – MMA’s selected team has an average of 30 years in the industry and extensive experience in the Public Entity Sector.

Industry Expertise - Our Dedicated National Public Entity Practices Serving over 10,000 public entity clients (individual and pooled) – including 40 percent of all state governments and more than 100 counties – our Public Entity Practice gives us a breadth and depth of experience and knowledge unmatched by any other broker. Through this nationwide network, we can obtain risk management data relating to entities similar to Weston.

Risk Identification and Analysis - Because of our experience, we understand the myriad of risk exposures that are uniquely challenging to public entities across all areas of their operations: hazard, strategic, financial and operational. At MMA, we recognize that our public entity clients need a service provider who not only helps them identify risks across the full spectrum of their daily operations, but one that has the capabilities and resources to help them develop, execute, monitor and evaluate cost-effective solutions that address these risks.

Unmatched Experience and Knowledge – MMA/Marsh has the industry’s largest group of professionals dedicated to identifying, controlling, transferring and financing risk. These experts are organized into risk practices according to client industries, risk categories, and client size. Whatever the risks you face, your MMA Service Team will draw on these dedicated experts to provide you with innovative and effective solutions.

Client Service Philosophy - “Clients First” is the philosophy that permeates throughout our firm. We have instituted quality control procedures to ensure that all members of your MMA Service Team deliver quality work in a professional manner. We have processes in place to ensure we drive results. MMA distinguishes itself through our proven Client Engagement Process – an approach to client service that involves listening to our clients and jointly determining how we will partner in designing, placing and servicing your insurance and risk management programs.

Risk Control and Claims Management Expertise – MMA/Marsh’s dedicated Risk Consulting Practice will work in partnership with Weston’s personnel and insurance company loss control representatives. Our team of experts will work to prevent losses from occurring in the first place and reduce your total cost of risk. Our role as claims consultants goes beyond providing strategic and tactical thinking on claims management. We also provide strong analytical and technical skills, which are critical in assisting Weston in the containment of costs and in the ultimate resolution of claims. 24/7 Claim reporting service. Web based Risk Management Tool Succeed which includes HR 360 and a full access to resources of Training Policies, Videos, OSHA tracking and more. <https://www.lossfreerx.com/videos/ghs/svideo.html>

Local/Regional/National Servicing – MMA/Marsh provides a team approach to your risk and insurance placement program. The primary members of Weston’s Service Team will be located in Milford, CT. These Service Team members have current and past public entity clients. Our Public Entity Practice provides national industry perspective and experience to your local Service Team and your insurance program. It is through these local, regional and national service elements that we can and will bring to you a best in class Service Team approach.

Open Public Records ACT (OPRA) -MMA commits to Weston to assist Weston’s effort to protect the confidentiality of the documents and/or information should there be an OPRA request for disclosure, or a challenge to the confidentiality of the documents/information determined to be confidential to Weston. Weston reserves the right to make the determination, and shall so advise MMA.

The Town of Weston, Weston School District and MMA - Weston is a very important account to MMA/Marsh and our Public Entity practice. We hope to continue our partnership and look forward to delivering innovative solutions that consistently meet the needs of your ever-changing risk profile. We thank you for the opportunity to have served Weston for as long as we have and are excited about the opportunity to renew this commitment to continue our work in creating and servicing a superior program for Weston.

Scope of Services

- A) On an annual or as-needed basis, solicit proposals from qualified insurance carriers for the following coverage in the following areas: • Workers Compensation • General liability • Personal injury & Advertising Injury • Medical payments • Automobile liability • Employee benefits liability • Law enforcement liability • Public Officials liability • School leaders liability • Excess liability • Automobile Physical Damage • Property • Equipment breakdown • Crime • Commercial Umbrella • Local Officials Bond • Professional Liability for School Medical Advisers • Premises Pollution • Student Accident.
- B) Evaluate, negotiate and recommend proposals received from carriers.
- C) Ensure follow-through on all negotiated contractual arrangements between Weston and its insurance carriers, including obtaining policies and/or endorsements, and delivering confirmation of coverage.
- D) Provide Weston with invoices, except in the case of direct billing by insurers. Remit premiums to insurers and, where applicable, remit taxes and fees to the relevant authorities, following receipt thereof from Weston.
- E) Review policies and endorsements for conformity with agreed terms and coverages.
- F) Provide information on new insurance programs, more cost-effective products and funding options, and future trends in insurance.
- G) Provide coverage summaries.
- H) Issue certificates or memoranda of insurance and/or auto identification cards.
- I) Meet quarterly with the Weston Safety and Health Committee, Weston Board of Education Safety Committee and on an as-needed basis with the Insurance Advisory Committee, School District Director of Finance and Operations, Town Administrator, and Finance Director to monitor and enhance the loss control program.
- J) Provide a monthly claim analysis for Workers' Compensation, Liability, Automobile and Property claims.
- K) Resolve day-to-day issues concerning claims and coverage.
- L) Provide best practices concerning records retention and privacy obligations.

- M) Review certificates of insurance and contracts provided by vendors to Weston.
Recommend coverage and risk transfer options, including indemnification.
- N) Marsh & McLennan Agency LLC shall not employ any subcontractor to fulfill this service without express, prior written approval of the Weston.

Letter to Town of Weston - Insurance Advisory Committee dated July 27, 2017

July 27, 2017

To: The Weston Insurance Advisory Committee

From: Martin S. Burger, CPCU, ARM- Risk Management Consultant

Gentlemen:

At the request of Jonathan Luiz, Town Administrator, below is a summary of the Marsh & McLennan Agency relationship with the Town of Weston as insurance broker, and insurance and risk management consultant.

Insurance Broker

On April 1, 2015, this office was requested by the First Selectman and Town Administrator to research, evaluate, and advise alternative coverage for specific lines of insurance that were not provided by CIRMA (Crime, Excess Pollution Liability, Fiduciary Liability, Medical Advisor Liability, Tax Collector Bond, and Umbrella Liability). The program was renewed on April 1, 2016 and April 1, 2017. This office requested quotations from several insurers prior to expiration, evaluated policies including forms, endorsements, exclusions, and premiums. Recommended coverage was placed prior to each renewal on July 1st.

Risk Management - Insurance Consulting

Marsh & McLennan Agency and predecessors have been providing Risk Management and Insurance Consulting services since April 1, 1998. The following is the scope of this engagement.

1. Provide assistance and direction to the Town and BOE's Safety and Health Committee as required by the Workers Compensation commission and the State of Connecticut General Statutes § 31-40v-1 through § 31-40v-11. A minimum of four meetings per year are required for both the Town and the Board of Education. Based on the agenda, supporting documents are prepared to assist in the reduction or elimination of potential losses.
2. Meet as necessary with the Town and BOE's Safety and Health Committee, Insurance Committee, School Business Manager, Town Administrator to monitor and enhance the Loss Control Program.
3. Prepare a detailed monthly claim analysis for both Workers' Compensation and LAP claims for the Town and Board of Education. The claims are reviewed to ensure maximum mitigation and implementation of Risk Management procedures for the avoidance of future claims. There is a claim review with the insurer, four months prior to the renewal, to determine the adequacy of the reserves and to close claims. Open claims affect the Workers Compensation Experience Modification and renewal premiums.

4. Provide guidance on other insurance matters as respects Workers' Compensation, Liability, Automobile, Property, Cyber and Pollution insurance as provided by CIRMA. Workers Compensation has been provided by CIRMA since 1980; Automobile, Liability and Property insurance (LAP) for at least 10 years; Cyber and Pollution Liability for 2 years. CIRMA has made equity distributions during the above periods. Marsh & McLennan is involved in the detailed negotiation of coverages and premiums for each line of insurance prior to renewal.

The following are the plans for Risk Management and Insurance Consulting from July 1, 2017 to June 30, 2018:

- Implement the Risk Management tools provided by CIRMA and Marsh. These tools provide "on line" training, OSHA reports, HR Resources, and a full library of safety data by department.
- Risk Management Stewardship report for Liability, Automobile, Property and Workers compensation in the fall of 2017.
- Physical hazard assessment of all Town Buildings. A physical hazard assessment for the Board of Education buildings was completed in July, 2017.
- Four quarterly Safety Meetings for the Town and Board of Ed.
- Ongoing monthly claims analysis and review.
- Back safety seminar for the Board of Education Custodian and Maintenance staff and Town Departments after school closes in June, 2018.
- Respond to other insurance /risk management matters as requested.

Service Team

At Marsh & McLennan Agency LLC, 344 West Main Street, Milford, CT 06460 we understand that the complexities of insurance demand specialization...

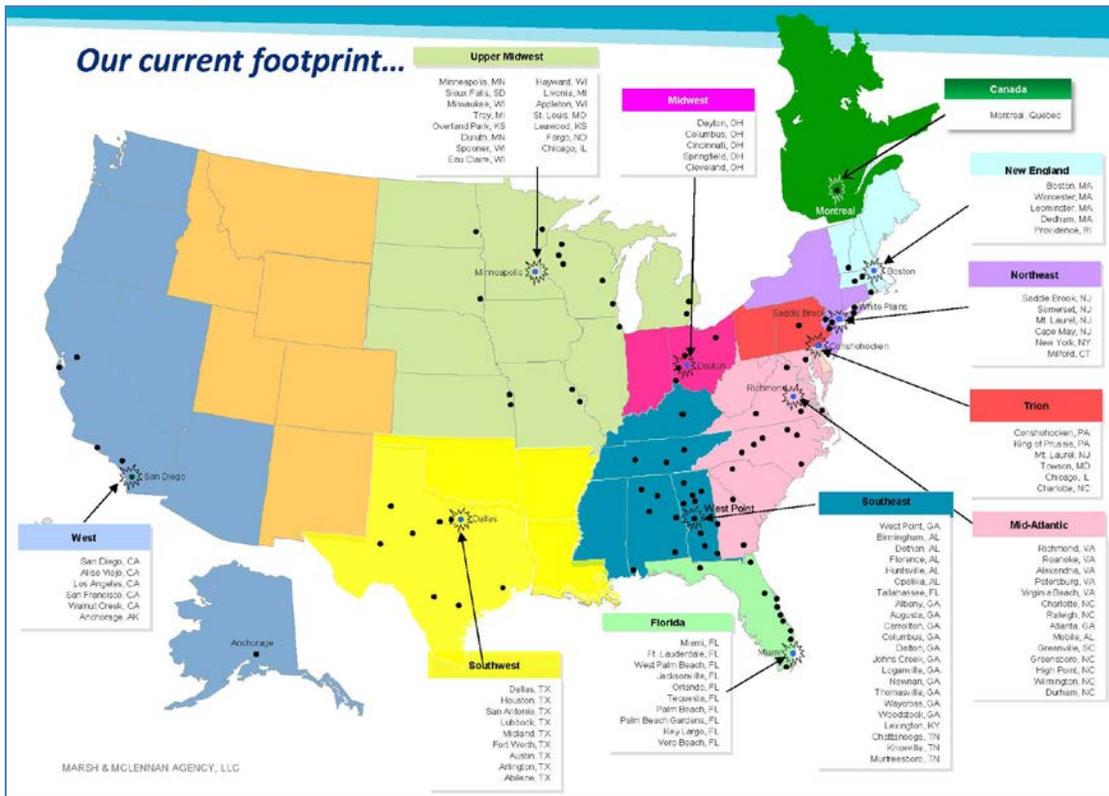
MMA has always had an exclusive senior member of their management team as the Account Manager for Weston.

That senior member functions as the overall coordinator of your insurance program and visits with Weston personally to assess your insurance needs. In addition, we have also assigned an In-House Service Team to your account to assist in designing the coverages that are right for Weston.

Your service team is committed to provide service excellence to you.

Service Team Members			
Phone: 800-642-3720			
Name	Email	Direct Telephone	Direct Fax
Risk Management Consultant			
Marty Burger	mburger@mma-ne.com	203.647.8825	866.795.1523
Sr. Account Executive			
Evelyn M. Sandberg	Esandberg@mma-ne.com	203.647.8818	866.795.0334
Sue L. Underwood	Sunderwood@mma-ne.com	203.647.8832	866.7951529
Executive Vice President – Commercial Lines			
William Cilente	Wcilente@mma-ne.com	201.336.1330	866.795.0989
Claims			
Lashaun Mims	LMims@mma-ne.com	732.941.3137	866.795.0968
Loss Control			
Felipe Rodriguez	Frodriguez@mma-ne.com	201.336.1222	866.795.0230

MMA is comprised of almost 100 locations throughout the United States, with over 4,300 employees. Your company would be serviced by a client team in our Northeast region, which consists of 8 offices in Connecticut, New York, and New Jersey, with approximately 300 employees. The map herein shows all the MMA offices:



Marsh & McLennan Agency – Northeast – List of Offices:

Connecticut

344 W. Main St.
Milford, CT 06460
203-876-6100 • 877-964-6300

New York

565 Fifth Avenue, Suite 0500
New York, NY 10158
212-850-0174 • 800-321-2122

605 Third Avenue, 24th Floor
New York, NY 10158
212-850-0174 • 800-321-2122

50 Fountain Plaza, Suite 1400
Buffalo, NY 14202
716-648-5000 • 800-701-0313

New Jersey

Park 80 West, Plaza Two
250 Pehle Avenue, Suite 400
Saddle Brook, NJ 07663
201-845-6600 • 800-642-0106

One Executive Drive, 3rd Fl.
Somerset, NJ 08873
732-941-3100 • 800-669-6330

510 Bank Street Commons
Suite 200
Cape May, NJ 08204
609-884-8431 • 800-642-3710

18000 Horizon Way, Suite 400
Mt. Laurel, NJ 08054
856-380-7654 • 800-811-7658

Biographies



Marty Burger, ARM, CPCU

Insurance & Risk Management Consultant
Marsh & McLennan Agency, LLC
344 West Main Street
Milford, CT 06460
203.647.8825
mburger@mma-ne.com

Martin Burger, “Marty” is a Risk Management Consultant and Business Strategist at MMA., He is dedicated to ensuring the highest level of service while protecting assets, reducing exposures and designing strategic competitive insurance programs.

A prior agency owner Marty’s specializes in workers' compensation claims management, risk management and loss control, alternative risk financing, employee benefits, strategies and creative insurance solutions. His clients value is broad knowledge expanding across all lines of insurance protection

Marty resides in Fairfield, CT and loves sailing.

Licenses & Designations

Life Accident & Health
Property & Casualty
Associate in Risk Management
Chartered Property and Casualty Underwriter
Certified Insurance Consultant



Evelyn M. Sandberg, ARM (Associate in Risk Management)

Sr. Account Executive

Commercial Lines Division

Marsh & McLennan Agency LLC

344 West Main Street, Milford, CT 06460

+1 203 647 8818 | +1 866 795 0334 | esandberg@mma-ne.com

Senior Account Executive - Evelyn M. Sandberg,

Evelyn has 25 + years in the Commercial insurance industry and has been with Marsh & McLennan Agency, LLC for the past 6 years. Evelyn prides herself on ensuring her clients are provided prompt, knowledgeable and professional service.

Evelyn's areas of expertise include Municipalities, Domestic & International Distributors and Manufacturers, Technology Services, Professional Liability, Media Professional.

Evelyn provides advice and counsel regarding decisions on the insurance coverage purchased, and risk prevention programs initiated. Evelyn continues to actively pursue additional knowledge in the insurance industry and is currently attaining a CPCU designation.

Licenses

Property and Casualty

Life Accident & Health

Associate in Risk Management

Sue Underwood, ARM

Senior Account Executive

Commercial Lines Division

Marsh & McLennan Agency LLC

344 West Main Street, Milford, CT 06460

Sue Underwood is a Senior Account Manager in the Milford, Connecticut office of Marsh & McLennan Agency. Sue brings 30 years of insurance experience in the Property Casualty arena, having owned her own agency and working in other independent agencies. She has been Marsh & McLennan Agency for 20 years. Sue handles a large book of property and casualty accounts which include Real Estate, Construction, Manufacturing , Municipalities. She enjoys the daily contact with the accounts she handles and strives to provide the best service and convey knowledge to her insureds.

Sue is a graduate of Baylor University, holds both P&C and Life and Health insurance licenses. She has obtained the ARM designation and is completing her CPCU designation.

Licenses

Property and Casualty

Life Accident & Health

Associate in Risk Management



Felipe Rodriguez

Loss Control Specialist

Marsh & McLennan Agency

Park 80 West, Plaza Two

250 Pehle Avenue, Suite 400, Saddle Brook, NJ 07663

+1 201.336.1222 | Frodriguez@mma-ne.com

Mr. Felipe Rodriguez is responsible for designing and implementing MMA's Safety and Loss Control value proposition.

Mr. Rodriguez brings more than 15 years of experience in the industry to MMA, most recently serving as Loss Control Specialist at VenSure Employer Services. His professional background includes: adjusting Workers Compensation claims in Eastern and Central U.S., serving as a Director of Risk Management, OSHA, DOL, Maritime and DOT compliance consultant and training others.

Mr. Rodriguez has strong workflows, processes and procedures, OSHA, DOL, Maritime and DOT compliance knowledge, a library of client deliverables, and experience in training others.

Mr. Rodriguez holds the following certifications/credentials:

- OSHA 510 Occupational Safety & Health Standards for Construction Industry
- OSHA 511 Occupational Safety & Health Standards for General Industry
- OSHA 2225 Respiratory Protection
- OSHA 501 General Industry OSHA Authorized Trainer 10hr & 30hr.
- OSHA 500 Construction Industry OSHA Authorized Trainer 10hr & 30hr
- State of New York Dept. of Labor - Certified Safety Consultant (I.C.R 59)
- TWIC (Transportation Worker Identification Credential)



William A. Cilente, II

Regional Executive Vice President, Practice Leader

Commercial Lines Division

Marsh & McLennan Agency LLC

Park 80 West, Plaza Two

250 Pehle Avenue, Suite 400

Saddle Brook, NJ 07663

201.845.6600 | +1 201 336 1330 | +1 866 795 0989 | wcilente@mma-ne.com

Property & Casualty Director/Coordinator – William A. Cilente, II, Regional Executive Vice President, General Manager, Commercial Lines Division, Marsh & McLennan Agency – Northeast (MMA -NE). With 40 years' experience, 30 with MMA-NE, Bill provides advice and counsel regarding decisions on the insurance coverage purchased, and risk prevention programs initiated. Bill also oversees all activities of the MMA-NE Project Team.

With his many years of management experience in the insurance industry, specializing in large property & casualty insurance and risk management, Bill is currently serving as the Regional Risk Manager and Chair of the Regional Risk Management Committee for MMA-NE as well, Marketing Strategic Planning Group and Internal Security Review Group. He is the a Commercial Practice Leader, responsible for quality control standards, technical expertise, insurance company contracts and relationships and creation & maintenance of productivity guidelines for Northern New Jersey and Connecticut. He is a Consultant in the risk management and prevention field with MMA-NE's in-house risk control/safety engineering division. He is the senior executive responsible for overseeing specialty clients that include public companies, private companies and unique client groups. He is responsible for research and development of new products, services, companies and niches as they relate to underwriting markets such as manufacturing/distribution, health care, environmental, self-funding and cash flow programs. He is responsible for insurance company relations with underwriting managers and decision-makers, as part of the regional Strategic Planning Group.

Experience of Broker on Similar Projects

Brief History

Marsh & McLennan Companies is the premier global professional services firm providing advice and solutions in risk, strategy and human capital. Through our market leading brands, colleagues in more than 100 countries help clients identify, plan for and respond to critical business issues and risks.

RISK AND INSURANCE SERVICES

Marsh is a global leader in insurance broking and risk management. We help clients succeed by defining, designing, and delivering innovative industry-specific solutions that help them effectively manage risk. We have approximately 30,000 colleagues working together to serve clients in more than 130 countries. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), a global team of professional services companies offering clients advice and solutions in the areas of risk, strategy, and human capital. With approximately 60,000 employees worldwide and annual revenue of \$13 billion, Marsh & McLennan Companies is also the parent company of Guy Carpenter, a global leader in providing risk and reinsurance intermediary services; Mercer, a global leader in talent, health, retirement, and investment consulting; and Oliver Wyman, a global leader in management consulting.

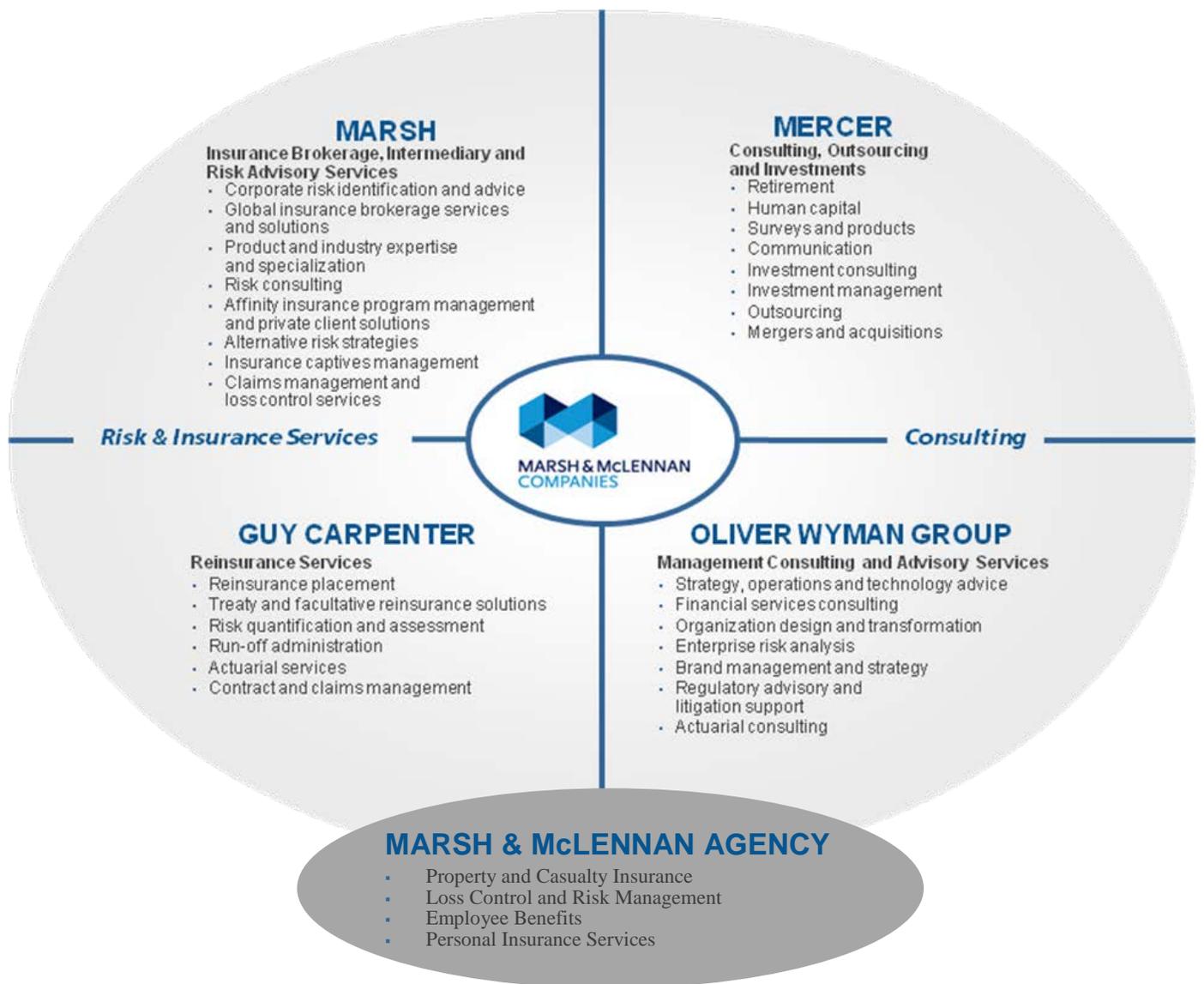
Marsh & McLennan Agency is a licensed producer in the State of Connecticut. Marsh & McLennan Agency LLC (MMA) is a wholly owned subsidiary of Marsh, the world's largest insurance broker. MMA has deep expertise in understanding, analyzing and dealing with every aspect of risk. Whatever the exposure, we can help you protect, manage and mitigate it so that you can move toward accomplishing your goals. MMA offers commercial property/casualty, personal lines, employee benefits, and life insurance/estate planning to clients through a dedicated sales and service force in retail locations.

Guy Carpenter is the world's leading risk and reinsurance specialist, creating and executing reinsurance and risk management solutions for clients worldwide. It provides risk assessment analytics, actuarial services, highly specialized product knowledge, and trading relationships with reinsurance markets throughout the world. Client services also include contract and claims management and fiduciary accounting. Run-off services and other reinsurance and insurance administration solutions are offered through Guy Carpenter subsidiaries on a fee basis.

CONSULTING

Mercer is a global consulting leader in talent, health, retirement and investments that helps clients around the world advance the health, wealth and performance of their most vital asset - their people. The firm also provides customized administration, technology and total benefit outsourcing solutions. Mercer's investment services include global leadership in investment consulting and multi-manager investment management. Mercer's 20,000 employees are based in more than 40 countries. The firm's global network ensures integrated, worldwide solutions for clients who wish to establish global policies and procedures while allowing for the flexibility to accommodate local cultural, legal and regulatory requirements.

Oliver Wyman Group delivers advisory services to clients through three operating units, each of which is a leader in its field. Oliver Wyman is a top-tier global management consulting firm that combines deep industry knowledge with specialized expertise in strategy, operations, risk management, organizational transformation, and leadership development.



Structure

The diagram above displays the structure of Marsh McLennan Companies.

Marsh & McLennan Agency (MMA) is a wholly owned subsidiary of Marsh, dedicated to serving the insurance needs of middle market companies in the United States. At MMA, we recognize that the middle market utilizes a distinctive paradigm, much different from that of national or global risk management agencies. This market needs a company that they can trust and that can provide additional tools for opportunity and growth.

Through the strength of our management team, our geographic presence and our world class value added services, MMA provides public entities with risk management and employee benefit insight, representing every major carrier in the industry.

Marsh's Integrated Industry Specialization and Risk Practices

Marsh's Public Entity Practice supports our local service team with a national network of over 500 Marsh public sector professionals that are trusted advisors with the resources and in-depth knowledge of the business of government.

Our full-time public entity team monitors the current trends within the industry from all perspectives - legal, finance, regulator and insurance - to offer you the best possible guidance for Weston's risk management strategy and to provide customized, cost-efficient solutions designed to mitigate risk and contain loss.

Public Entity and Commercial Clients

References

Clients MMA has provided broker/consulting services to over the past three years:

Below are Connecticut based references

Town of Weston
Jonathan Luiz, Town Administrator
203.222.2677
Jluiz@Westonct.gov

Weston Public Schools
Richard Rudl, Dir. of Finance & Operations
203-291-1407
Richardrudl@westonps.org

Town of Westport
Gary Conrad, Finance Director
203-341-1095
gconrad@Westportct.gov

Westport Public Schools
Elio Longo, Dir. of School Business Operations
203-341-1001
elongo@westportps.org

Westport Weston Health District
Mark Cooper, Dir. of Health
203-227-9571
Mcooper@wwhd.org

New Canaan Public Schools
Jo-Ann Keating, Director of Finance & Operations
203-594-4025
Joann.keating@ncps-k12.org

Jewish Home for the Elderly of Fairfield County
Roger Sliby, CFO
203-396-1092
Rslibyi@jseniors.org

Ed Mitchell, Inc. of Westport, Greenwich,
Huntington, Palo Alto, San Francisco, Portland Seattle
Russell Mitchell, Executive Vice President
203-341-6409
Russm@mitchells.com

Below are Connecticut based references -Continued

Transpo Industries
Michael Stenko, President
800-321-7870
Mstenko@transpo.com

Mica Corp.
Cheryl Blake, Vice Pres. & CFO
203-922-8888
Cblake@mica-corp.com

Below are New Jersey based references

Middle Township
Kim Krause/609-465-8732
33 Mechanic Street, Cape May Court House, NJ

Borough of Avalon
Scott Wahl/609-967-8200
3100 Dune Drive, Avalon, NJ

Galloway Township
Cheryl Prokash/609-652-3700
300 E Jimmie Leeds Rd. Galloway, NJ

City of Cape May
Neil Young/609-884-9532
643 Washington Street, Cape May, NJ

Cape May County MUA
Robert Burner/609-465-9026
1523 Route 9, Cape May Court House, NJ

City of Sea Isle
Kellie Seib/609-263-4461
4416 Landis Avenue, Sea Isle City, NJ

MMA New Jersey Clients

State of New Jersey
New Jersey Turnpike Authority
Borough of Cape May Point*
City of Cape May*
Borough of West Cape May*
Township of Lower*
Township of Middle*
Township of Dennis*
Borough of Woodbine*
Township of Upper*
City of Ocean City
City of Sea Isle*
Borough of Avalon*
Borough of Stone Harbor*
City of North Wildwood*
City of Wildwood
Borough of Wildwood Crest
Borough of West Wildwood
Township of Logan*
Township of Waterford
Township of Franklin
Township of Egg Harbor
Township of Winslow
Township of Galloway*
County of Camden
County of Salem
County of Cumberland
County of Ocean
Cape May County MUA*
Lower Township MUA*
Borough of Woodbine MUA*
Woodbine Port Authority*

MMA New Jersey Clients continued

Cape May County Bridge Commission

Cape May County Library Commission*

Cape May County Social Services*

Cape May County Technical School

Cape May County Special School District*

City of Cape May Board of Education*

Borough of Cape May Point Board of Education*

Borough of Wildwood Crest Board of Education

City of Sea Isle Board of Education

City of Wildwood Board of Education

City of North Wildwood Board of Education*

Lower Township Regional School District

Lower Township Board of Education*

Middle Township Board of Education*

Upper Township Board of Education

Ocean City Board of Education

Riverside Board of Education

Delran Board of Education

Monroe Township Board of Education

Brick Township Board of Education

Collingswood Board of Education

****Current Clients with Benefits, Property/Casualty or Both***

Lawsuits, Judgements and Claims

Marsh & McLennan Agency LLC (“MMA”) is a national insurance agent and broker and does business in all of the 50 states in the U.S. From time to time, MMA is subject to various claims, lawsuits and proceedings, including those concerning alleged errors and omissions or breach of contract claims in connection with the placement of insurance and in rendering services for our clients. MMA is committed to serving its clients to the highest professional and ethical standards. MMA has entered into consent orders with the Insurance Departments of various states to resolve questions over alleged insurance law violations. In some cases, these consent orders have included monetary fines. There are currently no such matters open or pending. All previous matters were reported to the states in accordance with state insurance laws and can be viewed in the NAIC’s, PDB. MMA places a very high priority on regulatory compliance and has never experienced the loss of any insurance license as a result of any disciplinary action. MMA has not been suspended from bidding or entering into any government contracts.

Appendices

- Licenses / Certification as identified in the Specification
- Certificates of Insurance



STATE OF CONNECTICUT - INSURANCE DEPARTMENT

LICENSEE: MARTIN SAMUEL BURGER
2905 BRONSON RD
FAIRFIELD, CT 06430-2060

Type of License: Certified Insurance Consultant License

Number: 912278

Status: Resident

Effective Date: 10/1/2017

Expired Date: 9/30/2019

Line of Authority: Life, Accident and Health or Sickness, Property, Casualty

The person, partnership, association or corporation named above, having duly qualified under the laws of this State, is hereby licensed to act within this State as indicated above to transact the kinds of insurance business described in this license.

DBA/Trade Name:

None

Katharine L. Wade

Katharine L. Wade
Insurance Commissioner



STATE OF CONNECTICUT - INSURANCE DEPARTMENT

LICENSEE: MARTIN SAMUEL BURGER
2905 BRONSON RD
FAIRFIELD, CT 06430-2060

Type of License: Producer

License Number: 104550

Status: Resident

Effective Date: 12/29/1966

Expired Date: 8/31/2019

Line of Authority: Life, Accident and Health or Sickness, Property, Casualty, Credit, Travel

The person, partnership, association or corporation named above, having duly qualified under the laws of this State, is hereby licensed to act within this State as indicated above to transact the kinds of insurance business described in this license.

DBA/Trade Name:

None

A handwritten signature in blue ink that reads "Katharine L. Wade".

Katharine L. Wade
Insurance Commissioner



State of Connecticut Insurance Department

LICENSEE: EVELYN M SANDBERG
50 BEARDSLEY RD
NEW MILFORD, CT 06776-3966

Type of License: Producer
License Number: 1054285
NPN: 3295904
Status: Resident
Effective Date: 8/8/2007
Expired Date: 8/31/2019
Lines of Authority: Life, Accident and Health or Sickness, Property, Casualty, Credit, Travel

The person, partnership, association or corporation named above, having duly qualified under the laws of this State, is hereby licensed to act within this State as indicated above to transact the kinds of insurance business described in this license.

DBA/Trade Name:
None

A handwritten signature in blue ink that reads "Katharine L. Wade".

Katharine L. Wade
Insurance Commissioner



State of Connecticut Insurance Department

LICENSEE: SUE L UNDERWOOD
68 MEADOW PARK DR
MILFORD, CT 06461-2618

Type of License: Producer
License Number: 844015
NPN: 566557
Status: Resident
Effective Date: 4/15/1986
Expired Date: 2/28/2019
Lines of Authority: Life, Accident and Health or Sickness, Property, Casualty, Credit, Travel

The person, partnership, association or corporation named above, having duly qualified under the laws of this State, is hereby licensed to act within this State as indicated above to transact the kinds of insurance business described in this license.

DBA/Trade Name:
None

A handwritten signature in blue ink that reads "Katharine L. Wade".

Katharine L. Wade
Insurance Commissioner



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
05/16/2018

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

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

PRODUCER Marsh USA, Inc. 1166 Avenue of the Americas New York, NY 10036 Attn: NewYork.Certs@marsh.com Fax: 212-948-0500	CONTACT NAME: PHONE (A/C, No, Ext): FAX (A/C, No): E-MAIL ADDRESS: <table style="width: 100%; border: none;"> <tr> <td style="text-align: center; border: none;">INSURER(S) AFFORDING COVERAGE</td> <td style="text-align: center; border: none;">NAIC #</td> </tr> <tr> <td style="border: none;">INSURER A : National Union Fire Insurance Co. of Pittsburgh, PA</td> <td style="border: none;">19445</td> </tr> <tr> <td style="border: none;">INSURER B : Illinois National Insurance Company</td> <td style="border: none;">23817</td> </tr> <tr> <td style="border: none;">INSURER C : New Hampshire Insurance Company</td> <td style="border: none;">23841</td> </tr> <tr> <td style="border: none;">INSURER D : American Home Assurance Company</td> <td style="border: none;">19380</td> </tr> <tr> <td style="border: none;">INSURER E :</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">INSURER F :</td> <td style="border: none;"></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : National Union Fire Insurance Co. of Pittsburgh, PA	19445	INSURER B : Illinois National Insurance Company	23817	INSURER C : New Hampshire Insurance Company	23841	INSURER D : American Home Assurance Company	19380	INSURER E :		INSURER F :	
INSURER(S) AFFORDING COVERAGE	NAIC #														
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INSURER D : American Home Assurance Company	19380														
INSURER E :															
INSURER F :															
INSURED Marsh & McLennan Agency Park 80 West, Plaza Two, 250 Petite Avenue, Suite 400 Saddle Brook, NJ 07663															

COVERAGES **CERTIFICATE NUMBER:** NYC-010275089-03 **REVISION NUMBER:** 6

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:	X	X	GL 6939032	09/30/2017	09/30/2018	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 2,000,000 MED EXP (Any one person) \$ 25,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COM/OP AGG \$ 4,000,000 \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/>	X	X	CA 7093296 (AO5) CA 7093297 (VA)	09/30/2017 09/30/2017	09/30/2018 09/30/2018	COMBINED SINGLE LIMIT (Ea accident) \$ 5,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory In NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	WC 086326437 (AO5) WC 086326439 (CA) WC 086326438 (FL) WC 086326440 (MA,ND,CH,WA,WI)	09/30/2017 09/30/2017 09/30/2017 09/30/2017	09/30/2018 09/30/2018 09/30/2018 09/30/2018	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 2,000,000 E.L. DISEASE - EA EMPLOYEE \$ 2,000,000 E.L. DISEASE - POLICY LIMIT \$ 2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks 8 schedule, may be attached if more space is required)
 The Town of Weston is included as additional insured (except workers' compensation) where required by written contract. This insurance is primary and non-contributory over any existing insurance and limited to liability arising out of the operations of the named insured and where required by written contract. Waiver of subrogation is applicable where required by written contract.

CERTIFICATE HOLDER Town of Weston 56 Norfield Road Weston, CT 06883	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE of Marsh USA Inc. Daniel Rivera <i>Daniel P. Rivera</i>
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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
4/24/2018

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

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

PRODUCER Marsh & McLennan Agency LLC 7225 Northland Drive Suite 300 Minneapolis MN 55428	CONTACT NAME: _____ PHONE (A/C No./Ext): _____ FAX (A/C No.): _____ E-MAIL ADDRESS: _____
INSURER(S) AFFORDING COVERAGE	
INSURER A: Great American E&S Insurance Company	
NAIC # 37532	
INSURED MARSH&MCLE	
Marsh & McLennan Agency LLC - Northeast Park 80 West Plaza Two, 250 Pehle Ave., Suite 400 Saddlebrook, NJ 07663	
INSURER B: _____	
INSURER C: _____	
INSURER D: _____	
INSURER E: _____	
INSURER F: _____	

COVERAGES **CERTIFICATE NUMBER: 408334080** **REVISION NUMBER:**

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

INSR LTR	TYPE OF INSURANCE	POLIC INSURED	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER: _____						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COM/PROP AGG \$ _____ \$ _____ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> HERED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ _____ \$ _____ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED: _____ RETENTION \$: _____						EACH OCCURRENCE \$ AGGREGATE \$ _____ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NY) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Professional Liability			TER3177824	2/1/2018	2/1/2019	Per Claims 15,000,000 Aggregate 15,000,000

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

The insurer named herein is not licensed by the State of New York, not subject to its supervision, and in the event of insolvency of the insurer, not protected by the New York State Security Funds. The policy may not be subject to all of the regulations of the insurance department pertaining to policy forms.

CERTIFICATE HOLDER Town of Weston 55 Norfield Road Weston CT 06883	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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